


MICHIGAN FORECLOSURE TASK FORCE



The Michigan Foreclosure Task Force (MFTF) was created in 2007 to respond to the foreclosure crisis by serving as a statewide clearinghouse and unified voice. The MFTF is focused on reducing the number of foreclosures, keeping families, including homeowners and renters, in their homes, and softening the impact of foreclosures on families, neighborhoods, and communities. The MFTF does this by:

- 1. Serving as an information hub for housing counselors, consumer advocates, legislators, homeowners, and renters for timely, reliable, foreclosure-related information;*
- 2. Advocating for policy changes for stronger consumer protection and foreclosure mitigation laws; and*
- 3. Helping nonprofit counseling agencies build capacity to better serve clients and meet the needs of the communities in which they serve.*

The Michigan Foreclosure Prevention Corps (MFPC) was created in 2009 through a partnership between the Michigan Coalition Against Homelessness (MCAH), the MFTF, and CEDAM. The MFPC is an initiative designed to help combat foreclosures in Michigan by placing AmeriCorps members at nonprofit housing counseling agencies across the state. MFPC members increase counseling agencies' capacity to serve homeowners in need by taking on critical supporting functions such as intake, triage, marketing, outreach, education, and generating a sustainable volunteer base. There are currently 21 MFPC members serving throughout Michigan. For more information about the MFPC, please contact Program Director, Nichole Greene, at Greene@cedam.info.



Get Involved

MFTF members include certified, nonprofit housing counseling agencies, legal service providers, community development organizations, state and local government agencies and officials, lenders, private sector partners, and individuals who are committed to protecting consumers and helping distressed communities. By creating and leveraging resources and advocating for proactive policies and programs, the MFTF seeks to reduce the number of foreclosures and revitalize communities.

Membership in the Michigan Foreclosure Task Force is free and open to any and all individuals and organizations who subscribe to the following **core beliefs**:

- Endorse the National Industry Foreclosure Counseling Standards and the National Industry Code of Ethics and Conduct
- Endorse the federal Department of Housing and Urban Development principle that foreclosure counseling services be provided free of charge, and conduct their operations in accordance with that principle
- Support the productive re-use and stewardship of vacant and foreclosed properties as a central component of protecting communities from the impacts of foreclosure
- Support a shared policy agenda which includes enacting basic consumer protections against predatory lending, creating meaningful pre-foreclosure negotiation incentives, ensuring adequate protections for renters caught in the foreclosure crisis, and providing protections against foreclosure rescue scams



MFTF members receive access to the following benefits:

- Timely email updates on foreclosure-related news and policy changes from the state and federal government
- Training and counseling certification opportunities
- Access to foreclosure-related data
- Connection to a network of peers throughout Michigan

To become a member of the MFTF, please visit www.cedam.info/foreclosure to submit your online application.

2011 MFTF's Public Policy Priorities*

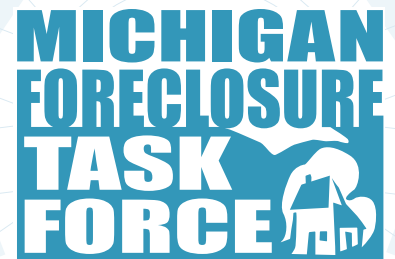
We are advocating for:

- > Revisions to Michigan's 90-Day Pre-Foreclosure Negotiation Law
- > Consumer protections against predatory lending
- > Cracking down on foreclosure rescue scams
- > Securing a dedicated funding stream for foreclosure and broader homeowner counseling and education

**While MFTF plans to focus its energies in these four critical areas, we also know that the rapidly changing landscape of the foreclosure crisis may require us to address additional issues yet to emerge.*

Connect with the Michigan Foreclosure Task Force!

Visit us online at www.cedam.info/foreclosure.



To learn more, please contact:

Foreclosure@cedam.info

517.485.3588