Michigan State University Extension’s Financial and Homeownership Education team delivers foreclosure prevention and intervention education and counseling by MSHDA and Department of Housing and Urban Development (HUD) certified housing counselors. These counselors work directly with Michigan residents, providing one-on-one information and options in addition to foreclosure. All counseling notes and outcomes were reported into Home Counselor Online (HCO), an online database created by Fannie Mae and used by foreclosure counselors.

Here are the 2016 program results:

- **323** adults reached
- **281** total households
- **17** counties reached

### RESULTS

#### Top 3 Participating Counties

- **Macomb**: 209
- **Montcalm**: 21
- **Ionia**: 20

#### FACTS

- **98% (167 households)** were able to keep their current house. Of that total:
- **74%**
- **5%** modified their mortgage
- **9%** were able to bring their mortgage current
- **12%** received Step Forward Michigan funds
- **initiated a plan to pay back their mortgage and/or property tax**

- **32 out of 230** households are still actively working with Michigan State University Extension counselors.
- **11 of those 32** are still receiving counseling services.
- **21 of those 32** are waiting to hear back from their servicer.