

Resources for Renters, Home Buyers, and Homeowners

“Where to Look for Help”

How to get informed

- Access Michigan online resources such as the **Michigan Foreclosure Task Force Toolkit** at <http://miforeclosureresponse.org/> or <https://www.holdontoyourhome.org/>
 - Become familiar with the Michigan Foreclosure law, the Michigan Tax Foreclosure law and the Michigan Foreclosure timelines.
 - Learn about mortgage fraud and foreclosure rescue scams. If it seems too good to be true, it probably is.
- Access the Consumer Finance Protection Bureau at <https://www.consumerfinance.gov/ask-cfpb/>
- For free assistance with legal issues, contact <https://michiganlegalhelp.org/>
- **Home Buyers:** learn how you can increase borrower purchasing power by utilizing down payment assistance along with MSHDA's MI First Home and MI Next Home mortgage products, or City of Lansing's down payment assistance loan program: <https://www.lansingmi.gov/236/Down-Payment-Assistance>
- **Land Contract Borrowers:** Problems with a land contract? Thinking of purchasing with a land contract? Read this: <https://www.holdontoyourhome.org/land-contract>

How to work with your creditors to explore other options:

- Contact the County Treasurer's office to see if they will accept payments for **delinquent taxes, payment plans, debt forgiveness**, and/or to apply for a **Poverty tax exemption**.
http://www.michigan.gov/documents/2005_V_2006_FGU_116385_7.pdf
- Contact **your lender or loan servicer** to discuss options that may be available, including **reinstatement, forbearance, repayment plans, refinance, claim advances and/or loan modifications, short sale, or deed in lieu of foreclosure**.

Where to get qualified help:

- Michigan State Housing Development Authority (MSHDA) qualified housing educators are located in agencies throughout the state that can help locate resources and advocate for you. MSHDA approved agencies can be found by visiting
https://housing.state.mi.us/webportal/default.aspx?page=counseling_start

Where homeowners may get other financial assistance if you do not qualify for Step Forward Michigan:

- The Department of Human Services (**DHS**) offers assistance through Home Ownership Services: http://www.michigan.gov/mdhhs/0,5885,7-339-71547_5531-18245--,00.html
- The **HUD** website has information about federal programs for which you may be eligible, including Home Affordable Refinance Program (HARP), Home Affordable Modification Program (HAMP), or Home Affordable Unemployment Program (UP) and others:
portal.hud.gov/hudportal/HUD?src=/topics/avoiding_foreclosure
- You may qualify for **tax benefits** that could decrease tax debt such as: Michigan Principal Residence Exemption, the Michigan Homestead Property Tax Credit, the Michigan Poverty Exemption, or the Disabled Veterans Exemption. Visit <michigan.gov/taxes/>
- **Local funds** may be available through City or County Housing Development Departments, churches, civic groups, foundations, etc.

Where to find services and opportunities to help offset household expenses:

- **Area Agencies on Aging and Centers for Independent Living:** Offers services for older adults and adults with disabilities at <http://mi-seniors.net/regionmap/>

- **Michigan State University Extension:** Learn about all of your options, including what life after a foreclosure entails. Access the Starting Over After Foreclosure Toolkit at <http://msue.anr.msu.edu/program/mimoneyhealth/startingover>
- Department of Health and Human Services (**DHHS**): Offers assistance through Home Ownership Services http://michigan.gov/dhs/0,4562,7-124-5453_5531-18245-,00.html.
- United Way: Call 2-1-1 for community-based assistance or go to www.mi211.org
- FHLBI Neighborhood Impact Program (NIP): Income eligible families may qualify for grants for **energy efficiency upgrades** or **housing rehabilitation**. For more information, visit <https://www.fhlbi.com/products-services/communities-and-housing/NIP>.
- **Michigan Special Assessments:** If you are over 65 and totally and permanently disabled, contact your City/ Township/ County office to see if you qualify for a Special Assessment: <http://www.michigan.gov/taxes/0,4676,7-238-43715-182737-F,00.Html>
- **Internet Essentials from Comcast:** Income eligible families may qualify for a low-cost computer and internet access for school-age children. Apply at InternetEssentials.com or call 1-855-8-INTERNET (1-855-846-8376)
- Property Improvement Program (PIP): This MSHDA program provides **loans up to \$25,000** to substantially protect or improve the basic livability or utility of a home; visit <http://www.michigan.gov/mshda/0,4641,7-141-45866-187303-,00.html>
- **City of Lansing:** Offers home rehab loan: <https://www.lansingmi.gov/242/Homeowner-Rehabilitation-Program> or lead paint remediation program <https://www.lansingmi.gov/247/Lead-Safe-Lansing>
- **City of Detroit:** Offers home improvement loans at 0% interest for qualified homeowners who are current on property taxes or property tax payment plan. detroithomeloans.org/

Where to find transitional housing and housing help:

- **Affordable Rental Housing:** Search for rental housing at MSHDA's Michigan Housing Locator website michiganhousinglocator.com
- Local Public Housing Authorities: They may offer **Housing Choice Vouchers** or subsidized housing at hud.gov/offices/pih/pha/contacts/states/mi.cfm
- **Faith-Based and Community Organizations:** They may offer assistance with moving and storage.
- **Landlord-Tenant Issues:** Michigan State University's Landlord Tenant Hotline can be accessed by dialing 517-336-8088. Information provided by the Michigan Legal Help Program is located here: michiganlegalhelp.org/self-help-tools/housing/tenant-rights-and-responsibilities

WARNING: Be aware of **scams** when searching the internet for rental housing. For more information, go here: www.zillow.com/wikipages/Beware-of-Scams-and-Other-Internet-Fraud/

Where to turn for emotional support:

Foreclosure can pose an enormous stress on a family's mental wellbeing, leading to increased anxiety, depression and even thoughts of suicide. **Help is available.**

- Veteran's Crisis Line: 24/7 assistance is available by calling 1-800-273-8255 (press 1) or veteranscrisisline.net/
- National Suicide Prevention Lifeline: By calling 1-800-273-TALK (8255) you'll be connected to a skilled, trained counselor at a crisis center in your area, anytime 24/7. suicidepreventionlifeline.org/