A RESOLUTION AUTHORIZING THE CREATION OF ONE MORTGAGE FORECLOSURE PREVENTION SPECIALIST I/II/III POSITION WITHIN WASHTENAW COUNTY MSU EXTENSION AND AUTHORIZING THE CREATION OF AN INTAKE SPECIALIST MODEL (TEMPORARY AND INTERNSHIP POSITIONS) TO BE FUNDED WITH FUNDS FROM THE CITY OF ANN ARBOR FOR BUDGET YEARS 2008-2009, CONTINGENT UPON RECEIVING FUNDING FROM THE CITY OF ANN ARBOR

WASHTENAW COUNTY BOARD OF COMMISSIONERS

JUNE 4, 2008

WHEREAS, mortgage foreclosures are a serious and growing problem in all parts of Washtenaw County;

WHEREAS, recorded mortgage foreclosures totaled 1,151 in 2007 and 703 in 2006 in Washtenaw County; and

WHEREAS, there have already been 355 recorded in the first four months of 2008; and

WHEREAS, mortgage foreclosures have been driven historically by individual financial setbacks such as job loss or illness; and

WHEREAS, the current economic climate has limited the viability of selling one's property or refinancing to avoid foreclosure; and

WHEREAS, mortgage foreclosure can lead directly to homelessness for the former owner and family members; and

WHEREAS, foreclosed properties often sit vacant and are at higher risk for arson, vandalism, and other crime; and

WHEREAS, foreclosures depress property values for neighbors and communities; and

WHEREAS, depressed property values ultimately reduce assessed values and property tax revenue; and

WHEREAS, delinquent real property taxes are a leading indicator of mortgage foreclosure and 2007 delinquent taxes turned over to the County Treasurer for collection in 2008 increased 23% county-wide; and

WHEREAS, 2007 delinquent real property taxes from the City of Ann Arbor turned over to the County Treasurer for collection in 2008 increased 43%; and

WHEREAS, the County Treasurer initiated partnerships with MSU Extension and Community Development to prevent mortgage foreclosure and to offer supportive services for those foreclosures that cannot be prevented, and

WHEREAS, there is an emergent need in the City of Ann Arbor for individual mortgage foreclosure prevention counseling and intervention and community financial literacy education; and

WHEREAS, the City of Ann Arbor has agreed to provide funding; and

WHEREAS, this effort meets County goals to prevent homelessness and retain affordable housing; and

WHEREAS, the individual hired in this position will work exclusively with customers in jeopardy of losing their homes due to mortgage foreclosure and will assist in a variety of ways including financial literacy and community education and prevention efforts, home visits, budget assistance, referral to and advocacy with various social work, mental health, legal services, or other help agencies, documentation for and preparation of loan and grant documents for payment of mortgage arrearages, negotiating work-out plans and other refinancing options with their mortgage company, and enrollment for the Washtenaw Health Plan; and

WHEREAS, this matter has been reviewed by Washtenaw County MSU Extension, the County Treasurer, Community Development, Corporation Counsel, the Finance Department, Human Resources, the County Administrator's Office, and the Ways & Means Committee; and

WHEREAS, Washtenaw County MSU Extension, the County Treasurer, and Community Development requests the creation of one Mortgage Foreclosure Prevention Specialist I/II/III position within Washtenaw County MSU Extension to be funded with funds from the City of Ann Arbor for budget years 2008-2009, contingent upon receiving funding from the City of Ann Arbor.

NOW THEREFORE BE IT RESOLVED that the Washtenaw County Board of Commissioners hereby authorizes the creation of one Mortgage Foreclosure Specialist I/II/III position to be located within Washtenaw County MSU Extension and to work in coordination with the Washtenaw County Treasurer to be funded with funds from the City of Ann Arbor for budget years 2008-2009, contingent upon receiving funding from the City of Ann Arbor:

| Position # | Title | Grade | Group | Create |
|---|---|---|---|---|
| 1973-0002 | Mortgage Foreclosure Prevention Specialist I/II/III | 19/21/23 | 11 | 1.0 |

BE IT FURTHER RESOLVED that the Washtenaw County Board of Commissioners hereby authorizes the creation of an Intake Specialist model (temporary and internship positions) coordinated jointly by the Washtenaw County Treasurer and County MSU Extension to be funded with funds from the City of Ann Arbor for budget years 2008-2009, contingent upon receiving funding from the City of Ann Arbor.