



Citizens Assistance Foreclosure Resource Guide

The City Management Office has created this resource guide to assist residents who are facing foreclosure. In this guide you will find brief descriptions and contact information for organizations that have staff ready to help identify programs that you may be eligible for related to foreclosure and financial counseling. Use the contact information below to get started:

Michigan State University Extension Service –Wayne

MSU Extension Services of Wayne County is one of many agencies that provide financial counseling services. The Counseling Services provided are:

- Financial Management/Budget Counseling
- Financial, Budgeting and Credit Repair Workshops
- Mortgage Delinquency Default Resolution Counseling
- Predatory Lending Education Workshops
- Resolving/Preventing Mortgage Delinquency Workshops

- Contact #: (313)-833-3412

For a complete list of HUD Approved Counseling Agencies follow this link:

http://www.michigan.gov/documents/mshda/MSHDA-HUD_Foreclosure_Counseling_Agencies_296997_7.pdf

Step Forward Michigan (Mortgage, Property Tax or Condo Assistance Program)

The Step Forward initiative is designed to help homeowners who have a qualifying hardship stay in their homes. Assistance is available for unemployed, underemployed or underwater homeowners and those who have been hardest hit by the economic and housing market downturn. Through an interest free, payment free and forgivable Hardest Hit Fund loan, Step Forward Michigan can provide up to \$30,000 to assist a homeowner with monthly payments, past due amounts, or buy down the principal balance owned.

- Step Forward Michigan
Phone: (866) 946-7432
www.stepforwardmichigan.org

The program will start again receiving applications May 1, 2016

Southwest Housing Solutions

Southwest Solutions is a recognized leader in affordable housing as well as foreclosure prevention and financial counseling. They also provide a bilingual team of certified specialists.

- Southwest Housing Solutions
Office Phone: (313) 841.3727
<http://www.swsol.org/>

United Way for Southeastern Michigan (2-1-1 Get Connected, Get Answers)

Dialing 2-1-1, you can get access to credit counseling and mortgage foreclosure assistance.

- United Way SE Michigan
Call: 2-1-1
Office Phone: (313)-226-9200
www.liveunitedsem.org

Wayne Metropolitan Community Action Agency

Wayne County's Community and Economic Development Program provides free programs and services that can help individuals, families, and entire communities improve their financial and housing situations.

- Wayne Metropolitan Community Action Agency
Phone: (734)-246-2280
www.waynemetro.org