

## **Non-Profit Partners to the Office of the Wayne County Treasurer**

**1. Michigan Neighborhood Partnership (MNP)** is a non-profit, non-partisan, multicultural 501 (c) 3 corporation which was established by five neighborhood and faith-based organizations along with the University of Michigan in 1993. The partners believe that community development through collaboration was a workable model for community revitalization. Since it's founding, MNP has leveraged over eighty million dollars for community and economic development in the community and families. In 2006, MNP established our Housing Department to promote and sustain homeownership and empowering individuals in the areas of financial literacy and financial management.

We offer professional and certified counseling services to individuals whose homes are in jeopardy of foreclosure due to the nation foreclosure crisis in America or individual economic changes. MNP has teamed up with other HUD homeownership counseling agencies around the United States to develop refinancing and loan packages for low and moderate income or financially challenged individuals. Additionally, MNP has engaged in advocacy to prevent predatory lending to consumers.

MICHIGAN NEIGHBORHOOD PARTNERSHIP (MSHDA/HUD certified agency)  
3301 23<sup>rd</sup> Street  
Second Floor  
Detroit, MI 48208  
(313) 361-4530

### Summary of Services

- Foreclosure Counseling
- Loss Mitigation Counseling
- Credit Counseling, Maintenance and Repair Instructions
- Foreclosure Advocacy (financial institutions)
- Refinancing loan products designed by non-profits for low and moderate income families and individuals
- Family support Services for foreclosure families in crisis
- Financial Management (Group and Individual)
- Predatory Lending
- Training on Consumer Protection Laws

**2. Partnership to Homeownership (P.T.H.O.)** is a 501 (c) 3 non-profit organization operating in the Detroit Metropolitan Area. Our desire is “to empower low-to-moderate income families to realize their economic potential,” with homeownership being one of the many potential outcomes. We offer a variety of training courses that range from predatory lending to building better credit scores.

## PARTNERSHIP TO HOMEOWNERSHIP

2165 Greenhill Road  
Suite 154  
Farmington Hills, MI 48335  
(248) 761-4519

### Summary of Services

- Budgeting & Savings
- Credit Repair
- Selecting a Home/Working with a Realtor
- The Mortgage Process
- Home Inspections
- Foreclosure Prevention
- Community Resources
- Basic Home Maintenance

**3. Donni's Door** a 501 (c) 3 organization that helps participants Attain, Retain and Maintain quality homeownership through Homeownership Education, Financial Management/Economic Literacy and One-on-One Credit Repair/Debt Counseling. Donni's Door ARM's the participant with the knowledge they need to Attain, Retain, and Maintain their asset. Donni's Door was founded in September 2002. Services are provided on an appointment basis and classes are scheduled monthly. Donni's Door, Inc staffs MSHDA and Fannie Mae State Housing Counselors.

Donni's Door  
(313) 538-3667

### Summary of Services

- Counseling
- Credit Repair
- Homeownership Education
- Financial Management

**4. Mission of Peace Community Development Corporation** is a faith-based, HUD approved, national housing counseling intermediary that assist families in achieving the dream of homeownership through service and education. The organization works with public and private partners to develop lending programs that appropriately suit the needs of the individuals. The organization has helped 8,000 families achieve homeownership, counseled more than 82,000 clients and has provided more that \$2,000,000 to non-profit agencies to deliver housing counseling services throughout the nation, including Detroit.

Mission of Peace uses a cooperative service delivery approach to meet the needs of individuals and families. We accomplish our goals by leveraging our relationships with businesses, educational institutions, labor unions, government and other non-profit agencies to assist program member in achieving homeownership.

MISSION OF PEACE  
Windmill Place  
877 East Fifth Avenue  
Flint, MI 48503  
(810) 232-0104

Summary of Services

- Affordable Housing Development
- Bankruptcy Counseling
- Budget Counseling
- Credit Counseling
- Debt Management Plans
- Energy Efficiency
- Foreclosure Counseling
- Fresh Start, Banking Basics
- Loss Mitigation
- Pre and Post-Purchase Counseling
- Rental Issues
- Reverse Mortgages

**5. Southwest Housing Solutions (SWHS)** focuses on creating opportunities and access to successfully, sustained homeownership for minorities and low to moderate income families/individuals through four major components: 1) Homeownership Opportunities, 2) Financial Literacy, 3) Consolidated Systems and Programs creating a “one-stop” resource for housing and homeownership, and 4) Post Purchase Education including Financial Fitness, and Foreclosure Prevention.

SWHS’ Homeownership Services are successfully rooted in the Neighbor Works America an NCLR models. SWHS is the only National Council of La Raza (NCLR) counseling affiliate in the state of Michigan, and the only Detroit Neighbor Works America chartered member. All foreclosure clients are seen face-to-face SWHS has been successful in the loss mitigation process.

**SOUTHWEST HOUSING SOLUTIONS**

Housing Opportunity Center  
3627 W. Vernor Highway  
Detroit, MI 48216  
(313) 841-9641

Summary of Services

- Pre and Post-Purchase Counseling
- Foreclosure Prevention
- Financial Literacy

**6. Legal Aid & Defender Association, Inc.** is the largest provider of free legal services to the indigent in Michigan and one of the largest in the United States. A non-profit, charitable organization, that compares in size to the fourth largest in the state. The mission is to provide comprehensive, aggressive, legal advocacy and representation for residents of Metropolitan Detroit.

LEGAL AID & DEFENDER ASSOCIATION, INC.  
613 Abbott Street  
Detroit, MI 48226  
(313) 967-5555

**7. U-SNAP-BAC** is a non-profit housing and community empowerment organization. The acronym stands for United Streets Networking And Planning Building A Community. The organization, founded in 1985 by residents with a collective commitment to improve the quality of life in our communities through collaboration, sharing of resources and assistance to each other. The consortium 11-community-based organizations on the eastside of Detroit were drawn together for this case. Through the years, the U-SNAP-BAC, Inc. activities have included small business services, community organizing neighborhood beautification and homeownership/financial literacy counseling as well, new construction, substantial rehabilitation and minor home repairs for residents. U-SNAP-BAC has counseled hundreds of families; aided in the development of over seventy block clubs; mentored countless small business; facilitated dozens of workshops, town hall meetings, community forums, and neighborhood cleanup efforts.

#### Summary of Services

- Homeownership Preservation
- Foreclosure Preventions
- Financial Literacy Program
- Community Leadership Training
- Block Club Development
- Business/Community Resources Center
- New Construction Housing Developments
- Acquisition Rehabilitations
- Commercial Revitalization
- Home repairs

**8. Accounting Aid Society** was established in 1972 by accountants who wanted to give back to the community. Accounting Aid Society has become the leader in providing tax assistance to, and promoting the economic self-sufficiency of low- and moderate-income families in Southeast Michigan. Nationally recognized, Accounting Aid has returned more than \$146 million to low-income families. Accounting Aid Society continues to strengthen communities by increasing the number of low-income households who receive tax counseling and preparations services along with access to financial resources. Through a partnership with Legal Aid and Defender Association of Detroit, the agency

also provides resources for low-income taxpayers who have disputes with the IRS. In addition, Accounting Aid Society provides free information about tax rights and responsibilities for those whose primary language is not English, regardless of income. (Eligibility for Accounting Aid Society's free tax assistance services is based upon annual household income. For 2008, the guidelines are: individuals making less than \$20,000 a year; and families making less than \$40,000 a year.)

#### ACCOUNTING AID SOCIETY

18145 Mack Avenue  
Detroit, MI 48224  
(313) 647-9620

#### Summary of Services:

- Tax Services
  - Free income tax return and tax credit preparation assistance for low income households
  - Homebound Tax Program
- Southwest Neighborhood Tax Center and Osborn Neighborhood Tax Center:
  - Year-round tax assistance
  - links to wealth building agencies
  - legal aid
  - home heating
  - financial services
  - home ownership training
  - credit repair
- Volunteer Training and Certification

#### **9. Black Caucus Foundation of Michigan**

11000 W. McNichols  
Suite 305  
Detroit, MI 48221  
(313) 863-3006

Watch for more information on this partner.

#### **10. WARM Training Center**

4835 Michigan Avenue  
Detroit, MI 48210  
(313) 894-1030

Watch for more information on this partner.

**11. ACORN**, the Association of Community Organizations for Reform Now, is the nation's largest community organization of low- and moderate-income families working together for social justice and stronger communities. Since 1970, ACORN has grown to more than 350,000 member families organized in 850 neighborhood chapters in over 100

cities across the U. S. ACORN has lead successful campaigns for better housing, schools, neighborhood safety, health care, job conditions, and more.

ACORN  
1249 Washington Blvd.  
Suite 1303  
Detroit, MI 48226  
(313) 963-1840

#### Summary of Services

- Foreclosure Prevention
- Predatory Lending
- Affordable Housing
- Community Reinvestment
- Affordable Utilities

**12. Arise Detroit** is the acronym for Activating Resources and Inspiring Service and Empowerment. It is a way to link together the hundreds of programs and agencies working on child and family issues, anti-violence, parenting, illiteracy, education, drug, neighborhood development, youth mentoring, etc. — to produce more resources, more volunteers and more help for the people who need it. ARISE will create a massive community wide movement, supported by people, non-profit groups, the media and individuals, to offer hope and let people know that they can play a personal role in improving their communities.

ARISE DETROIT  
5830 Field  
Suite 103  
Detroit, MI 48213  
(313) 921-1955

**13. Detroit Alliance** for Fair Banking (Detroit Alliance) is a civil rights organization comprised of the representation of a coalition of citywide community based groups within the city of Detroit. Dating back to 1988, after a controversial newspaper series based upon extensive research found and reported disparities and unfair racial patterns in mortgage lending by many Detroit area Banks. Incorporated in 1989, the organizational mission to monitor CRA activity and to provide collaborative advocacy in the areas of public policy and corporate citizenship with local financial institutions. The purpose is to encourage and ensure that fair banking services are being provided, and that small businesses, urban dwellers and minorities who have traditionally been underserved or underrepresented are provided equal access to credit opportunities through a series of semi-annual reviews between the Detroit Alliance and local senior bank management.

DETROIT ALLIANCE  
Lothrop Landing

76 Lothrop  
Detroit, MI 48202  
(313) 871-9050

**14. United Community Housing/Michigan Legal Services** is a nonprofit legal services organization dedicated to eliminating systemic causes of poverty in the areas of housing, health, public benefits, and community economic development through impact-oriented legal services and support for community organizations engaged in efforts to rebuild low-income communities. Michigan Legal Services has been serving low-income communities across the state for nearly thirty years. For the past decade, it has focused its efforts in the Metropolitan Detroit Area where the organization is based.

In order to accomplish this mission, MLS currently operates two core programs:

- a public policy advocacy program in which it engages in impact-oriented litigation, legislative and administrative advocacy, and client community education;
- a community legal resources program which brokers legal services provided by volunteer attorneys to meet the business law and transactional legal needs of eligible nonprofit community organizations

In addition, MLS strives to fill the gap in civil legal services in the tri-county area, for client populations that are underserved either because of overwhelming numbers, funding restrictions or isolation of the population and difficulty in providing services. Accordingly, MLS operates a pilot anti-homelessness project in a collaboration with three other agencies to address the urgent legal needs of this destitute and difficult to serve population. It also operates a program through the United Community Housing Coalition to provide direct representation to families on the brink of homelessness in Detroit, facing eviction in landlord-tenant, mortgage and tax foreclosure and land contract forfeiture cases.

#### UNITED COMMUNITY HOUSING COALITION

220 Bagley  
Suite 224  
Detroit, MI 48226  
(313) 963-3310

#### Summary of Services

- Housing Placement-Homeless Prevention Legal Services
- Permanent Supportive Housing Program (PSH)-HUD
- Property Tax-Legal Assistance
- Divorce and Child Custody: Family Law

#### **15. BETHEL HOUSING CONSELING AGENCY**

5050 St. Antoine Street  
Detroit, MI 48202

(313) 833-9912

Watch for more information on this partner.

**16. Home Retention Agency** is a non-profit organization which was created for the purpose of helping people avoid foreclosure and keep their homes. The mission is to assist homeowners to avoid foreclosure, renegotiate their mortgage with their lender, and establishing a long-term, sustainable plan to keep their homes.

**HOME RETENTION AGENCY**

3430 E. Jefferson Avenue

Suite 243

Detroit, MI 48207

(734) 737-9101

**Summary of Services**

- Foreclosure Prevention Services
- Renegotiate Mortgage
- Financial Planning

**17. Michigan Inter-Faith Trust Fund** founded in 1985, works to foster social and economic justice to reduce, and someday close, that divide. This foundation believes, by right, everyone should have a decent and affordable home. This is the foundation upon which all other facets of life can then be built—a central spot to study while pursuing an education, a sheltered space to rest before the next day’s work. The foundation believes that the entrepreneurial dreams of successful small businesses should be nurtured, not shattered as a result of a lack of access to capital, which will create jobs and stabilize neighborhoods, and the foundation is proud to provide the capital to bring those ideas to fruition.

**MICHIGAN INTERFAITH TRUST FUND**

2727 Second Avenue

Suite 301

Detroit, MI 48201

(313) 964-7300

**Summary of Services**

- The Trust Fund offers variety of loan products, and underwrites projects for affordable housing, economic development, pre-development, and mixed-use development throughout the State of Michigan.
- Enhances its loan products, develops future borrowers, and generates operating income through the provision of technical assistance.

**18. LATINO FAMILY SERVICES**

3815 W. Fort Street

Detroit, MI 48216

(313)-841-7380

Watch for more information on this partner.

**19. LIGHTHOUSE COMMUNITY DEVELOPMENT**

46156 Woodward Avenue  
Pontiac, MI 48342  
(248) 920-6200

Watch for more information on this partner.

**20. New Hope Community Development Non-Profit Housing Corporation** has the mission to improve the quality of life for residents, businesses, and institutions in the New Hope community, with the goal to promote homeownership, provide for revitalization and preservation of the neighborhood, and instill a sense of pride and ownership in the community.

**NEW HOPE COMMUNITY DEVELOPMENT NON-PROFIT HOUSING CORPORATION**

19487 Evergreen  
Detroit, MI 48219  
(313) 255-6275

**Summary of Services:**

- Homebuyer Training
- Credit Repair
- Financial Management Classes
- Pre and Post-purchase Counseling
- Home Maintenance Classes
- Foreclosure Prevention