



mid michigan
COMMUNITY
Action

"Helping People, Changing Lives."

Foreclosure Prevention

Call (989)386-3805

If you are having trouble making your mortgage payments...

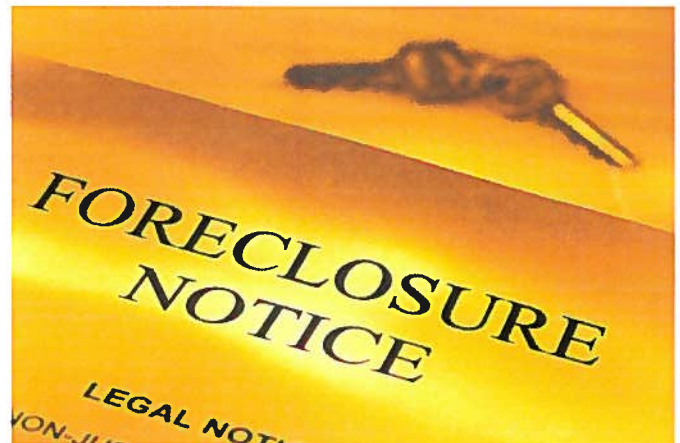
or have already fallen behind and are in default or foreclosure, you may feel scared and overwhelmed.

At this critical time it is very important that you act quickly.

Many circumstances can make it hard for responsible homeowners to make ends meet. The good news is there are options available that may have a more positive resolution.

Our Foreclosure Prevention Specialist can help you assess your housing situation and work with your lender or servicer to see if you can avoid foreclosure.

We may be able to help!



Services Available:

- » Foreclosure Prevention Services
- » Budget and Credit Counseling
- » Housing Assistance
- » Heating Assistance
- » Utility Shut-Off Prevention

*Eligibility & Availability requirements do apply.
MMCAA Outreach staff will help to see if you qualify.

MSHDA's Family Self Sufficiency Program (FSS)

What is FSS?

- FSS was designed to help families reduce their dependency on welfare assistance, including Housing Vouchers. To help interested participants become a homeowner. **New Focus; as of April 1, 2013, for participants to work towards no longer needing a Housing Voucher.**
- FSS is a voluntary program; time in program is five years.

FSS Program Eligibility & How to Apply for FSS

- Must be receiving rental assistance through MSHDA's Housing Choice Voucher Program
- To apply: participants can ask their housing agent for an application or contact a MSHDA FSS Specialist directly at 517.373.9344 **As of April 1, 2013 the program is not accepting any new enrollments, not known at this time how long the freeze on enrollments will last.**

FSS Participant Requirements

- Participant sets goals, short term and long term- for employment, education, debt issues
- Complete Financial Management counseling- credit reports are pulled for each participant
- Contact FSS Resource Coordinator on a quarterly basis, either by phone or e-mail
- Meet in person with FSS Resource Coordinator twice a year to go over goals.
- **New as of April 1, 2013- complete 4 job applications per month, document and send job log to FSS Resource Coordinator on a quarterly basis.**

FSS Client Services

- Clients are met with on an individual basis to assess their current circumstances, strengths, interests, and barriers that exist preventing them from becoming self-sufficient. This also allows for more open communication between participant and FSS Resource Coordinator.
- Financial Management counseling is provided by the FSS Resource Coordinator. This allows for more individualized counseling based on participant's situation and goals.
- FSS Resource Coordinator is a MSHDA and Neighbor Works Certified Housing Education counselor.
- MMCAA has a toll free number just for FSS participants. 800-318-0082.

Escrow Accounts

- Escrow accounts reward participants who have improved their financial situation.
- When the participants earned income increases they are required to pay a higher portion of their rent. The difference between the amount at the time of enrollment and the increase is deposited into a savings account, called an escrow account.
- This money is received at the end of the FSS contract upon successful graduation from the program.
- Escrow money is tax free, and does not affect the families rent amount or any services they may be receiving from DHS.
- Ideally the money would be used for down payment on a home, but is not required. Past participants have used this money to pay off debt, purchase more reliable transportation and other family needs.
- The family does not lose their rent voucher when their participation in this program ends.

FSS Graduation Requirements

- Completed Financial Management Counseling
- Be employed for the last six months of their participation in the program for those enrolled prior to April 1, 2013, others 12 months of employment required. Minimum 15 hours per week.
- No cash assistance received by any household member in the past 12 months
- Maintained contact with FSS Resource Coordinator and met goals
- No HCV violations

Number of Participants – As of October 2013- Current Accumulated Escrow Amounts

Counties Served	Number of Participants	Escrow Amounts
Arenac County	1	0
Bay County	6	Over \$1,000
Clare County	0	0
Gladwin County	3	Over \$7,000
Gratiot County	0	0
Isabella County	8	Over \$2,000
Midland County	6	Over \$14,000
Saginaw County	30	Over \$16,000

Contact information:

Colleen Brubaker, FSS Resource Coordinator @ Mid Michigan Community Action Agency
989.386.0862
cbrubaker@mmcaa.org

