

State housing officials to visit Jackson, form partnership with religious leaders to prevent foreclosures

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Jackson County is considered a "hardest hit" area in the state for foreclosures. File photo

JACKSON, MI-The Michigan State Housing Development Authority plans to announce a grassroots partnership with Jackson-area religious leaders in an effort to prevent home foreclosures. MSHDA officials will announce details on the partnership at a 10 a.m. press conference Monday, April 8 at Jackson City Hall, 161 W. Michigan Ave.

Tami Farnum from the Community Action Agency is speaking at the conference. The CAA offers free counseling from certified foreclosure counselors and Jackson County homeowners can also apply for the Step Forward program at the agency. Farnum said religious leaders often are the first to hear if someone is facing a foreclosure. And, there are still state funds available to help.

Although the March 31 tax foreclosure deadline has passed, the process can be stopped for homeowners who qualify for the program, according to Mary Townley, MSHDA director for the Home Ownership Division. Townley will explain this in more detail at the press conference.

Farnum said she has been in close contact with the county treasurer sending a list of names of the homeowners who have applied for the program. Previously this program was geared towards helping those who are facing mortgage foreclosures, but this year the program was expanded to include tax foreclosures. Jackson County is considered a hardest hit area in the state for foreclosures. While mortgage foreclosures in Jackson are trending downward, tax foreclosures in the county have increased 435 percent in five years.

The new Step Forward Michigan Faith Partnership campaign is designed to engage clergy, congregants and leaders of all religions in the fight against home foreclosure and promote awareness that free help is available, MSHDA spokeswoman Katie Bach said in a statement.

Jackson Mayor Martin Griffin, Rev. James Shaver, pastor of St. John the Evangelist Catholic Church and Jeffery A. Lang, senior pastor of Southside Church in Jackson will be present at the press conference.

Step Forward Michigan offers up to \$30,000 to pay a homeowners delinquent taxes, interest, fees and condo association dues, Bach said. The key is to make sure this assistance gets to those in need quickly, effectively and responsibly while maximizing resources to help communities. €•

Under the Step Forward program eligible homeowners can receive:

- Help to make mortgage payments while unemployed
- Help to obtain a principal curtailment or loan modification from your lender
- Help to assist homeowners who are in a severe financial crisis due to an illness or medical emergency
- Help to obtain payment toward outstanding county and local property taxes