

# Resources for Homeowners Facing Foreclosure Where to Look for Help

## How to Get Informed

- Access trusted Michigan online resources such as the Michigan Foreclosure Task Force Toolkit at [miforeclosureresponse.org](http://miforeclosureresponse.org) or [holdontoyourhome.org](http://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](http://Consumer Finance Protection Bureau) to learn about your rights.
- Contact [legal services](#) for free assistance with legal issues.

---

## 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, and/or debt forgiveness AND/OR TO APPLY FOR A Poverty Tax Exemption.
- 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

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: [housing.state.mi.us](http://housing.state.mi.us) or by calling (517) 373-8370.
- Michigan HUD approved agencies can be found by visiting: [hud.gov](http://hud.gov)

---

## Where to Find Financial Assistance (Limited monetary assistance may be available if you qualify)

- **Step Forward Michigan:** Step Forward Michigan has two programs designed to assist Michigan homeowners who are unemployed, underemployed, or underwater. For more information or to apply, visit [stepforwardmichigan.org](http://stepforwardmichigan.org).
- **Department of Health and Human Services (DHHS):** Offers assistance through [Home Ownership Services](#).
- 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.
- **Tax Benefits:** 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. [Learn more here.](#)
- Local funds may be available through foundations, churches, civic groups, etc.

# Resources for Homeowners Facing Foreclosure Where to Look for Help

## Where to Find Services and Opportunities to Help Offset Household Expenses

- **Area Agencies on Aging and Centers for Independent Living:** Offer services for older adults and adults with disabilities. [Learn more here.](#)
- **Department of Health and Human Services:** Help may be available for heat & utilities, energy & weatherization, food assistance, home repairs, home ownership, relocation and cash assistance. [Learn more here.](#)
- **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. [Learn more here.](#)
- **United Way:** Call 2-1-1 for community-based assistance or go to [mi211.org](http://mi211.org)
- **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](http://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; [click here](#) for more information.
- **FHLBI Neighborhood Impact Program (NIP):** Income eligible families may qualify for grants for energy efficiency upgrades or housing rehabilitation. For more information, [click here.](#)
- **City of Detroit:** Offering home improvement loans at 0% interest for qualified homeowners who are current on property taxes or property tax payment plan. [detroitloans.org](http://detroitloans.org).
- **Michigan State University Extension:** Learn about all of your options, including what life after a foreclosure entails. Access the [Starting Over After Foreclosure Toolkit](#).

## Where to Find Transitional Housing and Help

- Affordable Rental Housing: Search for rental housing at [MSHDA's Michigan Housing Locator website.](#)
  - Local Public Housing Authorities: Housing Choice Vouchers or subsidized housing may be available. [Learn more here.](#)
  - 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.](#)
- WARNING: Be aware of scams when searching the internet for rental housing. For more information, go [here.](#)

## 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 accessing [veteranscrisisline.net](http://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](http://suicidepreventionlifeline.org).