



Allegiance & JCC to Host Town Halls

Allegiance Health System and Jackson Community College have joined the ranks of the Community Foreclosure Coalition’s Supporting Partners and are wasting no time in helping out. In the coming weeks, each will join the Coalition and Community Action Agency in holding town hall meetings entitled: *In Our Own Backyard: The Foreclosure Crisis Here at Home*. The two events will be held in Jackson and are scheduled for January 27th and February 4th.

As Jackson’s largest employer, Allegiance will promote both town halls to their staff of 3,600. JCC will promote the events to their faculty, staff, and students. The two programs will be essentially the same but offer two different scheduling options to encourage broad attendance. The Feb. 4th town hall on the Allegiance campus will have an added focus on the impact foreclosure can have on our behavioral health. If you attend either event, you can expect to:

- Find out how the foreclosure crisis impacts you, your neighborhood and your community
- Learn what to do to help yourself, friends, family, neighbors and co-workers avoid foreclosure and soften its impact
- Learn how to protect yourself from Foreclosure Rescue Scams
- Find out what local resources are available to you

Upcoming Town Hall Meetings

JCC Campus—Jackson:

4-6pm, Wed., January 27

Baughman Theatre

Allegiance Health Campus:

7-9pm, Thurs., February 4

Charles Anderson Bldg. Auditorium

Allegiance Campus – Jackson

Summit Scheduled for March 12

Friday, March 12, 2010, The Community Foreclosure Coalition will partner with Jackson Community College (JCC) and Community Action Agency to host a Tri-County Foreclosure Summit entitled: ***Foreclosure – From Crisis to Opportunity***. The half day program is scheduled for 8:30am – noon in the **Federer Rooms on JCC’s Jackson campus**. Guests will include the coalition’s growing list of business, nonprofit and government partners as well as representatives from additional stakeholder groups. The purpose of the Summit is to launch the next phase of the coalition’s work— stabilizing neighborhoods challenged by foreclosures and developing strategies and plans for wise reuse of foreclosed properties.

The program will include presentations by experts from around the state as well as break-out sessions designed to formalize the coalition’s leadership structure and develop a blueprint for its work going forward. For more information, contact Community Coalition Director Neeta Delaney at ndelaney@caajlh.org.

State Group Explores Funding for Counselors

Community Foreclosure Coalition Director Neeta Delaney is participating on an ad hoc group of the Michigan Foreclosure Task Force members exploring funding to support HUD and MHSDA certified foreclosure counselors throughout the state. The group met in mid December to assess the level of funding need, urgency of the situation and to discuss initial ideas and strategies. The group will reconvene this month and expects to move quickly.

Tri-County Foreclosures Down for 2009

The number of mortgage foreclosures for 2009 are down from 2008 in all three counties (Jackson, Lenawee & Hillsdale). There is broad consensus, however, that this doesn't signal a lessening of the crisis. When you factor in the temporary moratorium at the beginning of 2009 along with the new Michigan 90-Day Law which went into effect in early July giving at risk homeowners an additional 90 days to work something out with their lender before foreclosure proceedings begin, the reduced numbers look to be a temporary lull at best. On the bright side, however, we can say that the collective efforts of the coalition to educate people about what they need to know and do to avoid foreclosure and where to go to get free legitimate help are buying increasing numbers of homeowners precious time, time that increases the chances of being able to save their home.

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Effects on Behavioral Health Acknowledged

Common sense tells us that individuals and families who lose their homes to foreclosure are impacted both financially and emotionally yet not much attention has been paid to the emotional part of the equation. Allegiance Health System hopes to change that. An expert from Allegiance's Department of Behavioral Health will be part the panel of experts featured at the February 4th Town Hall Meeting scheduled for 7:00pm – 9:00pm in the Anderson Building Auditorium. Topics addressed will include the impact the fear and/or reality of losing a home can have on our behavioral health as well as what we need to be aware of, know and do to avoid or soften these health impacts on ourselves and others. Local behavioral health resources will also be shared with participants.

Coalition to be Featured at Conference

Community Foreclosure Coalition Director Neeta Delaney has been invited to share insights into the development and work of the tri-county coalition at the upcoming Affordable Housing Conference scheduled for April 26 – 28, 2010 at the Lansing Center in Lansing. She will take part in a panel entitled A Collaborative Effort: Regional and Local Responses to Foreclosure scheduled for 1:15pm – 2:45pm, Monday, April 26th. Registration for the conference will open in late January.

Dissatisfaction with HAMP Growing

In a December 9, 2009 article in the Washington Post entitled *Lawmakers Growing Frustrated with Mortgage Relief Failures*, it's clear that what we've seen in Michigan is not unique to us. The federal Making Homes Affordable Program or HAMP is not working. Lawmakers from across the country are hearing countless stories of lenders participating in the program doing too little, too late. To make sure our voices are heard and to keep the pressure on to hold lenders more accountable to work with homeowners, the coalition is working closely with Congressman Mark Schauer's office to provide concrete examples that can be used as ammunition in the fight to get more relief for homeowners, particularly those who have lost their jobs and or are under-

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CAA Opens Community Solutions Center

In response to community need and in support of the coalition's efforts to respond to the foreclosure crisis, Coalition Founding Partner Community Action Agency (CAA) has opened the Community Solutions Center at 511 S. Jackson near the central business district in downtown Jackson. The Center will serve as the primary location for CAA's foreclosure prevention services including HUD and MSHDA certified housing counseling, transitional housing, and homeless services.

In addition, the Community Solutions Center offers mediation services to help resolve disputes between two parties in a private and confidential setting. With help of a neutral person, people can work out a solution and avoid expensive legal fees. Other services include financial education which works to assist with budgeting and creating a savings plan, establishing and repairing credit, avoiding predatory lending, and basic banking skills. The site will also provide for the coordination of more than 50 volunteers working this season to prepare and file income taxes.

South Central Michigan Works Ready to Help

January 19th, South Central Michigan Works (SCMW) Executive Director Christine Quinn and the Directors of the SCMW Service Centers in the region will meet with Coalition Director Neeta Delaney to explore how SCMW can partner with the coalition to stem the tide of foreclosures as they go about their work assisting employers and job seekers. This partnership holds much potential and we'll keep you posted.

www.jlhcf.org

Your one-stop shop for regional foreclosure prevention information

Welcome to Our Newest Coalition Partners

Since December 1, 2009 the following organizations have joined us in this important work! For a complete list, visit www.jlhcf.org.

- Allegiance Health System
- Behavioral Health Summit
- Highfields
- Hillsdale County Equalization Office
- Hillsdale County Register of Deeds
- Hillsdale County Sheriff's Department
- Hispanics of Lenawee Alliance
- Jackson Community College
- Jackson Township Supervisors Association
- Lenawee County Sheriff's Department
- Lifeways
- Monarch Bank (Hillsdale)

If you are interested in becoming a Supporting Partner, contact Coalition Director Neeta Delaney at ndelaney@caajlh.org

Stay Connected!

Subscribe to this newsletter and have it automatically emailed to you monthly. Visit: www.jlhcf.org

Tell Us Your Story!

If you have been impacted either directly or indirectly by the foreclosure crisis, tell us your story. Visit www.jlhcf.org

Welcome to Our Newest Coalition Partners!

Spread the Word!! Tips to Avoid Foreclosure

1. Don't stick your head in the sand!
2. Open all your mail!
3. Contact your lender - let them know your situation.
4. Visit our website www.jlhcf.org to find out what you need to know and do to save your home
5. If you need help, Call a FREE legitimate foreclosure counselor and not a con-Artist!

In Jackson County, call: Community Action Agency (CAA) at (800) 491-0004 or Jackson Affordable Housing at (517) 788-4626

In Hillsdale County, call: CAA at (800) 750-9300

In Lenawee County, call: CAA at (800) 438-1845

BEWARE of Scams!

- 1) Don't pay anyone money to help you save your home! The legitimate help is free!
- 2) Don't trust anyone who guarantees they can save your home!
- 3) Don't sign anything you don't understand.



FOUNDING PARTNER