

COMMUNITY FORECLOSURE COALITION

County still in housing crisis

By Holly Kraft

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Darlene Rodriguez considers herself a fighter, but lately she has started to feel hopeless.

For the past 2½ years, she has spent hours speaking to Realtors, her lender, housing counselors and even the state attorney general's office in an attempt to save her Jackson home. She tried loan modifications and attempted a short sale.

Foreclosures top 700 so far this year; panel of experts offers advice at meeting

home went into foreclosure in April. Now she has until December to move out. Rodriguez shared her story Tuesday with about 40 people at a Community Foreclosure Coalition session on the implications of foreclosure and the resources available to prevent it.

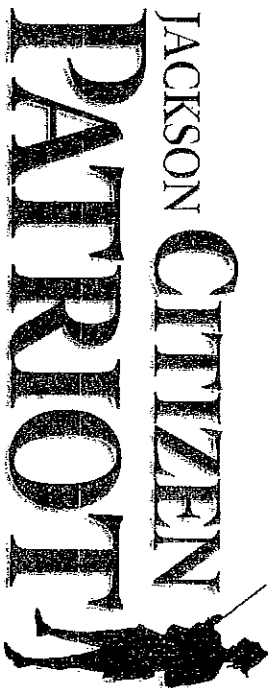
Her tale is a familiar one and her frustration is likely shared by hundreds of Jackson County residents whose homes have slipped into foreclosure.

"I'm just tired," said Rodriguez, 52, a Consumers Energy employee who lives in the home with her two teenage daughters. "I'm ready to walk away, but I have not walked away."

Since 2005, more than 5,000 properties in Jackson County were foreclosed after their owners fell behind on mortgage payments. This year alone, more than 700 properties countrywide succumbed

If you need help ...
If you are experiencing foreclosure and need help, call the Community Action Agency at 784-4800 or Jackson Affordable Housing at 788-4626. For more information on the Community Foreclosure Coalition, visit www.jlhfcc.org.

to the foreclosure process, answered questions from attendees and explained the implications of foreclosure and possible solutions to prevent it. "Everybody knows there's a foreclosure counselor, a local lender, a bankruptcy attorney and a tax consultant from the Internal Revenue Service. See **RESIDENTS**, on A5



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Residents get advice about foreclosures

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homeowners to pay or sign paperwork to receive assistance," said Neeta Delaney, director of the coalition, which serves Jackson, Lenawee and Hillsdale counties. "We do not expect that we're going to be out of this crisis any time soon."

Panelists encouraged open communication with lenders and said it is key that homeowners to seek help as soon as possible.

Struggling residents can get free advice from foreclosure counselors and should beware of scams that require

homeowners to pay or sign paperwork to receive assistance, panelists said.

Bill Jors of County National Bank said the foreclosure process is costly, tedious and cumbersome even for banks, which prefer to stay out of the real-estate business.

Lenders might be willing to work with homeowners on solutions to prevent foreclosure, he said.

"We don't want a vacant home," Jors said. "Try to get an advocate on your side and try to communicate with your lender."

IMPLICATIONS
OF HOME
FORECLOSURES
DISCUSSED

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