

**MICHIGAN STATE  
UNIVERSITY  
EXTENSION**

April 14, 2008

City of Ann Arbor  
City Clerk  
Jacqueline Beaudry, City Clerk  
100 N. Fifth, PO 8647  
Ann Arbor, MI 48104

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CITY OF ANN ARBOR  
CITY CLERK  
REC'D

Dear City and Village officials,

Enclosed is the March 2008 issue of "Bringing Knowledge to Life in Washtenaw County". This quarterly report highlights several local Extension activities in Washtenaw County. We hope this summary will help to better familiarize you with the educational programs and services provided by your local Extension staff.

We are also excited to be able to offer a special evening session of PROJECT R.E.D. – Washtenaw County Rural Education Days in conjunction with our three days of programs for third grade students. All interested individuals and families are invited to this evening session on Thursday, April 24 from 7:00 – 8:30 p.m. This educational program takes place at the Washtenaw Farm Council Grounds, 5055 Ann Arbor-Saline Road, Ann Arbor.

The purpose of this unique program is to educate youth and adults about local agriculture and natural resources. Participants will learn about agricultural products produced in Michigan, and will have a better understanding of where food & fiber comes from and have the opportunity to learn about animals and their care, as well as being up close and personal with the animals. There is no cost for this program, which is sponsored by Washtenaw County MSU Extension, the Washtenaw County Farm Bureau, and the Washtenaw Farm Council.



**WASHTENAW COUNTY**

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I also wanted to provide an update and information on our Mortgage Foreclosure Prevention Program which is in partnership with the Washtenaw County Treasurer, Housing Bureau for Seniors, and Legal Services of South Central Michigan. Our office provides free confidential housing counseling with a HUD certified housing counselor to explore alternatives to foreclosure. Enclosed is our brochure containing a letter of introduction to homeowners and a financial budget worksheet to help them prepare for a full assessment. Kathy Grant, our Mortgage Foreclosure Prevention Specialist is available Monday through Friday, 8:30-5:00 and some evenings by appointment to answer homeowner's questions and to provide counseling on issues of mortgage foreclosure. Depending on the complexity of the housing crisis, a full housing counseling session can last 1-2 hours, especially if a conference call to the lender is included. One of the program goals is flexibility to meet the unique needs of each homeowner. Kathy is currently working with over 40 new clients a month.

Another goal is to engage every homeowner who is struggling in some way with their mortgage payment. To that end, we are also targeting homeowners who are not yet delinquent, but concerned about becoming delinquent. Kathy is available to provide small group workshops and presentations on housing issues, budgeting basics and how best to work with housing lenders. She would be happy to discuss partnering opportunities regarding programming tailored to meet the unique needs of homeowners in your community. We want to encourage you to provide our program information to your constituents. If you need more program brochures or would like to schedule an educational program, please don't hesitate to contact Kathy at 734-997-1678 or [grantk@ewashtenaw.org](mailto:grantk@ewashtenaw.org).

*Bringing Knowledge to Life in*

# Washtenaw County

## Washtenaw County

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March 2008

### MSU Extension on the frontline with mortgage foreclosure in Washtenaw County

Mortgage foreclosures are a growing problem nationally, at the state level and in all parts of Washtenaw County. In 2007, 2,200 homes entered the first stages of foreclosure with an estimated 1,100 homeowners eventually losing their homes at auction. These figures are five times higher than the number who lost their homes to foreclosure in 2002.

Through funding provided by the Housing Contingency Fund allocations, the Washtenaw County Board of Commissioners approved a mortgage foreclosure prevention specialist position which was filled in November 2007. The Mortgage Foreclosure Prevention Program (MFPP) developed by MSU Extension, the county treasurer and community development, was launched in December. It has brought much-needed counseling and support to distressed homeowners and is helping to stem the ever-increasing tide of foreclosures.

Nearly 5,000 MFPP brochures and introductory letters were distributed through a targeted direct mail campaign to homeowners at the first insertion of the foreclosure process in Washtenaw County.

Information packets are being distributed to county partners, local government units, libraries, school districts, and state and national legislators offering community education presentations and one-on-one housing counseling in Washtenaw County.

In partnership with the Washtenaw County Treasurer's office, the Housing Bureau for Seniors, and Legal Services of South Central Michigan and through a grant from Comerica Charitable Foundation a series of foreclosure prevention seminars were offered to provide information to more than 100 county residents in the last 12 months.

Since December the MFPP specialist has received more than 100 calls from distressed homeowners looking for help. Of these calls, 32 percent resulted in a full budget analysis, a review of housing options and calls to lenders to determine the next steps to resolve the crisis. Ten percent of callers were transferred to one of the partner agencies for specific counseling needs. The majority of the calls (56 percent) came from homeowners needing reliable, unbiased information about the options available to them and a general map of how to meet their housing goals.

Since December, the MFPP has helped 10 homeowners avoid foreclosure with a loan modification or some other workout arrangement and 12 homeowners have loss mitigation requests that are pending a decision.

Most homeowners who are provided a budget review and a thorough discussion of their options are empowered to engage the lender unassisted. The MFPP projections for 2008 include nearly 700 calls, more than 200 housing counseling assessments including a conference call to the lender and hotline services to an estimated 500 Washtenaw County residents.

Contact: Kathy Grant, 734-222-3915

**MICHIGAN STATE  
UNIVERSITY  
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Michigan State University Extension helps people improve their lives through an educational process that applies knowledge to critical issues, needs and opportunities. Offices in counties across the state link the research of the land-grant university, MSU, to challenges facing communities. Citizens serving on county Extension councils regularly help select focus areas for programming. MSU Extension is funded jointly by county boards of commissioners, the state through Michigan State University and federally through the US Department of Agriculture.



## **Anger management program produces positive results**

One of the most popular parenting programs MSU Extension offers in Washtenaw County is the "Rethink: Anger Management for Parents" Program.

Two years ago, a pre and post survey was developed to measure the program's effectiveness. The results have been positive and to date, 138 individuals have completed the survey. Thirteen anger management behaviors are measured and 10 of them on average, show significant changes for those who complete the program.

Those who completed the survey reported being more respectful of each others feelings, talking things through until they reach a solution, making sure not to hurt each other emotionally or physically, and teaching their children constructive anger management skills.

There were also significant decreases in negative behaviors such as yelling and screaming at each other, making matters worse by causing fights and bringing up old issues.

Many participants report that they are much more aware of their actions when angry and are actively working at using the anger to make constructive changes versus destructive actions.

"We are learning and practicing the program of RETHINK--things are getting better," one participant said. "We are able to think or at least try to think. I believe practicing will make the environment much more comfortable in our relationship. Thank you!!"

Contact: Terry Clark-Jones, 734-222-3943

## **MSUE helps address senior nutrition in Washtenaw County**

Living below poverty severely compromises nutrition for all ages. Currently, 18 percent of Ypsilanti seniors live in poverty, and as a result may suffer nutritionally. Most of these seniors lack both the resources to purchase fresh, healthy food and transportation to get to where the food is available.

Ypsilanti has often been described as a "food desert" due to a lack of mainstream grocers. Senior Project Fresh, the farm market nutrition education project that offers seniors education and coupons for use at farm markets, is an ideal program for assisting this population.

By distributing 150 Senior Project Fresh coupon booklets to qualifying seniors in Ypsilanti, \$3,000 dollars of purchasing power was generated to buy Michigan-grown fruits and vegetables. This resulted in an additional seasonal income of \$1,355 for vendors at the newly formed Ypsilanti Downtown Farmers' Market.

Program surveys from 2007 indicate 77 percent of Senior Project Fresh participants live alone and 83 percent of them report an income of less than \$1,000 per month. Both these statistics are indicators for compromised nutritional status.

One 72-year-old participant stated, "My husband's prescriptions cost \$125 per week. After we pay for them we don't have much money left for food."

With decreasing food assistance benefits this population continues to be vulnerable to hunger, so to assist them, Washtenaw County MSU Extension will make 200 coupon books available to seniors for the 2008 growing season.

In cooperation with Ypsilanti Meals on Wheels, 110 coupon books will be distributed to shut-in seniors. Meals on Wheels will purchase and deliver fresh produce to its clients, which should increase the redemption rate from 75 percent in 2007 to nearly 100 percent in 2008. Ninety booklets will also be reserved for needy seniors in downtown Ypsilanti.

One senior said, "This program has been a godsend for my husband and me. I am 125 percent satisfied with the program and cannot thank you enough."

While programs like Senior Project Fresh cannot totally address the larger issue of food security, they can introduce seniors to local sources of healthy affordable food. This ultimately benefits both underserved seniors and the local economy.

Contact: Joan Miller, 734-222-3956

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