Avoiding foreclosure

Local agency trying to lend a hand to at-risk individuals

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Home foreclosures are a sobering reality for some people during this period of economic turmoil, but that doesn't mean there aren't preventative measures for at-risk individuals.

Local leaders and organizations have made steps toward reassuring there is hope and there are options for people facing unprecedented financial tumult.

The Hillsdale Community Action Agency has been offering financial literacy courses, and free one-on-one counseling for homeowners who are mired in financial crises, and the CAA just announced it is launching the Community Foreclosure Coalition: From Crisis to Opportunity to deal with housing issues in Jackson, Lenawee and Hillsdale counties.

The Home Foreclosure Prevention Act, which went into effect July 5, states that Michigan homeowners facing foreclosure are granted a 90-day window to stay in their house and potentially work out a resolution with their lender, provided they contact a Housing and Urban Development certified (HUD) housing counselor and their bank.

The Hillsdale CAA is the only HUD certified organization in the county and Julie Laughlin, who was hired as a housing advocate last September, said many of her clients never realized free help was available, and she's trying to inform people on what facts lie behind the picture painted by societal stigma.

"Foreclosure can be prevented. A lot of people think that once they get the notice of

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people doing things through hard work and giving up their time to make a better society.

The success of any organization depends on the commitment and dedication of its members. The CAA stands as an example of this, with its members working tirelessly to make it a success.

The CAA provides a platform for individuals to come together and work towards a common goal. It is a place where people can learn, grow, and make a difference.

The success of the CAA is a testament to the power of community and the impact that can be made through collective effort. It is a shining example of what can be achieved when people work together towards a common vision.