

# HOUSING STABILITY & COUNSELING SERVICES



## Wayne Metro Community Action Housing Stability Services:

Wayne Metro provides comprehensive educational classes that cover topics such as budgeting and credit, landlord tenant rights, as well as the entire home buying process.

### Educational Classes & Housing Counseling Available:

- **Housing Counseling:** Meet with a HUD Certified Housing Specialist to assist with a wide variety of needs:  
<https://gateway.waynometro.org/cp/>
- **Renting Right:** A class that provides attendees with a better understanding of fair housing laws, landlord and tenant responsibilities, financial management, security deposit laws, and more.
- **Homebuyer Club (HBC):** A monthly class covering the basics for first-time homebuyers.
- **Foundations of Wealth Building (FWB):** A class teaching what impacts credit scores, how to boost them, how to reduce them, and your rights as a consumer.
- **Keep My Home:** Workshops discussing emergency budgets, forbearance, partial claims, modifications, housing counseling, and COVID-19 related materials including moratoriums.
- **eHome America:** Online Homebuyer and Foreclosure Education that you can complete at your own pace.
- **Detroit Tax Relief Fund (DTRF):** This program is for Detroit homeowners who LIVE IN and OWN their home and are struggling with property tax debt. The first step of this program is to apply and be approved for the City of Detroit HOPE property tax exemption for current year property taxes.



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## MSHDA Homeownership

MSHDA's Homeownership division provides a variety of programs and products for both homebuyers and homeowners. We can help if you're trying to purchase a home, improve your current property or are facing foreclosure.

### Resources Include:

- **MI Home Loan Program:** A mortgage product that is available to first-time homebuyers state-wide and repeat homebuyers in targeted areas. All homebuyers work directly with a participating lender. For eligibility determination contact an Experienced Participating Lender
- **Down Payment Assistance Available:** MI 10K Loan up to 10,000 available statewide. Housing Education Class required - MSHDA Housing Education Locator
- **Mortgage Credit Certificate (MCC) Federal Tax Credit:** provides housing assistance by issuing a federal tax credit to first-time homebuyers statewide and repeat homebuyers in targeted areas. Check the Information Flyer here.
- **Housing Education Program:** MSHDA's network of Housing Counseling agencies partner with HUD-certified Housing Counselors to provide services to residents facing financial and housing crisis.
  - Counselors provide financial assessment planning and assistance for homeowners, renters, and individuals experiencing homelessness. Refer to this link to read more about specifics of services provided.
- Refer to MSHDA's "Understanding Michigan's Foreclosure Timeline" resource if you are at risk or currently experiencing foreclosure
- For Homeowners: Payoff/Lien Release Request



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