

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

By Lisa Satayut on April 08, 2013 at 3:30 PM



The Rev. James Shaver, pastor at St. John Evangelist Catholic Church talks about the impact home foreclosures can have on a family. "A home is not merely a structure, it's a place where families nurture faith and values are taught," Shaver said. Lisa Satayut | MLive

JACKSON, MI—It's a topic that can be embarrassing, shameful and oftentimes not talked about amongst family and friends — losing your home to foreclosure. Often, religious leaders are the first to hear if someone is facing a financial crisis. As a result, the state is arming them with information on how to prevent a foreclosure in a new partnership called the Step Forward Michigan Faith Partnership Program.

"Often times, the financial status of a person is not going to be shared even sometimes with close friends," Rev. James Shaver, pastor at St. John Evangelist Catholic Church in Jackson said. "We are proud and embarrassed that we found ourselves in that situation but we might reveal it to a pastor." Shaver spoke at a 10 a.m. press conference Monday April 8 at Jackson City Hall. He was joined by Mary Townley from the Michigan State Housing Development Authority, Tami Farnum from the Community Action Agency and Jackson Mayor Martin Griffin.

MSHDA announced this year for the first time its Step Forward Michigan program has been expanded in an effort to help homeowners facing tax foreclosures due to non-payment of taxes. In the past, this program was focused on mortgage foreclosures only. Although the deadline to pay 2010 back taxes and fines to the county was April 1, the program could still help those facing a mortgage foreclosure or those whose homes are in forfeiture status with the county.

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"Jackson has seen a significant increase in foreclosures just like many cities across the state," said Mary Townley, director for the MSHDA Home Ownership Division. Jackson County is considered a "hardest hit" area in the state. "The program can help individuals who are behind on their mortgage payments, it will help individuals who are unemployed or underemployed," she said.

There is still money left in this program for 2013. "A home is not merely a structure, it's a place where families nurture faith and values are taught," — Rev. James Shaver While mortgage foreclosures are on a downward trend in the county, tax foreclosures have increased 435 percent

since 2008. Tami Farnum, operations manager for the Community Action Agency, said the agency offers free certified foreclosure counseling and helps individuals fill out the online application. The Community Action Agency is a nonprofit agency that runs more than 70 programs from adult education to foreclosure counseling. "Just in our county we have saved at least 38 homes from tax foreclosure," Farnum said.

At this point, not all 38 have been rescued from the foreclosure process but the CAA has been in close contact with the county treasurer. Anyone who made an appointment with the CAA by April 1 will be seen by a counselor by April 12. Those names were sent to the treasurer to put a stop to the foreclosure process for those who qualified. "A home is not merely a structure, it's a place where families nurture faith and values are taught," Shaver said. "This is an ideal opportunity for the government and churches to work together."

Jackson Mayor Martin Griffin has seen first-hand how city foreclosures can impact services the city provides due to property values going down. He is a realtor. "I know because I have shown many of them (foreclosed houses), they definitely hurt the market," he said. "They drive the prices down and they affect the level of services we are able to provide here in the city because property taxes are just not there." In 2012 there were 779 sheriff deeds recorded with the Jackson County Register of Deeds, according to Mona Webb, the chief deputy for the Register of Deeds office. In 2008, there were 1,252 — showing a 38 percent decrease in the four-year period. In 2008 there were 55 tax foreclosures. In 2009 that number almost doubled to 104. In 2011 there were 226 foreclosures and in 2012 there were 294.

For more information on the Step Forward program call 866-946-7432. To speak with a certified foreclosure counselor at the Community Action Agency call (517) 784-4800.