Millions of homes are expected to enter into foreclosure over the next year. This thesis focuses specifically on the needs of localities which are affected by high rates of mortgage foreclosure. Interviews with policy-makers and foreclosure experts in three localities which have been hard hit by mortgage foreclosure - Detroit, Michigan; Cleveland, Ohio; and Stockton, California - were used to determine specific problems facing localities. Comparing this data to President Bush’s Foreclosure Prevention and Mitigation Plan, I determined the President’s proposal fails to solve key problems which localities cannot resolve without federal intervention. These findings have implications the ability of cities to respond to the mortgage foreclosure crisis.