Special thanks to

Dearborn Public Library
Farmington Hills Public Library
Livonia Public Library
Southfield Public Library
Wayne County Mortgage Foreclosure Prevention Program
Lighthouse Oakland
United Way for Southeastern Michigan

Facing the Mortgage Crisis
People. Connections. Resources.

Are you about to lose your house?
Or is it about to happen to someone you know?
Trusted community resources are available.

Call the United Way’s 24-hour helpline.
800.552.1183 or 2-1-1

Find additional resources online at facingthemortgagecrisis.org
Facing the Mortgage Crisis
People. Connections. Resources.

Beginning July 5, 2009, Michigan law requires all lenders to work with you to avoid foreclosure. The Michigan Foreclosure Prevention Project provides the following advice:

Open all mail from your lender. You will receive a notice in the mail stating your right to work with your lender and a housing counselor.

Call a certified, non-profit housing counselor or your local legal aid office as soon as you receive the notice. You will have 14 days from the date the notice was mailed to contact a housing counselor or your local legal aid office and the lender:

- State of Michigan Save the Dream: 866-946-7432
- HUD Housing Counseling Referral Line: 800-569-4287
- United Way: 2-1-1

Once you’ve contacted a housing counselor, you will have 90 days to work with your lender to work out an agreement on your loan.

Beware of foreclosure scams.
Always contact a HUD or State of Michigan certified housing counselor for highly qualified, free help.
Contact your local legal aid office for free legal aid.
Never pay a fee in exchange for help working with your lender.

Community Resources
United Way for Southeastern Michigan
(800) 552-1183 or 2-1-1 • www.uwsem.org

In addition to 2-1-1, the following local agencies provide free assistance with mortgage and financial concerns.

HUD-Certified Housing Counseling
Oakland County Housing Counseling – 248-858-5402 – www.oakgov.com
Southwest Solutions – 313-841-8905 – www.swsol.org
U-SNAP-BAC Non-Profit Housing Corp. – 313-640-1112 – www.usnapbac.org
Wayne County Mortgage Foreclosure Prevention Program (referrals)

Budget and Credit Counseling
Southwest Solutions – 313-841-8905 – www.swsol.org

Emergency Housing Assistance
Lighthouse Community Development
248-920-6200 – www.lighthouseoakland.org
Oakland County Housing Counseling – 248-858-5402 – www.oakgov.com
Southwest Solutions – 313-841-8905 – www.swsol.org
U-SNAP-BAC Non-Profit Housing Corp. – 313-640-1112 – www.usnapbac.org

Legal Services
Heart Legal Services – 734-669-2701 – www.heartlegalservices.org
Legal Aid and Defender Association, Inc. – 313-967-5555 – www.ladadetroit.org

Michigan Radio and Detroit Public Television are partnering with local agencies to connect people at risk with the resources they need to avoid foreclosure.