



# MEDIA ADVISORY

Council Members Henry and Clarke to introduce bill that gives Baltimore families in foreclosure trouble more time!

**PRESS CONFERENCE: Monday, February 23, 2009**  
**City Council Chamber Lobby – 4<sup>th</sup> Floor – City Hall – 11:00 AM**

Baltimore, MD – The impact of the national foreclosure crisis is being felt by thousands of Baltimore families. Financial institutions are moving against homeowners who have fallen behind in their mortgages, often leaving behind empty houses for which there are no new buyers, while the evicted family now needs to find shelter elsewhere.

Baltimore City Councilmembers **Bill Henry and Mary Pat Clarke** will introduce “**Foreclosure Chattels – Notice of Dispossession**” legislation at this Monday’s council meeting to give struggling families more time to avoid being needlessly removed from their homes.

Local law currently allows banks and other lending institutions 14 business days from the mailing of a foreclosure notice to the first schedule date of execution (eviction). The Henry and Clarke legislation would change that time line to 365 days, while also changing the requirement for a legal posting on the property from the current 7 days to 90 days before the first scheduled date of eviction.

In describing the proposed legislation, Councilman Henry explained that, “While the City Council lacks the authority to flatly stop either foreclosures or evictions, we can make the prospect of foreclosing less attractive to lenders, some of whom have not even *tried* to come to realistic terms with our neighbors in distress.” Councilwoman Clarke added, “By extending the timeline for emptying a home, we hope to add another incentive for lenders to negotiate satisfactory mortgage modifications, rather than simply taking possession of what will likely become one more vacant house blighting our communities.”

Representatives from several local organizations supporting this initiative will also be at Monday’s press conference. “This is a tremendously creative solution,” said Robert Strupp of the Community Law Center. “It’s potentially a very powerful tool for Baltimore City government to use in helping the federal government address the foreclosure crisis.”

Both councilmembers hope that legislation at the federal level will eventually eliminate the need for this local legislation well in advance of its sunset date of January 20, 2013, the end of President Barack Obama’s current term of office.

For additional information contact:

Councilman Henry at 410-396-4830 (o) 410-303-8838 cell or [bill.henry@baltimorecity.gov](mailto:bill.henry@baltimorecity.gov) and

Councilwoman Clarke at 410-396-4814 (o) 410-294-3022 cell or [marypat.clarke@baltimorecity.gov](mailto:marypat.clarke@baltimorecity.gov)

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