

**United Growth for Kent County, Inc.**  
**Minutes of Coalition Meeting January 15, 2008**

Present: Paul Haan (Chair), Beth Byron, John Gussenbauer, Ben Stehower (Inner City Christian Federation or ICCF), Carl Hennessy, Herb Ranta, Kendra Willa, Rep. Tom Pierce (briefly), Cynthia Price, David DeVelder from ICCF, Tom Noreen, Alan Rumbaugh, Carol Townsend, Christine Helms-Maletic, Gail Heffner, Jill Myer, and Mike Williams.

PRESENTATION: John Gussenbauer of Urban League presented on the home foreclosure situation. He said that the number of foreclosures is growing exponentially and disproportionately affects African-Americans. Job loss is the number one reason for foreclosures, along with the increased difficulty of finding another job at the same higher pay scale. Paying for medication is the second reason, with populations who have no insurance. Adjustable Rate Mortgage resets which equal a much higher payment progressively, add to the problem, and often result from unethical or predatory lending practices. Rep. Pierce said Lansing is studying the problem and hasn't found a legislative fix. Gus noted that foreclosure is worse than bankruptcy for an individual's credit record. He outlined the process followed by lending institutions: the first month someone misses a payment, nothing is done; the second month, possibly someone calls; the third month the person definitely gets a scripted call by someone who is not knowledgeable; and at the fourth month they send a certified letter indicating the foreclosure is in process. Gus runs a "How to Avoid Foreclosure" seminar, and he advises that people being foreclosed on should ask the bank about "loss mitigation," a department which can change terms or time frames to help people stay in their homes.

We discussed the tendency toward depressing housing prices which this cycle sets off, and that there are a lot of secondary and tertiary effects on neighborhoods.

Cynthia mentioned the group which is meeting at Urban League as a coalition of people concerned in one way or another with this problem and hoping to find some solutions. There are groups, including Urban League and Home Repair Services, which can help with the actual money for the payments. The Department of Human Services is a good place for people to start inquiries about avoiding the loss of their homes.

MINUTES: There were no minutes from the December breakfast meeting.

SURVEY: Kendra asked people to fill out the surveys passed out with the agenda.

There will be a one-time meeting to help set up the year's calendar. Paul asked for volunteers to serve, but no one stepped up.

We adjourned at about 9:20 for a tour of the ICCF building, which is LEED-certified.

Respectfully submitted,  
Cynthia Price, Secretary  
with assistance from Kendra Wills