

HOUSING

HOME BUYING ASSISTANCE

ACORN Detroit

600 West Lafayette Blvd., Suite #133
Detroit, MI 48226
Phone: 313-963-1840
Fax: 313-963-4268
Email: miacorn@acorn.org
Web site: www.acorn.org

ACORN offers community services for its members and the public, including housing and tax prep services.

ACORN members have:

- Created or upgraded homesteading programs that turn over vacant houses to low-income residents in Philadelphia, Detroit, Brooklyn Bridgeport, Chicago, Phoenix, St. Louis, and Little Rock.
- Won passage of a national homesteading bill.
- Forced HUD to reform policies and procedures to make it easier for low and moderate-income people to purchase HUD-owned properties.

Detroit Planning and Development Department

Cadillac Tower
65 Cadillac Square, Suite 2300
Detroit, MI 48226
Phone: (313) 224-6380
Fax: (313) 224-1629

Administers the program, which provides down payment and closing costs assistance, in the form of zero-interest, five year loans, to first-time homebuyers who purchase and reside in a home in Detroit.

Eligibility:

First-time homebuyers who meet income criteria.

Wayne County Department of Economic and Neighborhood Development

600 Randolph
Detroit, MI 48226
Phone: (313) 255-9500

Wayne County offers first time homebuyers down payment and closing cost assistance when purchasing a home in any of the 37 participating communities listed below. The assistance comes in the form of an interest-free deferred loan that is due upon the sale of the property by the loan recipient. For an existing property, the loan amount is \$5,000. For a newly constructed home, the loan amount is \$10,000. Participants must contribute at least \$1,000 towards the purchase of the home.

Each homebuyer must complete a home ownership counseling program in order to be eligible for assistance. Currently Wayne County has a contract with the National Faith Homebuyers Program to provide a series of classes in credit, buying a home, qualifying for a mortgage, home maintenance, and other related topics. Each potential homeowner earns a certificate of completion after a series of classes. First time homebuyers are defined as a purchaser who has not owned a home within the last three years. Interested person should contact National Faith Homebuyers Program at (313) 255-9500 to enroll in the program.

Wayne County Participating Communities include: Allen Park, Belleville, Brownstown Township, Ecorse, Flat Rock, Garden City, Gibraltar, Grosse Ile Township, Grosse Pointe, Grosse Pointe Farms, Grosse Pointe Park, Grosse Pointe Shores,

Grosse Pointe Woods, Hamtramck, Harper Woods, Highland Park, Huron Township, Inkster, Lincoln park, Livonia, Melvindale, Northville, Northville Township, Plymouth, Plymouth Township, River Rouge, Riverview, Rockwood, Romulus, Southgate, Sumpter Township, Taylor, Trenton, Van Buren Township, Wayne, Woodhaven, and Wyandotte.

HOUSING AUTHORITIES

Office of Housing Voucher Programs (Section 8)

Detroit Phone: (313) 456-3540

The Detroit Office of Public Housing (PH) is responsible for the administration of all Public Housing programs in the State of Michigan. The Department's public housing programs support a broad range of local projects in the State through a variety of partnerships involving 132 Public Housing Authorities, non-profit organizations, and community groups. These programs aid low and moderate-income persons by providing housing subsidies and services, rehabilitation of current PH properties, and the improvement of public housing facilities.

Service Areas (Jurisdictions) - The Detroit Office of Public Housing is responsible for the oversight and monitoring of the 132 Public Housing Authorities in the State of Michigan that administer PH programs, including the Housing Choice Voucher Program.

Housing Commissions administer public housing within their communities. They have information about landlord/tenant issues and housing laws, although they do not provide legal advice. Some provide information about Section 8 vouchers and certificates if they are available within the community.

To apply for public housing or Section 8 vouchers, visit your local public housing agency. Many have long waiting lists, so you may want to apply at more than one public housing agency. To apply for low-income housing at privately owned apartments, visit the management office of the apartment building. For additional information, contact your local Michigan Public Housing Commission.

State of Michigan

Housing and Urban Development (HUD)

Detroit Field Office
McNamara Federal Building
477 Michigan Avenue
Detroit, MI 48226
Phone: (313) 226-7900
Fax: (313) 226-5611 or 226-3197
TTY: (313) 226-6899
Email: mi_webmanager@hud.gov
Web site: www.hud.gov

HUD's mission is to increase homeownership, support community development and increase access to affordable housing free from discrimination. To fulfill this mission, HUD will embrace high standards of ethics, management and accountability and forge new partnerships--particularly with faith-based and community organizations--that leverage resources and improve HUD's ability to be effective on the community level.

Michigan State Housing Development Authority (MSHDA)

Cadillac Place
3028 W. Grand Blvd. Suite 4-600
P. O. Box 02990
Detroit, Michigan 48202
Phone: (313) 456-3540
Fax: (313) 456-3571
TTY: (800) 382-4568
Web site: www.michigan.gov/mshda

MSHDA's loans and operating expenses are financed through the sale of tax-exempt and taxable bonds and notes to private investors, not from state tax revenues. Proceeds of the bonds and notes are loaned at below-market interest rates to developers of rental housing, and also fund home mortgages and home improvement loans. MSHDA also administers various federal housing programs.

Wayne County

Allen Park Housing Commission

17000 Champaign Rd
Allen Park, MI 48101-1778
Phone: (313) 928-5970
Fax: (313)928-0488

Dearborn Housing Commission

13615 Michigan Ave 2nd Floor
Dearborn, MI 48126-3545
Phone: (313) 943-2390

Dearborn Heights Housing Commission

26155 Richardson
Dearborn Heights, MI 48127
Phone: (313) 277-7844

Detroit Housing Commission

1301 E Jefferson
Detroit, MI 48207
Phone: (313) 877-8000

Ecorse Housing Commission

266 Hyacinth St
Ecorse, MI 48229-1629
Phone: (313) 381-9393

Hamtramck Housing Commission

2620 Holbrook St
Hamtramck, MI 48212-3470
Phone: (313) 868-7445

Highland Park Housing Commission

13725 John R St
Highland Park, MI 48203-3155

Phone: (313) 868-4500

Inkster Housing Commission

4500 Inkster Rd
Inkster, MI 48141-3068
Phone: (313) 561-2600

Lincoln Park Housing Commission

1370 Electric
Lincoln Park, MI 48146
Phone: (313) 388-4660

Livonia Housing Commission

19300 Purlingbrook St
Livonia, MI 48152-1948
Phone: (248) 477-7086

Melvindale Housing Commission

3501 Oakwood Blvd
Melvindale, MI 48122-1181
Phone: (313) 429-1095

Plymouth Housing Commission

1160 Sheridan St
Plymouth, MI 48170-1560
Phone: (734) 455-3670

Redford Housing Commission

12121 Hemingway
Redford, MI 48239
Phone: (313) 387-2785

River Rouge Housing Commission

180 Visger Rd
River Rouge, MI 48218-1159
Phone: (313) 382-1414

Rockwood Housing Commission

32409 Fort St
Rockwood, MI 48173-1111
Phone: (734) 379-9700

Romulus Housing Commission

34200 Beverly Rd
Romulus, MI 48174-4444
Phone: (734) 729-5389

Taylor Housing Commission

15270 S Plaza Dr

Taylor, MI 48180
Phone: (734) 287-9460

Wayne Housing Commission

4001 S Wayne Rd
Wayne, MI 48184-2100
Phone: (734) 721-8602

Westland Housing Commission

32715 Dorsey Rd
Westland, MI 48185
Phone: (734) 595-0288

Monroe County

Bedford Township Housing Commission

8745 Lewis Ave
Temperance, MI 48182-9357
Phone: (734) 847-3950

Dundee Housing Commission

501 Rawson St
Dundee, MI 48131-1073
Phone: (734) 529-2828

Luna Pier Housing Commission

10885 Ellen St
Luna Pier, MI 48157-9794
Phone: (734) 848-2355

Monroe Housing Commission

20 N Roessler St
Monroe, MI 48162-2463
Phone: (734) 242-5880

HOUSING DISCRIMINATION

Housing Discrimination is more than a refusal to rent, sell or finance housing. With few exceptions, the law prohibits the following acts when based on race, color, religion, sex, national origin, familial status, disability, age, marital status, sexual orientation, student status, or source of income:

- Steering people and families to or away from a particular neighborhood or a certain part of an apartment complex;
- Charging a higher security deposit or offering different terms and conditions, use of facilities, or other services associated with the rental, sale or financing of housing;
- Having different qualifying standards, such as closer scrutiny of credit history for some groups while bending the rules for others;
- Saying that housing is not available to view, buy, or rent when it is in fact available;
- Sexual harassment by an owner or agent;
- Harassment of buyers or renters who are exercising their fair housing rights. Harassment of sellers, rental agents, or real estate agents who refuse to discriminate.

Fair Housing Center of Metropolitan Detroit

220 Bagley, Room 1020
Detroit, MI 48226
Phone: (313) 963-1274
Toll Free: (800) 328-8071
Fax: (313) 963-4817
Web site: www.fairhousinginmichigan.org

Fair Housing Center of Southeastern Michigan

P.O. Box 7825
Ann Arbor, MI 48107
Phone: (877) 979-FAIR
Fax: (734) 665-2974
Email: info@fhcmichigan.org
Web site: www.fhcsoutheast.org

Office of Fair Housing and Equal Opportunity (FHEO)

Department of Housing and Urban Development (HUD)
451 Seventh St. SW, Room 5204
Washington, DC 20410-2000

Phone: (800) 669-9777
Web site: www.hud.gov/offices/fheo

The Office of Fair Housing and Equal Opportunity administers federal laws and establishes national policies that make sure all Americans have equal access to the housing of their choice.

HOUSING LOCATORS

Apartment Search

Toll Free Housing and Furniture Assistance
Phone: (800) APARTMENT (1-800-272-7863)
Web site: www.apartmentsearch.com

Michigan Housing Locator

735 E. Michigan Ave
P.O. Box 30044
Lansing, Michigan 48909
Phone: (517) 373-8370
Fax: (517) 335-4797
TTY: (800) 382-4568
Web site:
www.michiganhousinglocator.com

Great search tool for prospective renters!

Affordable, Subsidized, Accessible, Senior, and more!

Search for properties by:
rent, location, bedroom size, and more

Show properties:

- that accept Housing Choice Vouchers (HCV's)
- with accessible units
- with rent based on income first

Move, Inc.

Web site:
www.move.com/apartments/main.aspx

Move, Inc., the leader in online real estate, is the essential resource for consumers seeking the information and connections they need before, during and after a move.

For the last ten years, Move has been providing information and decision support tools for consumers looking for home and real estate-related information on the Internet. Visitors to Move's Web sites, including Move.com and REALTOR.com®, have access to the most comprehensive selection of existing homes for sale, new homes, apartments for rent and senior housing.

HUD APPROVED HOUSING COUNSELING AGENCIES

HUD approved housing counseling agencies provide default/foreclosure counseling, rental counseling, and pre-purchase counseling.

Bethel Housing Counseling Agency

5050 St. Antoine Street
Detroit, Michigan 48202
Phone: (313) 833-9912
Fax: (313) 833-5312

Mortgage Delinquency and Default Resolution; pre-purchase; post-purchase; fair housing; loss mitigation; money management; Reverse mortgage.

Detroit Non-profit Housing Corporation

8904 Woodward Ave Suite 279
Considine Center
Detroit, Michigan 48202-1821
Phone: (313) 972-1111
Email: detroitnon@aol.com

Family Tree

3511 Sheridan Road
Detroit, Michigan 48124
Phone: (313) 962-2329

Foreclosure prevention; pre-purchase; post-purchase; home maintenance; financial management.

Green Path Debt Solutions

Toll Free: (800) 550-1961
Web site: www.debthelpnow.com

Detroit
2111 Woodward Ave., Suite 906
Detroit, MI 48201

Monroe
25 S. Monroe St. Suite 312
Monroe, MI 48161

Taylor
8750 S Telegraph Suite 100
Taylor, MI 48180

Westland
38545 Ford Rd. Suite 202
Westland, MI 48185-7901

Michigan Neighborhood Partnership

3301 23rd Street, 2nd Floor
Detroit, Michigan 48208
Phone: (313) 361-4530
Fax: (313) 361-4540
Web site: www.mnpartnership.org

Foreclosure prevention; pre-purchase; financial management; home maintenance.

National Faith HomeBuyers

17405 Lahser Rd
Detroit, MI 48219
Phone: (313) 255-9500
Web site: www.nationalfaith.org

Fair Housing Assistance, Home Equity Conversion Mortgage Counseling, Homebuyer Education Programs, Post-purchase Counseling, Pre-purchase Counseling, Renters Assistance, Services for Homeless

New Hope CD Non-Profit Housing Corporation

19487 Evergreen
Detroit, Michigan 48219
Phone: (313) 255-6275
Fax: (313) 255-0117
Web site: www.newhopedetroit.org

Mortgage Delinquency and Default resolution; pre-purchase; post-purchase; money management; renter's assistance; homeless assistance; reverse mortgage.

SouthWest Housing Solutions

1920 25th Street
Detroit, Michigan 48216
Phone: (313) 841-9641
Fax: (313) 841-9647
Web site: www.swsol.org

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

Phoenix Housing & Counseling Non-profit, Inc.

1640 Porter Street
Detroit, Michigan 48216-1936
Phone: (313) 964-4207
Fax: (313) 964-3861

Foreclosure prevention, pre-purchase, home maintenance, financial management, Reverse Mortgage.

TENANT RIGHTS

Downriver Housing Advocacy

(In friendly cooperation with American Indian Services)
1110 Southfield Rd,
Lincoln Park, MI 48146
Phone: (313) 357-2658

Downtown Detroit Management and Housing Advocacy

(In friendly cooperation with Jewish Vocational Services, Inc)
455 Fort Street, 2nd Floor
Detroit, MI 48226
Phone: (313) 964-1975
Fax: (313) 963-2584

Western Wayne Housing Advocacy

(In friendly cooperation with the City of Redford)
12121 Hemingway,
Redford, MI 48229
Phone: (313) 937-8291
Fax: (313) 937-8893

HOMELESS SERVICES

HOMELESS SHELTERS

Wayne County

ChristNet

St. Paul United Church of Christ
24158 Goddard Road
Taylor, MI 48180
Phone: (734) 671-1300
Fax: (734) 671-1331
Web site: www.christ-net.org

ChristNet is administratively headquartered at the St. Paul United Church of Christ, 24158 Goddard Road, Taylor, Michigan. But the services provided and the organizational meetings to coordinate them

take place in churches throughout the Downriver Detroit area.

Our nightly Intake Center is located at West Mound United Methodist Church, 22395 Eureka Road, Taylor, directly across from the Southland Mall. Entrance to the Intake Center is along the east side of the church. Although supported by a part-time paid Volunteer Coordinator and a Client Advocate, volunteers staff the intake center.

Our rotating host churches--Roman Catholic and Protestant--are located in Allen Park, Dearborn, Dearborn Heights, Ecorse, Grosse Ile, Lincoln Park, New Boston, Riverview, Southgate, Taylor, Trenton, Woodhaven, and Wyandotte. Many participating churches send representatives to a Rotating Shelter planning and coordination meeting held on the second Tuesday morning of each month at St. Paul United Church of Christ in Taylor.

Lutheran Social Services of Michigan

30600 Michigan Ave.
Westland, MI 48186
Phone: (734)721-0590 24-Hour Line
Fax: (734)721-8850

Operates an emergency shelter for homeless families. Accommodates 24 families with a capacity of up to 108 individuals. Guests are not required to leave shelter during the day. Average length of stay is 45-60 days. Extensions into the transitional living program (for up to 2 years) are granted on a case-by-case basis. Support services include meals; clothing; day care; case management; housing and job placement assistance; parenting classes; limited transportation assistance; and medical care.

Single fathers, single mothers, or two-parent families with children under the age of 18 or single pregnant women.