

Foreclosure crisis hits home in Jackson County

By [Tarryl Q. Jackson | Jackson Citizen Patr...](#)

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More than 5,000 Jackson County residents have lost their homes to mortgage foreclosure in the past five years.

And the crisis is not going away any time soon, local officials say.

"We really believe that the crisis is hitting more than people who are losing their homes," Neeta Delaney, director of the Community Foreclosure Coalition, told about 75 residents, local officials and human-services representatives at a town hall meeting Wednesday night. "It's also hitting neighborhoods across the community."

More information

To learn about the Community Foreclosure Coalition, visit www.communityforeclosurecoalition.org or call 800-491-0004.

The coalition and the Jackson Community Foundation hosted the meeting at the Jackson District Library's Carnegie branch to talk about the foreclosure crisis' effect on the area and what people can do to avoid foreclosure.

"We want to improve the quality of life in Jackson," said Jan Maino, chief financial officer for the foundation.

Delaney said reduced income, predatory lending and mortgage scams are driving forces behind the crisis. In turn, the problem destabilizes families and neighborhoods, drives down housing prices and erodes the tax base that communities depend on to provide basic services to residents, she said.

The Community Action Agency launched the Community Foreclosure Coalition in July to respond to the crisis in Jackson, Hillsdale and Lenawee counties.

The goal is to offer a network of support for local residents who have lost their homes or are on the verge of foreclosure.

There were 1,252 mortgage foreclosures in Jackson County in 2008, up from 159 a decade ago, according to the Jackson County Register of Deeds.

Along with that, the FBI has identified Michigan as a primary target for mortgage fraud

and foreclosure scams, Delaney said.

"There are a number of opportunists who have risen from the muck and mire to attack people who have already been attacked," said Anthony Greene of Legal Services of South Central Michigan. "You'll find a whole slew of con men out there."

If anyone promises to fix a foreclosure problem and asks for money up front, it is a scam, said Lisa Nuskowski, co-director of the Michigan Foreclosure Task Force. "If it sounds too good to be true, it usually is."

The Community Action Agency offers foreclosure-prevention counseling for local residents and mediation between lenders and tenants.

"I think there's a real myth that people are going to be treated unfairly or that there's no hope," said Jennifer Fitch, community development director for the agency. "We're going to do the best we can to work with your situation."