

Who to Contact For Help



Who To Contact For Help:

YOUR LENDER

Before you contact anyone else you should contact your lender. If you are already behind on your payments, make sure you speak with someone in the loss-mitigation department. There are many alternatives to foreclosure that may be available to you that you can learn about by speaking with your lender's Loss Mitigation department.

A HOUSING COUNSELOR

The Michigan State Housing Development Authority (MSHDA) works with Counseling Agencies to provide Foreclosure Prevention Counseling services to Michigan residents. If you are in the threat of foreclosure you can find a Counseling Agency near you by visiting our [Counselor Locator](#). Our Counselor Locator lists the services provided by each agency, so please make sure the agency you select provides Foreclosure Prevention Counseling.

CALL 211 FOR EMERGENCY SERVICES IN AREAS WHERE THIS SERVICE IS AVAILABLE.

This call will help you find the specific services that are tailored to the help that you need including:

- Food
- Utilities
- Medical
- Toiletries
- Household Items
- Furniture
- Security Deposit for Rental Units

THE SALVATION ARMY

The Salvation Army may have funding available to assist homeowners that are behind on their mortgage payments. You can visit [The Salvation Army's web site](#) to find a location near you.

On the left-hand side of their homepage you will see an option that says "Find a Center." Just enter your zip code to find a center near you.

YOUR LOCAL CHURCH

Sometimes Faith Based Agencies will assist their parishioners when they are behind on their mortgage payments. If you are a member of a church, contact them to see if assistance is available.

THE DEPARTMENT OF HUMAN SERVICES

The Department of Human Services has many services that may assist you if you are behind on your mortgage payments. You may qualify for their Emergency Relief Program, which offers a one-time grant to assist homeowners.

You may also qualify for food stamps, medical, or other types of monetary assistance. Every little bit of money you can save may be useful in adjusting your budget to make your mortgage more affordable.

Visit the [Department of Human Services' web site](#) to find your local office.

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