

# Homeowners' pleas won't stop sheriff sale

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Sheila Lloyd has lived in her home on 13th Street near Montrose for more than 50 years, but the South Philadelphian is about to enter the fight of her life to keep it. She is already waging a war with systemic lupus, which has left her unable to work. Her disability payments are not enough to pay her monthly mortgage, which has increased because of interest, she said. Lloyd was one of dozens of homeowners who attended a hearing at City Hall yesterday on a petition filed by the Philadelphia Unemployment Project (PUP) to postpone the sheriff sale of her house and 1,600 others next Tuesday. "I'm here because my home is in jeopardy," Lloyd said. "The city should look at people as individuals instead of looking at us like dollar signs." Her granddaughter Darrea Brown agreed. "It's sad for people to lose their homes," said Brown, a well-spoken 9-year-old who hopes to become a lawyer and help people like her grandmother save their homes. "It's not fair to me, and it's probably not fair to other people. . . . It's not all about the money." Despite the efforts of homeowners, Common Pleas Judge Pamela Pryor Dembe denied the petition and ruled that the sale will go on. But she ordered that deeds will not be transferred for 90 days to give homeowners the opportunity to apply for assistance through the Emergency Homeowner Loan Program (EHLP) - a federal bridge-loan program intended to help avoid foreclosure. The \$105.8 million provided to Pennsylvania will be distributed to unemployed and disabled homeowners by the Pennsylvania Housing Finance Agency. A spokesman at the U.S. Department of Housing and Urban Development, Brian Sullivan, said the bridge-loan program should be implemented "shortly" but provided no timeline. "It's a brand-new program and it's being designed," he said. "Launching a billion-dollar emergency bridge-loan program is complex." For John Dodds, director of PUP, implementation of EHLP couldn't come fast enough. "Now it's even more important that HUD move quickly to get that program running, so people have time to save their homes," Dodds said. Staff writer Bob Warner contributed to this report.