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HILLSDALE DAILY NEWS

HILLSDALE

# Housing crisis is everyone's problem

Council hears from Foreclosure Coalition chair

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At its recent meeting, the Hillsdale City Council learned about the nation's foreclosure crisis and how it is affecting homeowners both locally and nationally.

Neeta Delaney, director of the Community Foreclosure Coalition, spoke to the council, seeking its support for the group, which is comprised of governmental units and non-profit organizations from Jackson, Lenawee and Hillsdale counties.

"This is something that affects everyone and is going to take everyone working together to address," Delaney said.

She said in both Hillsdale and Lenawee counties, 1 in 14 homes were foreclosed within the past five and a half years and in Jackson, that number increased to 1 in 12.

According to Delaney, the U.S. Department of Treasury said within the next three years, 6 million

additional foreclosures are expected in the United States.

Delaney said the nature of the crisis has changed.

Previously, many people faced foreclosure because

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they were involved with sub-prime mortgages but now the crisis has moved onto the middle class, many of whom are losing their houses due to unemployment, she said.

"It's now hit all of us in lots of different ways," she said.

Delaney said the crisis affects not only the homeowner but also the neighborhood where the house is located because it becomes a vacant property, which can lead to other issues.

Delaney said the coalition hopes to help the communities it serves by accomplishing goals through phases.

She said the group to reduce the number of foreclosures and wants to make sure homeowners are educated with the proper information.

By working with local units of government, it wants to stabilize neigh-

borhoods which are dealing with foreclosures.

Finally, it wants to find ways to deal with the vacant properties.

Councilperson Terry Casler showed his support for the organization, saying he saw an informative presentation members gave at a recent foreclosure conference.

"They have a lot of good information they are putting out there," he said.

Other information discussed at the meeting:

- Dave Turnbull, the city's code enforcement administrator, spoke about the city's ordinance requiring homeowners to shovel their sidewalks after an accumulation of snow. He said residents are required to clear their sidewalks within 24 hours after the snowfall. If not, they will receive a tag on their door, giving them a 24 hour notice. Turnbull said 70 percent of individuals who receive the notice comply, with only about 50 percent of them who have to be reminded again.

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