

Hello Guest. [LOG IN](#) or [REGISTER](#) [Times-Union Subscriber Services](#) [Contact Us](#) [How To](#)[Obituaries](#) [RSS](#) [Newsletters](#) [RadioJax](#)**news**  
jacksonville.com

Site Web

Web Search powered by YAHOO! Search

[Weather](#) [Traffic](#)**82°** Scattered clouds  
Forecast | Alerts

## Searching for something?

I see you searched for **foreclosure jacksonville florida family foundations** on Google. Would you like to try again using our deep site search?

[Home](#) [News](#)

## Summit: Education needed to reduce local foreclosures

At-risk homeowners aren't aware of available resources.

BY TIA MITCHELL | STORY UPDATED AT 6:46 AM ON WEDNESDAY, FEB. 18, 2009

[EMAIL](#) [PRINT](#) [BLOG THIS](#) [COMMENT](#)[SHARE](#)

### Where to find help

If you are behind on your mortgage, the following agencies may be able to help. Most experts agree that it's better to seek help as soon as you are behind on payments or know you will soon be behind.

#### JACKSONVILLE AREA LEGAL AID

Visit [www.jaxlegalaid.org](http://www.jaxlegalaid.org) or call (904) 356-8371. Walk-in application hours at the main office at 126 W. Adams St. on Mondays and Thursdays are from 8:30 to 11 a.m. Only the first 55 applicants are seen. Legal Aid has a new foreclosure-oriented office at 3701 Winton Drive in the Ribault Family Resource Center. This center focuses on ZIP codes hardest hit by foreclosures in 2007: 32209, 32208, 32206 and 32218 on the Northside and 32244 on the Westside. Clients are seen by appointment only, except in the case of an emergency. Call (904) 390-4019 for an appointment.

#### THE FLORIDA BAR

Pre-foreclosure help may be available by calling (866) 607-2187 or visit [www.floridabar.org](http://www.floridabar.org) for an online form. To find a private attorney, call the Jacksonville Bar Association for a referral at (904) 399-5780 or visit [www.jaxbar.org](http://www.jaxbar.org).

#### JACKSONVILLE

Call (904) 630-2489 (630-CITY) and ask for the housing program. The city may be able to help with one-time cash assistance and financial counseling.

#### U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT

Call (800) 569-4287 or visit [www.hud.gov/foreclosure](http://www.hud.gov/foreclosure) to find resources and a list of certified housing counselors. Contact the federal government's foreclosure hot line at (888) 995-4673 (995-HOPE) or [www.995Hope.org](http://www.995Hope.org).

#### FLORIDA DEPARTMENT OF FINANCIAL SERVICES

The DFS asks that you call the Consumer Helpline at (800) 342-2762 before you pay anyone who offers to help you get out of foreclosure.

The No. 1 recommendation from Tuesday's Foreclosure Summit in Jacksonville was to launch a communitywide initiative focused on educating at-risk homeowners about the resources available to them. This education campaign will include media outreach, information by phone via the city and United Way hotlines, seminars and a dedicated Web page. "It's really important as a community we are collective in our approach," said Dawn Lockhart, president of Family Foundations, which administers the city's foreclosure-intervention program. Dozens of representatives from the legal, court and social service communities attended the Foreclosure Summit, in addition to people who represent various types of programs for homeowners. Tuesday's meeting was the second organized by City Councilman Kevin Hyde to address the issue. The ultimate goal is to reduce the number of foreclosures in Jacksonville, which roughly tripled from 2007 to 2008. Forbes magazine predicted that Jacksonville could become the nation's foreclosure capital this year. Summit attendees said the key is communication. They said the outreach should help people who never imagined they would be in need of help to feel comfortable asking for it. This includes homeowners who are at risk of missing their first mortgage payment to those who have missed several payments and now are at risk of losing their homes. Carrie Davis, president of Wealth Watchers, which assists homeowners facing foreclosure, said there should be a consistent message from city and social services agencies about what homeowners should do and where they can go. "We've got to back up and start with that educational component so they can understand what services are available to them at no charge," she said. Other recommendations include creating a mediation system between lenders and homeowners with services provided by lawyers working pro bono. The group also advocated for

Increasing court filing fees to raise money for foreclosure intervention programs. Hyde said he likely will draft one or more resolutions asking the City Council to express its support for various recommendations. The attendees also expressed concern that homeowners who are behind in payments are heavily targeted by for-profit companies that often require fees up front and sometimes propose remedies that can cause more harm than good. Jacksonville Area Legal Aid President Michael Figgins said homeowners should generally stay away from these businesses. "There's very little, if anything, that a for-profit can do that cannot be done by a not-for-profit," he said. The Foreclosure Summit was encouraging because of the number of people who have committed to addressing the issue, Figgins said. "What we did today is we pulled the curtains back, turned the lights on and said, 'here it is,'" he said.

tia.mitchell@jacksonville.com, (904) 359-4425

[Login or register to post comments](#) [EMAIL](#) [PRINT](#) [BLOG THIS](#) 824 reads[SHARE](#)

### Other recent articles

Navy: Spelicher likely not captured by Iraqis after Gulf War crash  
Wal-Mart donates \$1.2 million for Clay park  
Clark to leave JAA  
Dames Point bridge reaches 20-year mark  
Cecil Field AirShow will go 'to the ozone layer'

### National & Regional

Sanchez released by Mets, owed \$276,000  
A look at the top 10 trash items found worldwide  
Gary Roberts announces retirement from Lightning  
Excerpts from editorials in Florida newspapers  
Lawyer: Castroneves said he owned Panama company

## Features



5.1 miles on Jacksonville Beach



Guns N' Hoses: From weigh-in to knockout



pod rods Dodge Ram



'Idol' shockers! Tatiana is out, Top 12 becomes Top 13

**Southern Crane Service**  
[www.roundtreesod.com](http://www.roundtreesod.com)

**Heating And Air Systems**  
[www.tropicheatandac.com](http://www.tropicheatandac.com)

Ads by Yahoo!

**Win tickets to see Fiddler on the Roof, the musical**

See who won tickets to the Harvest of Hope Fest!  
**View**

## Table of Contents

[Click to Show the Table of Contents](#)