

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

2008 JUN -9 PM 1:56
CITY OF ANN ARBOR
CITY CLERK
REC'D

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

COMMISSIONER	Y	N	A	COMMISSIONER	Y	N	A	COMMISSIONER	Y	N	A
Bergman	X			Ouimet	X			Schwartz	X		
Grewal			X	Peterson	X			Sizemore	X		
Gunn	X			Ping	X			Smith	X		
Irwin	X			Lovejoy Roe	X						

CLERK/REGISTER'S CERTIFICATE - CERTIFIED COPY ROLL CALL VOTE: TOTALS 10 0 1

STATE OF MICHIGAN)

COUNTY OF WASHTENAW^{SS}

I, Lawrence Kestenbaum, Clerk/Register of said County of Washtenaw and Clerk of Circuit Court for said County, do hereby certify that the foregoing is a true and accurate copy of a resolution adopted by the Washtenaw County Board of Commissioners at a session held at the County Administration Building in the City of Ann Arbor, Michigan, on June 4th, 2008, as it appears of record in my office.

In Testimony Whereof, I have hereunto set my hand and affixed the seal of said Court at Ann Arbor, this 6th day of June, 2008.

LAWRENCE KESTENBAUM, Clerk/Register

BY: _____

Deputy Clerk



Res. No. 08-0103