



JENNIFER M. GRANHOLM
GOVERNOR

STATE OF MICHIGAN
OFFICE OF THE GOVERNOR
LANSING

JOHN D. CHERRY, JR.
LT. GOVERNOR

Protecting Michigan's Citizens

Since taking office, Governor Jennifer M. Granholm has tirelessly fought to ensure that all Michigan citizens have safe places to live, work, and play – protecting their personal pocketbooks and keeping their neighborhoods and communities safe from dangerous criminals are top priorities.

In her State of the State speech, Governor Granholm proposed new measures to protect the personal and financial security of every Michigan family.

- **Prevent Mortgage Foreclosures, Ban Predatory Lending** – In January, the governor reached agreement with leading mortgage servicers to freeze the scheduled upward adjustments in their adjustable rates for up to five years for certain homeowners unable to pay the increased rate.

The governor has asked the Legislature to pass bills that would allow the state to offer two new refinancing options:

- An Adjustable Rate Mortgage (ARM) refinance program that will assist homeowners who have an ARM in refinancing to a lower-interest fixed-rate loan; and
 - A “rescue refinance” program that will assist individuals who are delinquent on their mortgage and at risk of losing their home.
 - The governor also has asked the Legislature to approve legislation that would regulate mortgage loan officers and prohibit predatory lending practices in Michigan; she is putting 34 additional mortgage industry regulators on the job to ensure that consumers are being protected in the mortgage lending process.
- **Create an Insurance Advocate** – Michigan citizens are paying some of the highest homeowners and auto insurance rates in the nation. The governor will issue an executive order that creates an Office of Insurance Advocate whose sole responsibility will be to fight for fair and affordable rates for all insurance ratepayers – no matter where they live.
 - **Protect Citizens at the Gas Pump** – The governor is urging lawmakers to amend Michigan’s Consumer Protection Act and the Michigan Antitrust Reform Act to give local prosecutors and the attorney general full authority to investigate price-fixing and gas-gouging at Michigan’s gas pumps.
 - **Immunity** – Consumers in every other state have the right to file suit against drug companies – Michigan consumers should, too. The governor called for repeal of Michigan’s drug immunity laws, restoring to Michigan citizens the right to hold drug companies accountable when their products lead to injury or death.
 - **Fugitive Felon Sweeps** – In the last four years, a partnership between the Michigan State Police and local law enforcement has resulted in the apprehension of more than 3,100 fugitive felons. Operation Verify, which specifically targets sexual predators, has put more than 2,200 of them back behind bars for violating the conditions of their paroles.

- **Crime Fighting Partnerships with Local Communities, New Trooper Recruit School** – The governor’s Fiscal Year 2009 budget will fund an additional Michigan State Police trooper recruit school. By training 100 new officers, the governor will be able to expand the state’s partnerships with local law enforcement in high crime areas. Since a partnership between the Michigan State Police and Flint law enforcement began, homicides have dropped 46 percent in that community.
- **Removing Dangerous Buildings in Urban Areas** – The governor will make assistance available to local units of government to tear down more than 1,500 blighted buildings throughout Michigan to pave the way for new development, reinvestment, and new jobs.