



HOUSING COUNSELING AGENCIES COVID-19 RESPONSE

April 1, 2020

MSHDA's Housing Counseling Agencies Respond

MSHDA's network of Housing Counseling agencies partner with HUD Certified Housing Counselors from around the state to provide services to residents facing financial and housing crisis. Our network of agencies are trained in community disaster response services. HUD certified Housing Counselors can help clients navigate the disaster recovery process, access recovery resources, keep their finances in order and avoid foreclosure or eviction.

Counselors Provide Financial Assessment & Planning



Housing Counseling can help households address their financial situation and avoid deepening financial losses and debts due to the COVID-19 crisis. Counselors assess the client's financial situation so they can begin the process of negotiating credit card payments and collections, addressing income, credit and debt issues, and student loan options and ensuring the client is safeguarded against fraud, scams and identify theft.

Agencies are also offering virtual financial classes specific to those seeking financial security – searching for real-time information on how to maneuver the maze of financial products and services, establish or rebuild credit, reduce debt and save for the future.

Assistance for Homeowners, Renters & the Homeless



Housing Counselors work with lenders and landlords to negotiate mortgage or rent forbearance and eviction avoidance. Counselors work closely with the various lenders and communities of government and are knowledgeable of rules and regulations so they can offer first-hand experience to help advise clients of their options prior to entering into any agreement. Counselors will also help the client to understand the Michigan Foreclosure Laws and how to navigate the current moratorium on foreclosures and evictions. HUD Housing Counselors also coordinate with landlords, Continuum of Care (CoC) bodies and other social service providers to offer specialized rental and homeless counseling services to avoid eviction and ensure successful placement.

Housing Counseling Services Offered:

- Mortgage Delinquency & Default
- Rental & Homeless Counseling
- Pre-Purchase Housing Counseling
- Financial Literacy
- Homebuyer Education Classes
- Fair Housing Education
- Predatory Lending, Loan Scams & Fraud Prevention
- Post-Purchase Financial Management & Home Maintenance
- Disaster Relief Housing Counseling

To find a Housing Counselor in your area visit
michigan.gov/housingeducationlocator

