

## **Legal Services Activities**

1. Provides civil legal services to clients facing foreclosure in court and other appropriate forums through advice, negotiation, litigation, and administrative advocacy.
2. Coordinates and participates in local and regional community initiatives impacting clients facing foreclosure. Communicates with courts, local bar associations, community agencies, foreclosure counseling agencies, and local client groups. Acts as a resource to those groups when appropriate.
3. Identifies and works with other community groups to address gaps in services, referral processes and information networks affecting individual clients or client groups facing foreclosure.

## **Washtenaw County Treasurer Mortgage Foreclosure Prevention Activities**

### Macro level –

- Investigation and outreach
- Weekly file review
- Newspaper data mining
- Case tracking
- ACS document searches
- Phone and mail contacts
- Dissemination of accurate materials: brochures include predatory lending, first insertions, and sheriff's sales
- Financial literacy workshops
- Data collection and documentation of need and outcomes
- Develop community and national networks and positive working relationships

### Direct services –

- Make phone contacts and personal visits
- Provide accurate information
- Conduct intake screening and bio-psycho-social assessment
- Develop sustainable action plans
- Maintain confidential treatment charts
- Provide case management and advocacy
- Provide individualized and family counseling
- Mediate with mortgage companies and other lenders; assist with development of work-out plans
- Assist with poverty exemptions and hardship extensions
- Enroll in Washtenaw Health Plan
- Make referrals as appropriate

Referral services –

- Budget/debt counseling
- Legal assistance with predatory loans, SSDI appeals, and other issues
- Emergency assistance
- Longer term mental health or physical health services
- Procure grants, loans, and other financial assistance
- Procure specialized assistance for veterans, senior citizens, etc.
- Procure MI homestead credit, complete income tax returns, payee services
- Obtain specialized mental health services
- Obtain job training services