



DETROIT
HOPE



MICHIGAN FORECLOSURE TASK FORCE

Following meetings in Lansing and Detroit in May 2007 convened by NeighborWorks® and Michigan's CRA Association, organizations including the Community Economic Development Association of Michigan (CEDAM), Detroit HOPE, Southwest Housing Solutions, and the Michigan Community Action Agency Association (MCAAA) began considering the potential for organizing a statewide Foreclosure Task Force to address Michigan's foreclosure crisis in a coordinated fashion. The three key areas of need identified by attendees at the Detroit meeting were:

- Augmenting and coordinating **education and prevention** efforts statewide;
- Creating a pool of **rescue funds** to assist families currently at risk of foreclosure; and
- Addressing the state's **weak laws** around predatory lending and mortgage broker regulation and advocating for stronger policy.

The task force is driven primarily by participation from homebuyer and foreclosure prevention counselors from across the state, legal services attorneys, financial institution representatives, state agency staff, and government officials. Several specific action steps have been identified, including:

- 1) Improving and standardizing the foreclosure prevention and housing counseling **training curriculum** used by counselors across the state to ensure a qualified, competent cadre of trained agency staff;
- 2) Promoting the adoption, promotion and use of one coordinated **referral hotline** to facilitate consumer access to qualified, competent counselors across the state;
- 3) Creating a central **clearinghouse of information** and website for housing counselors to exchange information, strategies, resources and the latest information on funding and policy changes; and
- 4) Advocating for the development of **financial resources** to assist consumers directly, to help service agencies hire more counselors, and to help neighborhoods combat the effects of foreclosures.

The Michigan Foreclosure Task Force is led by a **Steering Committee** of foreclosure intervention experts from across Michigan:

- Lorry Brown, Michigan Poverty Law Program, Ann Arbor
- Tracie Coffman, Home Repair Services, Grand Rapids
- Moonson Eninsche, Washtenaw County Treasurer's Office, Ann Arbor
- Nina Rodriguez, Southwest Housing Solutions, Detroit
- Linda Smith, U-SNAP-BAC Housing and Detroit HOPE, Detroit
- Greg Sterns, Lighthouse Community Development, Pontiac
- Karen Tjapkes, Legal Aid of Western Michigan, Grand Rapids

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