



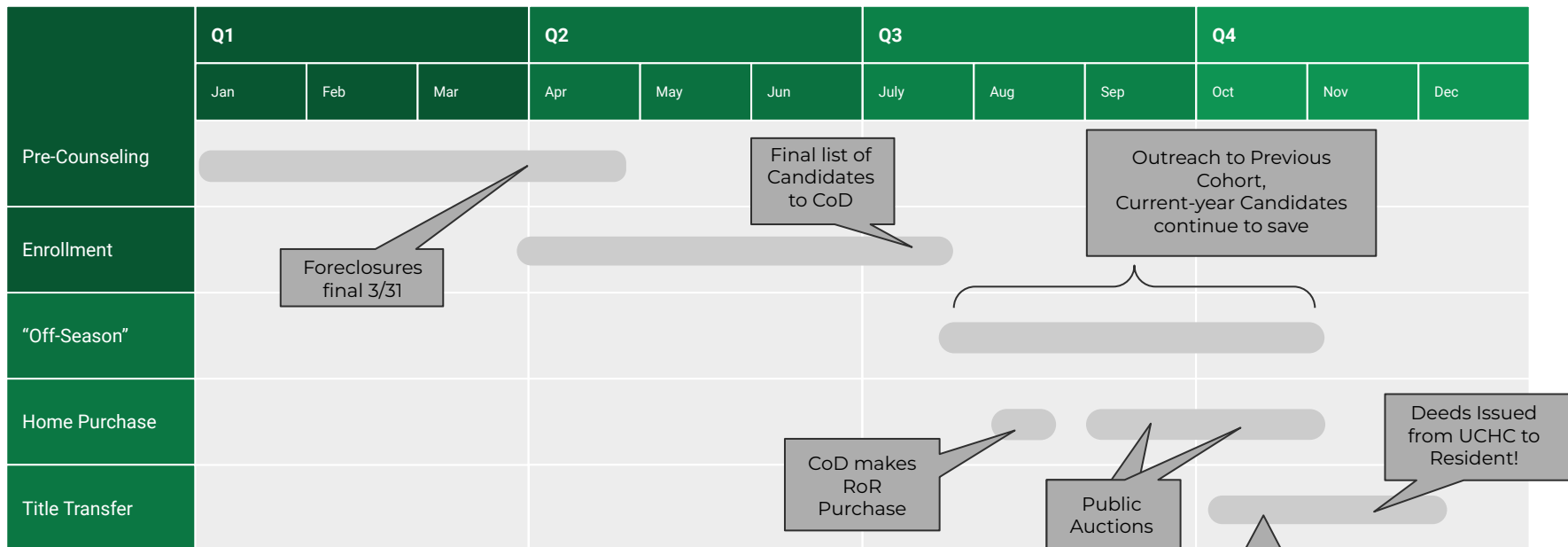
Make it Home Presentation Center for Community Progress

Agenda

- Pre-Foreclosure
 - Data Gathering
 - Strategic Outreach
 - Vetting & Counseling
- Post-Foreclosure
 - City Council Approval
 - Enrollment & Counseling
 - Cost Projections
- Property Acquisition
 - Use of RoR
 - Transfer of Title
- Q & A



Timeline



▲ LOREM



Pre- Foreclosure

January - March



January

- Data Gathering
 - Foreclosure Petition published and notices distributed in October/November of previous year
 - “Show Cause” hearings in January



February

- Strategic Outreach
 - Utilize public data + ReGrid to identify eligible properties
 - UCHC distributes mailers and creates internal tools to identify foreclosure status



March

- Vetting and “Pre-” Counseling
 - Overview of MIH Process
 - Overview of tenant’s rights and surveying for eviction risk
- Foreclosure deadline scheduled for March 31st each year



Post- Foreclosure

April - July



April, May, June

- Foreclosure scheduled to be final April 1st
 - Historically, this deadline is pushed back each year
 - Formal enrollment can begin when foreclosure is final
 - Vetting for eligibility
 - Complete classes, paperwork, inspection and savings
- Program Management is ongoing
- Outreach
 - Canvassing
 - Workshops
 - Pre-Enrollment Mailer



Who is MIH for?

- Occupant of property facing property tax foreclosure
- Individual households - NOT investors
- Resident willing and able to afford homeownership
 - Willingness to purchase the property
 - Ability to maintain the costs associated with homeownership



Vetting & Enrollment

- Enrollment Process
 - Intake & Counseling
 - Confirm foreclosure status
 - Confirm Occupancy
 - Overview of Program
 - Project cost and discuss affordability
 - Willingness to purchase
 - Inform client of online classes, inspection and background check
 - Paperwork & Savings Commitment
 - Purchase Request Form
 - Schedule of Payments
 - Service Agreement
 - Informed Consent
 - Supporting Documents
 - ID
 - Proof of Occupancy (2x)
 - Proof of Relationship to Property OR Residency Statement
 - Proof of Income
 - *(If applicable) Co-Occupant Affidavit*



Program Management

- Program Management
 - Classes, Appointments, & In-person Counseling
 - Enrollment Tracker
 - Foreclosure check
 - Outreach & Follow up
 - Calculating Snapshot & Cost Projections
- Partner Communication
 - Regular Check-ins with CoD
 - Managing referral channels from other non-profits, CoD, Wayne County Treasurer, and volunteers/others



July

- WCTO sends final list with minimum bid/2xSEV
- Right of Refusal Mechanism
 - City Council Vote
- UCHC's Final List of candidates submitted to CoD



Property Acquisition

August - October



August, September, October

- Right of Refusal Exercised
 - City provides ROR selections to WCTO
- Wire funds through Title Company
- Receive/ transfer deeds
 - WCT -> CoD
 - CoD -> UCHC
 - UCHC -> Resident





Questions?