



A HISTORY OF ADVOCACY

SCAOR® was chartered in 1950 and has steadily grown in size, scope and mission during its six decades in Sussex County. It is a professional trade association with goals of carrying out a program of education and advocacy for real estate in the county.



Talk Before You Walk
 AVOID FORECLOSURE

CHARTERS OF SCAOR®

- Maintaining the highest standards of ethics and integrity through the promotion and enforcement of the REALTOR® Code of Ethics.
- Strive to maintain a favorable legislative, regulatory and judicial atmosphere advocating private property rights.
- Continue to be recognized by our members and the community for excellence, integrity, charitable acts and as the leading advocate of the local real estate industry.
- Create an environment which focuses on education and training whereby leadership is encouraged and the members and staff may achieve professional excellence.
- Provide the resources through which SCAOR® is the voice for real estate in Sussex County.

In 2009, foreclosure filings jumped 37 percent in the state of Delaware from 4,488 in 2008 to 6,157.

Sussex County had the greatest leap, increasing 44 percent followed by Kent County at 42 percent and New Castle County at 33 percent.

State of Delaware foreclosure filings:

2005	2,228
2006	2,962
2007	3,853
2008	4,488
2009	6,157





Talk Before You Walk

TAKE ACTION TO SAVE YOUR HOME

To find a REALTOR® in your area, please visit the Sussex County Association of REALTORS® Web site at www.scaor.com.

HELP IS AVAILABLE:

Through a grant from the National Association of REALTORS®, the Sussex County of Association of REALTORS® has developed a program designed to help homeowners in danger of losing their property.

There are several programs available at the local, state and federal levels designed to help prevent foreclosure proceedings from ever beginning. But you have to talk to someone – and the sooner, the better.

State programs include:

- The Delaware Emergency Mortgage Assistance Program (DEMAP)
- The Delaware Community Reinvestment Action Council (DCRAC)
- First State Community Action Agency
- National Council on Agricultural Life and Labor Research Fund, Inc. (NCALL)

All Sussex County REALTORS® will have a “Tool Kit” on hand to assist homeowners in these difficult times. These tool kits will contain information needed to guide you in the right direction should you choose to seek help. If you need assistance, they are the first people you should turn to.

Talk Before You Walk Away



EXERCISE CAUTION:

Unfortunately, there are criminals in society who prey on vulnerable people during difficult times, such as these. If you suspect you may be the victim of a foreclosure-related scam, call the Consumer Protection Division and Attorney General at (302) 577-8600.

When you reach the voice mail menu, select option 2, then option 8. You can leave a message, and the call will be returned in the order it is received. When your call is returned, it will be by an investigator who can help you file a complaint, if needed.

EXPERIENCE YOU CAN TRUST:

The “Talk before you Walk Away” program is provided by the Housing Opportunity Partner (HOP) committee of the Sussex County Association of REALTORS®, a not-for-profit corporation which does not charge for this educational service.

CONTACT US:

For a list of committee members, including their contact information, please call TracyLee Elmore at 302-855-2300, ext. 205 or email tracylee@scaor.com

Federal programs are also available and can be pursued on an as-needed basis.