



COMMUNITY FORECLOSURE COALITION

JACKSON, LENAWEЕ & HILLSDALE

An Overview

In mid-July Community Action Agency launched a tri-county Community Foreclosure Coalition to respond to the foreclosure crisis in Jackson, Lenawee & Hillsdale counties. Since then the coalition has grown to include a broad-based network of partners who are working together to help stem the tide of foreclosures and to soften their impact on families, neighborhoods and local communities in the tri-county region.

These partners represent nonprofits including housing and legal service counseling agencies, human service organizations, schools, churches, economic and community development agencies, for-profits including lenders, real estate professionals, local businesses, major employers and local units of government. To date, we have engaged the support of over twenty-five organizations throughout the tri-county area in the work of the coalition.

The coalition will focus its work on:

- **Prevention:** Keep more people in their homes and reduce the number of foreclosures
- **Intervention:** Help those who *do* go through foreclosure by assisting them with making decisions, accessing information and garnering the resources they need to move forward.
- **Stabilization:** Stabilize neighborhoods with high concentrations of foreclosures and prevent foreclosures from destabilizing sound neighborhoods.
- **Reinvestment:** Put properties back into uses that will most benefit the overall community: on the home market, affordable housing, green space, urban gardening, etc.

Our initial priorities include:

- 1) Keeping more people in their homes
- 2) Reducing the number of foreclosures and
- 3) Helping those who *do* go through foreclosure with making decisions, accessing information and accessing the resources they need to move forward.
- 4) Helping neighbors soften the impact of foreclosed homes on their neighborhoods.

To fulfill these objectives we are currently working to raise overall awareness of the crisis, build our local foreclosure counseling capacity, get the word out about these counseling resources, and educate homeowners, renters and neighbors about what they can do to help. For more info or to get involved, contact Coalition Director Neeta Delaney at neetadelaney@caajlh.org. Note: www.communityforeclosurecoalition.org goes live Oct. 28th.

