

## COPA Plans to Fight Foreclosures The Nonprofit Asks Candidates To Join Them In Supporting Mediation Plan



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The regional community activist group COPA is gearing up to put lots of pressure this year on Monterey Bay candidates to do something about people losing their homes to banks.

“There’s not enough trained people to deal with foreclosure,” says Jon Showalter of COPA, which stands for Communities Organized for Regional Power in Action. “The banks just kick you down the road.”

COPA, an organization of churches, nonprofits and schools, is pressuring candidates to push for ordinances in Santa Cruz and Monterey counties that would require each bank to enter mediation with a homeowner before wrapping up any foreclosure process. COPA’s vision, part of its “Stand Up and Take Charge” campaign announced March 12, would give homeowners an avenue to work with trained professionals and search for ways they might be able to hold onto their property.

COPA already offers mediation pro bono through people like Ernesto Munoz, a volunteer. But he says the group doesn’t have the resources to reach everyone in Monterey Bay.

Rosario Melendez says COPA’s efforts made a big difference for her and her family. “If it wasn’t for COPA, we wouldn’t have saved our house,” Melendez says via Munoz, serving as her interpreter.

Munoz says that, working together, they were able to cut Melendez’s loan payments by more than 50 percent. He says many state and federal resources exist that most troubled homeowners wouldn’t know how to navigate on their own.

COPA’s campaign aims to mobilize 30,000 voters with detailed plans for how local candidates should address issues in housing, community health, safety, economic opportunity, immigration and education. Its economic opportunity suggestions aim to push governments to hire locally and to streamline small business creation by simplifying complicated zoning ordinances. COPA will meet with candidates in April.

Showalter says he’d like to see Santa Cruz County create a system that not only guarantees mediation before all foreclosures but also makes sure mediators get paid.

Munoz says the bank and homeowner could share the cost of each mediator—with banks covering 85 percent of the cost and the other 15 percent coming from either the homeowner or from grants.

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