



A close up of a logo

Description automatically generated

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
|  |  |  |  |  |  |



|  |  |  |  |
| --- | --- | --- | --- |
| Organization | Description | Website | Phone Number |
| Abayomi Community Development Corporation | Offer a Homebuyer Education class that meets on the 2nd Saturday of each month, costs $60. Topics discussed include: Mortgage Affordability, Budgeting, Mortgage Loan Products, How to Make an Offer and more. Abayomi also offers Financial Capability Counseling and education on foreclosure prevention.  **MSHDA Funded, HUD Approved Housing Counseling Agency, DLBA Homebuyer Counseling Partner, Detroit Home Mortgage Education** | https://www.abayomicdc.org/ |  |
|  | (313) 541-9828 |
| Amandla Community Development Corporation | Counseling and Educational services are provided in the following areas: Financial Capabilities, Budgeting, Mortgage and Property Tax Foreclosure Prevention, Pre-Purchase Counseling, Post-Purchase Counseling, Credit and Rental Counseling.  **Enterprise Community Partner, Building the Engine of Community Development, MSHDA Funded, HUD Approved Housing Counseling Agency, DLBA Homebuyer Counselling Partner, Detroit Home Mortgage Education** | http://amandlacdc.org/ |  |
|  | (313) 347-2829 |
| Bridging Communities | Bridging Communities offers Mortgage Delinquency and Default Resolution Counseling, Pre-purchase counseling, Pre-purchase Homebuyer Education workshops, and Resolving/Preventing Mortgage Delinquency.  **Kresge, 0% Home Repair Loan, Neighbor to Neighbor 2018, HPTAP (Homeowners Property Tax Assistance Program) Workshops, City of Detroit Housing Resource Center, Building the Engine of Community Development, HUD Approved Housing Counseling Agency, DLBA Homebuyer Counseling** | https://bridgingcommunities.org/ |  |
|  | (313) 361-6377 |
| Central Detroit Christian CDC | The Financial Management/Budget Counseling and workshops, Home Improvement and Rehabilitation Counseling, Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling, Rental Housing Counseling, Rental Housing workshops and Resolving/Preventing Mortgage Delinquency workshops online and in person.  **Kresge, 0% Home Repair Loan, Neighbor to Neighbor 2018, HPTAP Workshops, Building the Engine of Community Development,HUD Approved Housing Counseling Agency, DLBA Homebuyer Counseling,Detroit Home Mortgage Education** | http://centraldetroitchristian.org/ |  |
|  | (313) 873-0064 |
| Community Housing Network | sknfsf  **Detroit Home Mortgage Education** |  |  |



|  |  |  |  |
| --- | --- | --- | --- |
| Organization | Description | Website | Phone Number |
| Detroit Hispanic Development Corporation | Offer free Financial Literacy workshops tailored to Latinx families in Detroit.  **Kresge, Building the Engine of Community Development,HUD Approved Housing Counseling Agency, DLBA Homebuyer Counseling** | http://www.dhdc1.org/ |  |
|  | (313) 967-4880 |
| Eastside Community Network | Host a free financial sustainability series, and workshops on Property Tax Exemptions.  **Kresge, Neighbor to Neighbor 2018, HPTAP Workshops, Building the Engine of Community Development** | http://www.ecn-detroit.org/ |  |
|  | (313) 571-2800 |
| Family Tree, Inc. | Provide access to Financial Coaching, Foreclosure Prevention, and Homeownership Education courses through eHome America. Offer group and individual seminars on Credit Repair, Mortgages, and Money Management Skills.  **HUD Approved Housing Counseling Agency, DLBA Homebuyer Counseling, Detroit Home Mortgage Education** | https//familytreeagency.org |  |
|  | (313) 962-2329 |
| Focus Hope | Offer free Financial Success classes and and one on one coaching that help improve credit score, set budgets, developing a plan and more.  **Enterprise Community Partner, Building the Engine of Community Development, Kresge, HPTAP Workshops, CWF (Center for Working Families)** | https://www.focushope.edu/ |  |
|  | (313) 494-5500 |
| Global Detroit | Connect immigrant communities with foreclosure prevention resources in Southwest Detroit, Banglatown, East Davison Village, and Hamtramck at no cost.  **Kresge, Neighbor to Neighbor 2018** | https://globaldetroitmi.org/ |  |
|  | (313) 687-4674 |
| Jefferson East Inc (JEI) | JEI helps homeowners and renters learn about building and restoring credit, eliminating debt, and managing savings and assets. Offer workshops, personal one-on-one financial counseling sessions, coaching, and training events to help individuals reach greater financial stability.  **Kresge, 0% Home Repair Loan, HPTAP Workshops, Enterprise Community Partner, Building the Engine of Community Development, HUD Approved Housing Counseling Agency** | https://www.jeffersoneast.org/ | (313) 331-7939 |



|  |  |  |  |
| --- | --- | --- | --- |
| Organization | Description | Website | Phone Number |
| MSU Extension - Wayne Co. Office | MSU Extension offers Pre-Purchase / Home Buyer Education workshops that are six to eight hours total, and cover all aspects of selecting, financing, and closing on a home. Private one-on-one sessions are available by appointment.  **MSHDA Funded, HUD Approved Housing Counseling Agency, Detroit Home Mortgage Education** | https://www.canr.msu.edu/mimoneyhealth/ |  |
|  | (517) 355-1855 |
| National Faith Homebuyers | Down Payment Assistance program offered to those who meet the income requirements, federal Housing Quality Standards (HQS), and must have a loan that will allow secondary financing and the monthly mortgage payment may not exceed 31% of the households gross monthly income.  **MSHDA Funded, HUD Approved Housing Counseling Agency, DLBA Homebuyer Financial Counseling, Detroit Home Mortgage Education** | http://nationalfaith.org/ |  |
|  | (313) 255-9500 |
| Neighborhood Assistance Corporation of America | Free services. Their goal is to restructure mortgages by permanently reducing the interest rate to as low and 2% and in some cases reduce the outstanding principal.  **DLBA Homebuyer Financial Counseling** | https://www.naca.com/ |  |
|  | (281) 204-6222 |
| Neighborhood Legal Services of Michigan | Provide financial assistance, housing relocation and stabilization services  to those who are eligible for Homeless Prevention or Rapid Rehousing.  **MSHDA Funded, HUD Certified Financial Counseling** | https://michiganlegalhelp.org/organizations-courts/community-services/neighborhood-legal-services-housing-advocacy-center | (313) 964-1975 |



|  |  |  |  |
| --- | --- | --- | --- |
| Organization | Description | Website | Phone Number |
| New Hope Community Development | First-time Homebuyers Seminars are free to all. They are held the first Saturday of every month and registration is required. To register email [vstevens@newhopedetroit.org](mailto:vstevens@newhopedetroit.org).  **0% Home Repair Loan, Building the Engine of Community Development, MSHDA Funded, HUD Approved Housing Counseling Agency, DLBA Homebuyer Financial Counseling** | http://newhope.samsbiz.com/ |  |
|  | (313) 255-6275 |
| One Detroit Credit Union | Hudson-Partnered with GreenPath Financial Wellness to offer financial education and counseling programming free to One Detroit Credit Union members.  **0% Home Repair Loan** | https://www.onedetroitcu.org/ |  |
|  | (313) 965-8640 |
| Operation Able | Offer credit review and counseling, foreclosure prevention, assistance with transitional housing. Fee charged for certain services.  **0% Home Repair Loan, Center for Working Families** | https://spectrumhuman.org |  |
|  | (734) 458-8736 |
| Opportunity Resource Fund | The Michigan Fresh Opportunity Mortgage program offers loans to assist homebuyers who have been turned down by traditional lenders. All borrowers must also work one-on-one with a financial literacy counselor and complete a household budget demonstrating their ability to repay the mortgage and meet all financial obligations. The financial literacy counseling agency must provide OppFund with copies of your budget, cash flow analysis and a certificate of completion.  **0% Home Repair Loan** | https://oppfund.org/mortgages |  |
|  | (313) 964-7300 |
| Southwest Economic Solutions/Southwest Housing Solutions | Offer a pre-purchase education and counseling program that allows aspiring homeowners to understand in detail the process of buying a home. Counselors help homebuyers qualify for loans and home purchase incentive programs, and provide one-on-one financial counseling, foreclosure prevention, and mortgage lending.  **Kresge, 0% Home Repair Loan, HPTAP Workshops, MSHDA Funded, Center for Working Families, Enterprise Community Partner, Building the Engine of Community Development,HUD Approved Housing Counseling Agency, DLBA Homebuyer Financial Counseling, Detroit Home Mortgage Education** | https://www.swsol.org/ | (313) 841-9641 |



|  |  |  |  |
| --- | --- | --- | --- |
| Organization | Description | Website | Phone Number |
| U SNAP BAC | Conduct free homebuyer education workshops to homebuyers. Homeowners taking advantage of U-SNAP-BAC’s Homebuyer education program will qualify for down payment and closing cost assistance. The homebuyer program’s curriculum is designed in two streams: one-on-one counseling sessions and group seminar sessions.  **Kresge, 0% Home Repair Loan, Neighbor to Neighbor 2018, HPTAP Workshops, MSHDA Funded, Building the Engine of Community Development,HUD Approved Housing Counseling Agency, DLBA Homebuyer Counseling, Detroit Home Mortgage Education** | http://www.usnapbac.org/ |  |
|  | (313) 640-1100 |
| United Community Housing Coalition | Provide free counseling services for income-eligible residents who own or occupy a home in, or at risk of, mortgage foreclosure, or have a land contract problem. Work with income-eligible owners to address individual circumstances that could lead to foreclosure, and with residents of properties in foreclosure to find a path to ownership. Offer housing resource referrals.  **Neighbor to Neighbor 2018, HPTAP Workshops,** | https://www.uchcdetroit.org/ |  |
|  | (313) 963-3310 |
| Villages CDC | Offer housing services tailored to residents living in the East Village, Gold Coast, Indian Village, Islandview, Joseph Berry, West Village.  **Kresge, Neighbor to Neighbor 2018, Building the Engine of Community Development** | http://thevillagesofdetroit.com/ |  |
|  | (313) 486-2900 |
| Wayne Metro Community Action Agency | All Detroit residents are eligible for budget counseling, credit workshops, mortgage delinquency, post-purchase workshops, pre-purchase counseling, pre-purchase homebuyer education workshops and rental housing counseling and workshops. The Renting Right, Foundations of Wealth Building, and Keep My Home workshops are offered for free.  **% 0 Home Repair Loan, MSHDA Funded, Building the Engine of Community Development, HUD Approved Housing Counseling Agency, DLBA Homebuyer Counseling,** | https://www.waynemetro.org/ |  |
|  | (313) 388-9799 |
|  |  |  |  |



|  |  |  |  |
| --- | --- | --- | --- |
| Organization | Description | Website | Phone Number |
| SEED - SOWING EMPOWERMENT AND ECONOMIC DEVELOPMENT | SEED offers a pre-purchase and post-education housing counseling program committed to increasing homeownership and decreasing foreclosures while providing financial education for all residents of Detroit.  **HUD Approved Housing Counseling Agency** | https://www.seedinc.org/ |  |
|  | (313) 444-4750 |
| NID-HCA BORROWER HELP CENTER | Provide budget counseling, home improvement and rehabilitation counseling, mortgage delinquency and default resolution counseling, pre purchase counseling and workshops, rental housing counseling and workshops and resolving/preventing mortgage delinquency workshops. Services (including rental housing and financial management education counseling) are offered online.  **HUD Approved Housing Counseling Agency** | https://www.nidhousing.com/ |  |
|  | (313) 338-3840 |
| GreenPath Financial Wellness | Offer general financial counseling for free (only credit and debt counseling). Counseling for reverse mortgages is offered for $199 and pre purchase counseling for $150.  **HUD Approved Housing Counseling Agency** | https://www.greenpath.com/ |  |
|  | (800) 550-1961 |
|  |  |  |  |
|  |  |
|  |  |  |  |



|  |  |  |
| --- | --- | --- |
| Program | Overview | Partners |
| 0% Interest Home Repair Loan Program | 0% Loans in amounts of $5,000 to $25,000 are available to cover home repair work. | Cody Rouge Community Action Alliance, New Hope Community Development, Wayne Metro Community Action Agency, Jefferson East, U SNAP BAC, Central Detroit Christian CDC, Detroit Non-Profit Housing Corp, Goodwill Industries of Greater Detroit, Operation ABLE, Bridging Communities, SER Metro Detroit, Southwest Economic Solutions |
|  |
| Detroit Home Mortgage | Mortgages large enough to cover the full cost of homes in Detroit, including the cost of any necessary renovations, are available with multiple banks through the DHM partnership. | Independent Bank, Huntington Bank, Chemical Bank, Flagstar Bank |
|  |
| Detroit Neighborhood Initiative | Mortgages with no down payment, no closing costs or fees, below market fixed rates, and that include renovation funding are available for up to 110% of a regular home’s or 150% of a Land Bank purchased home’s loan-to-value ratio (up to $200,000). | Neighborhood Assistance Corporation of America |
|  |
| MI Home Loan Mortgage - For first-time homebuyers or repeat buyers in targeted areas. MI Home Loan Flex Mortgage - For first-time and repeat homebuyers looking for more flexibility in a mortgage. | Mortgages with down payment assistance loans up to $7,500 are available for both first time and repeat homebuyers | MSHDA Homeownership Division |
|  |
| Southwest Solutions’ Portfolio Loans (FHA Insured Mortgage Loan, FHA 203K Loan, Low-interest Home Improvement Loans (for Landlords or Individuals | Mortgage loans of at least $70k for borrowers that are over in ratios but otherwise qualify for a traditional mortgage | Southwest Solutions |



|  |  |  |
| --- | --- | --- |
| Program | Overview | Partners |
| Liberty Bank's Home Restoration and Acquisition Program | Mortgages with interest only payments through construction/renovations and down payment assistance up to $15,000 are available for the purchase and renovation of Land Bank auction homes and other homes in priority neighborhoods | Liberty Bank |
|  |
| Step Forward Michigan | Grants/forgivable loans up to $30,000 are available to assist with delinquent mortgage and property tax payments. | Step Forward Michigan |
|  |
|  |  |  |
|  |
|  |  |  |
|  |
|  |  |  |



|  |  |  |
| --- | --- | --- |
| Program | Overview | Partners |
| MSHDA Property Improvement Program (PIP) | Loans up to $25,000 are available for home improvements including major systems repairs, replacement and energy efficiency updates in single-family, owner-occupied homes. | MSHDA Homeownership |
|  |
| Neighborhood Impact Program (NIP) | Grants/forgivable loans up to $10,000 are available for repair/replacement of several utility systems and energy conservation improvements of several external elements. | Federal Home Loan Bank of Indianapolis (FHLBI) |
|  |
| THAW DTE Low-income self-sufficiency program | Reduced monthly payment for DTE bill based on income. Eventual past due balance forgiveness. No future late fees and protection from shutoff when enrolled. | The Heat and Warmth Fund |
|  |
| Water Residential Assistance Program | Up to two years of $25 per month water bill assistance, freeze past due amount, up to $1400 in paying past due balances, water conservation audit with up to $1000 in plumbing repairs. | Wayne Metro |
|  |
| Michigan Lead Safe Program | Free lead inspection and lead safety work which may include new windows, doors, painting, special cleaning or plumbing repairs for homeowners, landlords, and tenants. | Michigan Department of Health and Human Services (MDHHS) |



|  |  |  |
| --- | --- | --- |
| Program | Overview | Partners |
| Wayne County Homebuyer Program | Maximum assistance: $7,500 for a property. Maximum purchase price is $119,000.Minimum eligible assistance is $1,000. Mortgage payment cannot exceed 30% of monthly gross income. The down payment may come from a combination of HomeBuyer Program, gifts, grants / loan from a relative or non-profit organization/public agency Refinancing assistance is not available. Income limits by household size (2014 HUD) | National Faith Homebuyers |
|  |
| Michigan First Home Down Payment Assistance | Offers Down Payment Assistance (DPA) to help homebuyers purchase a home. It is a second mortgage that must be used in conjunction with MSHDA's MI First Home or MSHDA's MI Next Home first mortgage. DPA is a zero-interest, non-amortizing loan with no monthly payments; it is only due upon sale or transfer of the property or if the first mortgage is refinanced or paid in full. | MSHDA |