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# DIRECTORY OF HOMEOWNERSHIP ASSISTANCE

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PROVIDED BY:  
***Congresswoman Carolyn Cheeks Kilpatrick***  
*Michigan's 13<sup>th</sup> Congressional District*



CAROLYN CHEEKS KILPATRICK

13<sup>th</sup> District, Michigan  
COMMITTEE:

APPROPRIATIONS



Congress of the  
United States  
**H**ouse of  
Representatives  
Washington, DC 20515

SUBCOMMITTEES:  
FOREIGN OPERATIONS, EXPORT FINANCING, AND  
RELATED PROGRAMS  
TRANSPORTATION, TREASURY, AND HOUSING  
AND URBAN DEVELOPMENT, THE JUDICIARY,  
DISTRICT OF COLUMBIA

Dear Friend:

My 13<sup>th</sup> District staff and I are always pleased to assist you with questions or problems you may encounter with federal agencies. We can assist you in getting a prompt response from a federal agency, though we cannot decide a matter in your favor. Some areas we may be helpful are:

- Social Security
- Medicare & Medicaid
- Veteran's benefits & Military Service
- Immigration, Naturalization, & Citizenship
- FHA & VA Home Loan Applications
- IRS Issues
- Disaster Assistance
- Passport Applications
- Military Academy Appointments

I also strive to provide you with useful information at your fingertips about changes in federal programs, congressional actions, and other items of interest on my official website at [www.house.gov/kilpatrick](http://www.house.gov/kilpatrick). On my site you can find educational materials about various issues like Medicare's new drug plan and tips for energy efficiency this winter. I encourage you to check back regularly and sign up to receive my weekly email updates.

I hope you find this information useful. As your elected member to the House of Representatives, I believe it is my job to represent you and all citizens in the 13th Congressional District to the best of my ability. I look forward to hearing from you soon about issues that are important to you. May the coming year offer you and your family peace, health and prosperity.

Sincerely,

Carolyn Cheeks Kilpatrick  
MEMBER OF CONGRESS

**Washington D.C. Office**  
1610 Longworth HOB  
Washington D.C. 20515  
(202) 225-2261  
(202) 225-5730 Fax

**District Office**  
1274 Library Street, Suite 1-B  
Detroit, MI 48226  
(313) 965-9004  
(313) 965-9006 Fax

**Down River Office**  
3005 Biddle Avenue, Room A  
Wyandotte, MI 48197  
(734) 246-0780  
(734) 246-1148 Fax

## Michigan Resources

Owning a home is a big part of the American Dream. Here is a sample of various resources approved by the U.S. Department of Housing and Urban Development (HUD) and the Michigan State Housing Development Authority (MSHDA) serving the Detroit region that can help you buy, maintain and keep your home.

### Home Improvement

Whether you want to fix a faucet or add a new addition to your home, you need to know the facts and the pitfalls of home improvements. Here are some resources that can help.

#### MSHDA'S PROPERTY IMPROVEMENT PROGRAM LOAN (PIP)

MSHDA can work with property owners to improve housing throughout the State of Michigan. With a low interest rate PIP loan, it's up to you to decide what repairs are necessary to maintain or improve your home or rental property.

Participating lenders:

Bagley Housing Association  
313-964-5942  
2715 Bagley  
Detroit, MI 48216

First Independence  
National Bank of Detroit  
313-256-8446  
44 Michigan Avenue  
Detroit, MI 48226

Grandmont Rosedale  
Development  
313-835-8190  
15888 Archdale  
Detroit, MI 48227

Greater Corktown  
Development Corp  
313-965-5853  
2411 Fourteenth Street, Ste 200  
Detroit, MI 48216

Tri-City Community  
Development 313-928-2828  
3225 S. Deacon St.  
Detroit, MI 48217

#### HUD'S HOME PROGRAM

HOME funds may be used to assist existing homeowners with the repair, rehabilitation or reconstruction of owner-occupied units.

State of Michigan  
517-373-1462  
Michigan State Housing Development Authority (MSHDA)  
P.O. Box 30044  
Lansing, MI 48909-7544  
Fax: 517-241-6672  
Email: [parkerw@michigan.gov](mailto:parkerw@michigan.gov)  
Website: [www.michigan.gov/mshda](http://www.michigan.gov/mshda)

City of Detroit  
313-224-3461  
Department of Planning and Development  
65 Cadillac Tower  
Suite 1900  
Detroit, MI 48226  
Fax: 313-224-9149  
Email: [jwarren@pdd.ci.detroit.mi.us](mailto:jwarren@pdd.ci.detroit.mi.us)  
Website: [www.ci.detroit.mi.us](http://www.ci.detroit.mi.us)

County of Wayne  
313-224-6655  
Division of Community Development  
600 Randolph Street  
Wayne County Bldg., Suite L-14  
Detroit, MI 48226  
Fax: 313-224-6233  
Email: [cmails@co.wayne.mi.us](mailto:cmails@co.wayne.mi.us)  
Website: [www.waynecounty.org](http://www.waynecounty.org)



### Having Trouble Paying your Mortgage?

Financial problems are most often associated with life changes like the loss of a job, cuts in work hours, retirement, illness, injury, death of a family member, or divorce. If you are facing any of these changes and cannot pay your bills, now is the time to look closely at what you owe and what you earn, eliminating unnecessary spending and reaching out for help if you still can't meet your financial obligations. Taking action now can help you protect your family from the loss of your home.

### Contact Your Lender

Most of us are embarrassed to discuss money troubles with others. We think if lenders know about our financial difficulties, they will rush to collection or foreclosure. However, lenders want to help borrowers keep their homes. Foreclosure is

expensive for lenders, mortgage insurers and investors. HUD/FHA, as well as private mortgage insurance companies and investors like Freddie Mac and Fannie Mae, require lenders to work aggressively with borrowers who are facing money problems. Lenders have options to help you keep your home; however, the farther behind you are on your payments, the fewer options you have available.

### *Talk To A Housing Counselor*

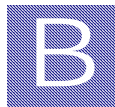
If you don't feel comfortable talking with your lender, you should immediately contact a HUD-approved housing counseling agency and arrange an appointment with a counselor. These are free or low-cost counseling services for buying, renting, defaults, foreclosures, credit issues and reverse mortgages. Also, a counselor will have information on services, resources, and programs available in your local area that may provide you with additional financial, legal, medical or other assistance that you may need. A counselor will help you assess your financial situation, determine what options are available to you, and help you negotiate with your lender. By meeting with a counselor before your mortgage payments are too far behind, you can protect yourself from future credit problems.

### HOUSING COUNSELING AGENCIES



**Acorn Housing** 313-963-1840  
 1249 Washington Blvd Ste 1303  
 Detroit, MI 48226  
 Fax: 313-963-6905  
 Website: [www.acorn.org](http://www.acorn.org)  
 Type of Counseling:  
 Mortgage Delinquency & Default  
 Resolution Counseling  
 Pre-purchase Counseling  
 Renters Assistance  
 Additional Languages Provided:  
 (English Only)

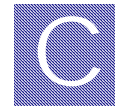
**All Saints Housing** 313-843-4090  
 8260 Chamberlain  
 Detroit, MI 48209  
 Type of Counseling:  
 Pre-purchase Counseling



**Bagley Housing Association** 313-964-5942  
 2661 Bagley  
 Detroit, MI 48208  
 Type of Counseling:  
 Pre-purchase Counseling

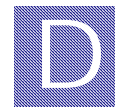
**Bethel Housing Counseling Agency** 313-833-9912  
 5050 Richard Allen Blvd.  
 Detroit, MI 48202  
 Fax: 313-833-5312  
 E-mail: [bqolfi42898@sbcglobal.net](mailto:bqolfi42898@sbcglobal.net)  
 Type of Counseling:  
 Fair Housing Assistance  
 Home Equity Conversion Mortgage Counseling  
 Homebuyer Education Programs  
 Loss Mitigation

Marketing & Outreach Initiatives  
 Money/Debt Management  
 Mortgage Delinquency & Default  
 Resolution Counseling  
 Post-purchase Counseling  
 Pre-purchase Counseling  
 Predatory Lending  
 Additional Languages Provided:  
 (English Only)



**Core City Neighborhoods Incorporated** 313-894-8431  
 3301 Twenty-Third  
 Detroit, MI 48208  
 Type of Counseling:  
 Pre-purchase Counseling

**Corktown Consumer Housing Cooperative** 313-965-5853  
 2020 Fourteenth St.  
 Detroit, MI 48216  
 Type of Counseling:  
 Pre-purchase Counseling



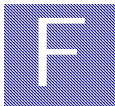
**Detroit Catholic Pastoral Alliance** 313-869-1314  
 1641 Webb  
 Detroit, MI 48206  
 Type of Counseling:  
 Pre-purchase Counseling  
 Senior Housing  
 Veterans Housing

**Detroit Neighborhood Housing Services** 313-833-1943  
 3939 Woodward Avenue  
 Detroit, MI 48201-2009  
 Fax: 313-833-6845  
 Type of Counseling:  
 Home Equity Conversion Mortgage Counseling

Mortgage Delinquency & Default  
Resolution Counseling  
Pre-purchase Counseling  
Renters Assistance  
Additional Languages Provided:  
(English Only)

Detroit Non-Profit Housing  
Corporation 313-972-1111  
8904 Woodward Avenue, Suite 279  
Detroit, MI 48202  
Fax: 313-972-1125  
E-mail: detroitnon@aol.com  
Type of Counseling:

Home Equity Conversion Mortgage  
Counseling  
Home Improvement & Rehabilitation  
Counseling  
Homebuyer Education Programs  
Loss Mitigation  
Marketing & Outreach Initiatives  
Money/Debt Management  
Mortgage Delinquency & Default  
Resolution Counseling  
Post-purchase Counseling  
Pre-purchase Counseling  
Predatory Lending  
Renters Assistance  
Services for Homeless  
Additional Languages Provided:  
(English Only)



Faith Community Homebuyers  
Washtenaw Homebuyers  
Program 313-963-5300  
1239 Washington Blvd.  
Detroit, MI 48226  
Fax: 313-963-5301  
E-mail: thaddinaharris@aol.com  
Type of Counseling:  
Fair Housing Assistance  
Money/Debt Management  
Mortgage Delinquency & Default  
Resolution Counseling  
Pre-purchase Counseling  
Additional Languages Provided:  
(English Only)

Family Tree, Inc.  
MSHDA 313-962-2329  
3511 Sheridan Road  
Detroit, MI 48214  
Phone: 313-962-2329  
Type of Counseling:  
Pre-purchase Counseling  
Additional Languages Provided:  
(English Only)

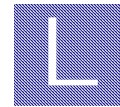


Grandmont/Rosedale  
Development Corp.  
313-835-8190  
15888 Archdale  
Detroit, MI 48227  
Type of Counseling:  
Pre-purchase Counseling

Greenpath, Inc 866-648-8114  
7445 Allen Rd TF 888-776-6735  
Allen Park, MI 48101  
Website: www.greenpath.com  
Type of Counseling:  
Home Equity Conversion Mortgage  
Counseling  
Homebuyer Education Programs  
Loss Mitigation  
Marketing & Outreach Initiatives  
Money/Debt Management  
Mortgage Delinquency & Default  
Resolution Counseling  
Post-purchase Counseling  
Pre-purchase Counseling  
Renters Assistance  
Services for Homeless  
Additional Languages Provided: (English  
Only)

Greenpath, Inc 866-648-8114  
TTY 888-776-6735  
3011 W. Grand Blvd.  
Detroit, MI 48202  
Website: www.greenpath.com  
Type of Counseling:  
Home Equity Conversion Mortgage  
Counseling  
Homebuyer Education Programs

Loss Mitigation  
Marketing & Outreach Initiatives  
Money/Debt Management  
Mortgage Delinquency & Default  
Resolution Counseling  
Post-purchase Counseling  
Pre-purchase Counseling  
Renters Assistance  
Services for Homeless  
Additional Languages Provided:  
(English Only)



City of  
Lincoln Park 313-386-1800  
1355 Southfield  
Lincoln Park, MI 48146  
Type of Counseling:  
Pre-purchase Counseling



Michigan Neighborhood  
Partnership 313-361-4530  
3301 23rd Street  
Detroit, MI 48208  
Fax: 313-361-4540  
E-mail: CTJexec@mnpartnership.org  
Website: www.mnpartnership.org  
Type of Counseling:  
Fair Housing Assistance  
Money/Debt Management  
Mortgage Delinquency & Default  
Resolution Counseling  
Pre-purchase Counseling  
Additional Languages Provided:  
(English Only)

N

Neighborhood Service  
Organization 313-537-5268  
9641 Harper 2nd Floor  
Detroit, MI 48213  
Fax: 313-537-5358  
E-mail: jkennedy@nso-mi.org  
Website: nso-mi.org  
Type of Counseling:  
Pre-purchase Counseling  
Additional Languages Provided:  
(English Only)

New Hope Community  
Development 313-255-6275  
19487 Annapolis Road  
Detroit, MI 48219  
Type of Counseling:  
Pre-purchase Counseling

P

Phoenix Housing &  
Counseling Non-profit, Inc.  
313-964-4207  
1640 Porter St  
Detroit, MI 48216  
Fax: 313-964-3861  
E-mail: phoenixhousing@sbcglobal.net  
Type of Counseling:  
Home Equity Conversion Mortgage  
Counseling  
Homebuyer Education Programs  
Money/Debt Management  
Mortgage Delinquency & Default  
Resolution Counseling  
Pre-purchase Counseling  
Predatory Lending  
Additional Languages Provided:  
Arabic, French, Spanish (S. Am)

S

Southwest Non-Profit Housing  
Solutions 313-297-3786  
8634 West Vernor Hwy.  
Detroit, MI 48216  
Phone: 313-297-3786-1  
Fax: 313-297-3885  
Type of Counseling:  
Homebuyer Education Programs  
Money/Debt Management  
Pre-purchase Counseling  
Additional Languages Provided:  
Spanish (S. Am)

St. Ignatius Non-Profit  
Housing Corporation  
313-372-1731  
9902 Conner  
Detroit, MI 48213  
Type of Counseling:  
Pre-purchase Counseling

U

U Snap Bac 313-640-1140  
11101 Morang Dr  
Detroit, MI 48224-1702  
Fax: 313-640-1112  
E-mail: dwmsusb@aol.com  
Website: www.usnapbac.org  
Type of Counseling:  
Mortgage Delinquency & Default  
Resolution Counseling  
Pre-purchase Counseling  
Additional Languages Provided: (English  
Only)

W

West Detroit Interfaith  
Community 313-838-3207  
9520 Mettetal  
Detroit, MI 48227  
Type of Counseling:  
Pre-purchase Counseling

Wayne-Metropolitan  
Community Action Agency  
MSHDA 313-843-2550  
3715 W. Jefferson  
Ecorse, MI 48229  
Fax: 313-841-7540  
Website: www.waynemetro.org  
Type of Counseling:  
Provides a range of comprehensive  
services to low-income persons that  
promote positive change for Out-  
Wayne County communities,  
individuals, and families empowering  
them to become self-sufficient.  
Additional Languages Provided: (English  
Only)

City of  
Wyandotte 734-324-4500  
3131 Biddle Avenue  
Wyandotte, MI 48192  
Type of Counseling:  
Pre-purchase Counseling





This document was prepared as a service for the  
constituents of the 13<sup>th</sup> Congressional District of Michigan.

By

Congresswoman Carolyn Cheeks Kilpatrick