

Foreclosure prevention; pre-purchase; financial management.

U-Snap Bac Non-profit Housing Corporation

14901 E. Warren
Detroit, Michigan 48224-1702
Phone: (313) 640-1100
Fax: (313) 640-1112
Web site: www.usnapbac.org

Mortgage Delinquency and Default Resolution Counseling, Pre-purchase Counseling

BUDGETING SERVICES

Detroit Non-profit Housing Corporation

8904 Woodward Ave Suite 279
Considine Center
Detroit, Michigan 48202-1821
Phone: (313) 961-0024
Email: detroitnon@aol.com

Learning Institute of Family Education (LIFE)

Box 351051
Detroit, MI 48235
Phone: (313) 342-0006
Fax: (313) 342-0006
Email: lifefam2001@aol.com
Web site: www.lifefam.org

Money Counts - Financial Literacy (adults)
- The curriculum used will be the Federal Deposit Insurance Corporation (FDIC) Money Smart, which is an adult education program that is a comprehensive, banking and credit education curriculum of 10 modules with 1-2 hours of classroom time. The curriculum includes: (1) Bank on It - an introduction to bank services; (2) Borrowing Basics - an introduction to credit; (3) Check It Out - how to choose and keep a checking account; (4) Money Matters - how to keep track of your money;

(5) Pay Yourself First - why you should save, save, save; (6) Keep It Safe - your rights as a consumer; (7) To Your Credit - how your credit history will affect your credit future; (8) Charge It Right - how to make a credit card work for you; (9) Loan To Own - know what you're borrowing before you buy; and (10) Your Own Home - what home ownership is all about.

FOOD ASSISTANCE PROGRAMS

In addition to paying the bills, another big stressor is trying to budget money to buy food for the family. If finances become tight and food cannot be budgeted for, there are Food Assistance Programs that may be able to provide temporary relief.

DISCOUNT FOOD PROGRAMS

Angel Food Ministries

Web site:
<http://www.angelfoodministries.com/>

Visit the Web site and click on "Find a Local Site" to find a pickup location in your area.

There are no qualifications, minimums, income restrictions, or applications.

Everyone is encouraged to participate. Some churches even encourage participants to apply the money they saved to help someone else in need.

Angel Food Ministries is a non-profit, non-denominational organization dedicated to providing grocery relief and financial support to communities throughout the United States. The program began in 1994 with 34 families in Monroe, Georgia (between Atlanta and Athens), and has grown to serve hundreds of thousands of families every month across 35 states.

Angel Food Ministries crosses denominational lines and has spread the good news of the gospel of Christ through salvation tracts that are placed in each food order.

Angel Food is available in a quantity that can fit into a medium-sized box at \$30 per unit. Each month's menu is different than the previous month and consists of both fresh and frozen items with an average retail value of approximately \$60. Comparison shopping has been done across the country in various communities using a wide range of retail grocery stores and has resulted in the same food items costing from between \$42 and \$78.

FOOD PANTRIES

Downriver Community Food Pantry

Doherty-Hall Center
140 Superior
Wyandotte, MI 48192
Phone: 734-281-6733

Wednesdays and Saturdays from 10 am to 1 pm

References required from churches or social service agencies.

Fish & Loaves Community Food Pantry

25670 Northline
Taylor, MI 48180
Phone: 734-778-1611
Web site:

<http://www.downriverfishandloaves.org>

Food pantry for residents of Allen Park, Brownstown Township, Dearborn Heights, Romulus, Southgate, and Taylor.

By appointment only, donations accepted.

Focus Hope Inkster Food Distribution Center

759 Inkster Rd.
Inkster, MI 48141
Phone: (313) 494-4600
Fax: (313) 494-4446

Focus Hope Southwest Food Food Distribution Center

6353 W. Vernor Hwy.
Detroit, MI 48209
Phone: (313) 494-4600
Fax: (313) 494-4446

Focus Hope Westside Food Distribution Center

1300 Oakman Blvd.
Detroit, MI 48238
Phone: (313) 494-4600
Fax: (313) 494-4446

Focus Hope Eastside Food Distribution Center

9151 Chalmers
Detroit, MI 48213
Phone: (313) 494-4600
Fax: (313) 494-4446

Distributes supplemental foods including infant formula, cereal, milk, meat, vegetables, fruit, fruit juices, and other products at four self-service distribution centers on a monthly basis. Support services include occasional on-site food preparation demonstrations and recipes. Distributes approximately 8,000 food packages per month.

Eligibility:

Low-income pregnant women, mothers (up to 13 months post partum), infants, and children under age 6 who live in Macomb, Oakland, Washtenaw, or Wayne counties.

Applications accepted through various external agencies. Call for location of nearest application site. Must present government-issued photo identification or two other documents with current address,

proof of income for working mothers, and birth certificates or immunization records of children. Families must re-apply every six months.

Service Area:

Macomb, Oakland, Washtenaw, and Wayne counties.

Health Emergency Lifeline Programs

1726 Howard

Detroit, MI 48216

Phone: (313)832-3300

Toll Free: (888) 435-5655

Fax: (313) 832-3393

Provides liquid dietary supplements, such as Advera, Ensure, and Pediatric Ensure, on a monthly basis as prescribed by doctor. Also offers food vouchers.

Eligibility:

Low-income individuals who are affected by HIV/AIDS and are residents of Lapeer, Macomb, Monroe, Oakland, St. Clair, or Wayne counties.

Call for information. Written referral from physician required.

Service Area:

Lapeer, Macomb, Monroe, Oakland, St. Clair, and Wayne counties.

PantryNet.org

Email: info@PantryNet.org

Web site: www.pantrynet.org

PantryNet has a searchable database of food pantries in Southeastern Michigan.

PantryNet.org is a service of Gleaners Community Food Bank of Southeastern Michigan

Salvation Army

Web site: www.salvationarmyemich.org

Wayne County

Dearborn Heights Corps
26700 W. Warren Ave.
Dearborn Heights, MI 48127
Phone: (313) 563-4457

Detroit Brightmoor
15133 Burgess Ave.
Detroit, MI 48223-1999
Phone: (313) 532-1281
Fax: (313) 532-1734

Detroit Grandale
11311-25 Montrose Ave.
Detroit, MI 48227-1648
Phone: (313) 835-373
Fax: (313) 835-8644

Detroit Harding
3735 Harding Ave.
Detroit, MI 48214-1534
Phone: (313) 822-2800
Fax: (313) 822-8873

Detroit Harbor Light
3737 Lawton
Detroit, MI 48201
Phone: (313)361-6136
Fax: (313) 361-6210

Detroit Temple
3729 W. Chicago
Detroit, MI 48204
Phone: (313) 897-2914
Fax: (313) 897-2933

Plymouth Corps
9451 S. Main St.
Plymouth, MI 48170
Phone: (734) 453-5464

Wayne/Westland
2300 Venoy
Westland, MI 48186-1100
Phone: (734) 722-3660
Fax: (734) 722-5115

Wyandotte
1258 Biddle Ave.

Wyandotte, MI 48192-3498
Phone: (734) 282-0930
Fax: (734) 282-8928

Monroe County

Monroe
815 E. First Street
Monroe, MI 48161-1919
Phone: (734) 241-0440
Fax: (734) 241-7181

Taylor Connection

Free Food Program
Taylor Human Service Center
26650 Eureka Road
Taylor, MI 48180

Taylor Residents only. Must have Valid
Taylor ID (driver's license, State ID)

- Must be 18 or Older
- Must Line up for numbers beginning at 9 a.m.
- Must be present to receive a number and food
- Chairs are not provided

Time: Food distribution begins at 12:30
unless truck is late

Free food program is sponsored by: The Information Center, Gleaners Food Bank, City of Taylor, Taylor Connection, Third Judicial Family Court, Meijer, and Kroger. Time of supplies being distributed depends on truck arrival. Supplies are not guaranteed to be available. For more information call (734) 282-7171

GOVERNMENT FOOD PROGRAMS

Food Stamps

The Food Assistance Program supplements the food purchasing power of low-income individuals and families. The

United States Department of Agriculture funds 100% of this program. The state and federal governments share administrative costs. The Department of Human Services (FIA) determines eligibility for food assistance.

Generally, eligibility for food assistance depends on the financial situation of all members of the household group. All persons who live together and purchase and prepare food together are considered to be members of the same food assistance group.

Contact your local Department of Human Services for Assistance (see the Department of Human Services section for contact information).

Women, Infants, and Children (WIC)

WIC is the Special Supplemental Nutrition Program for Women, Infants, and Children.

WIC is a federally funded program that serves low and moderate income pregnant, breastfeeding, and postpartum women, infants, and children up to age 5 who have a nutrition-related health problem. Programs are designed to meet the nutritional needs of women, infants, and children up to age five.

Commodities for Schools and Institutions

The National School Lunch Program (NSLP) is a federally assisted meal program operating in public and nonprofit private schools and residential child care institutions. It provides nutritionally balanced, low-cost or free lunches to eligible children each school day. The program was established under the National School Lunch Act, signed by President Harry Truman in 1946.

The School Breakfast Program (SBP) is a federally assisted meal program operating in public and nonprofit private schools and residential child care institutions. It provides nutritionally balanced, low-cost or free breakfasts to eligible children each school day. The program was established under the Child Nutrition Act of 1966 to ensure that all children have access to a healthy breakfast at school to promote learning readiness and healthy eating behaviors.

Contact your local school district for assistance.

FORECLOSURE ASSISTANCE

For most families, a home is not only a significant financial investment but also a source of pride. The loss of a home, due to unexpected events such as unemployment, can be financially and personally devastating.

If you are facing problems making your mortgage payments, you can take action to help avoid losing your home to foreclosure. Here are important steps that you should take now:

Call your mortgage company right away to talk about your situation

If you are behind on your payments, speak with your mortgage company. You can find the contact information on your monthly mortgage statement or coupon book. It is important to act quickly because if you fall further behind in your payments, there are fewer options to avoid foreclosure.

Please see the CREDIT COUNSELING CENTERS section for HUD approved credit counseling agencies.

Department of Human Services
P.O. Box 30037

235 S. Grand Ave.
Lansing, Michigan 48909
Phone: (517) 373-2035
Fax: (517) 335-6236
TTY: (517) 373-8071
Web site: www.michigan.gov/dhs

Foreclosure programs and resources.

(See Department of Human Services Section for Locations)

Homeownership Preservation Foundation

8400 Normandale Lake Blvd., Suite 250
Minneapolis, MN 55437
Phone: (952) 857-8910
Toll Free: (888) 995-HOPE (4673)
Web site: www.995hope.org

The Homeownership Preservation Foundation is a 501(c) (3) nonprofit which creates partnerships with local governments, nonprofit organizations, borrowers and lenders to help families overcome obstacles that could result in the loss of their homes.

Hope for Homeowners

Phone: (800) 225-5342
Web site:
www.hud.gov/hopeforhomeowners

The HOPE for Homeowners (H4H) program was created by Congress to help those at risk of default and foreclosure refinance into more affordable, sustainable loans. H4H is an additional mortgage option designed to keep borrowers in their homes.

The program is effective from October 1, 2008 to September 30, 2011.

If you are having trouble making your mortgage payments, HOPE for Homeowners may be able to help you, by refinancing your loan into a new 30-year or