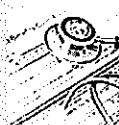


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DIFS Department of
Insurance and
Financial Services



DIFS

Financial Assistance Programs



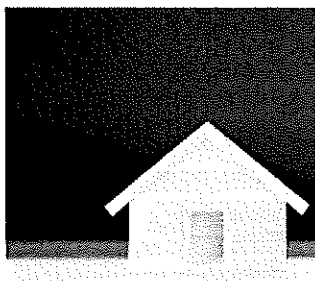
Housing Assistance and Other Resources for Michigan Residents

There are many situations that can impact our personal and family finances. Sickness, job loss, a death in the family, and other life events can affect many areas of our lives. It can feel hopeless falling behind on your mortgage, but support is available.

It's important to take action right away if you are worried you cannot afford your mortgage payments:

- **Pay if you can:** If you can pay your mortgage, you should continue to do so.
- **Don't wait:** If you are having trouble paying your mortgage, contact your lender or mortgage company today. Mortgage forbearance and other assistance only happens if you contact your lender and ask for a repayment plan.
- **It may not be too late:** If you have not been able to make your mortgage payment for some time and have not contacted your lender, it may not be too late. Contact your lender today to ask for forbearance or other assistance.

The Michigan Department of Insurance and Financial Services has compiled a list of resources to help Michiganders experiencing financial hardship. These programs may be able to help you adjust other household finances to make ends meet.



Housing Assistance

MiMortgage Relief Partnership

More than 225 of Michigan's financial institutions and other lenders have agreed to provide mortgage relief to borrowers experiencing financial hardship due to COVID-19. Through this partnership between the state of Michigan and lenders, you can contact your mortgage lender by December 31, 2021 to seek an agreement for mortgage relief that includes grace periods on payments or other appropriate relief, waived fees, credit score protection, and more.

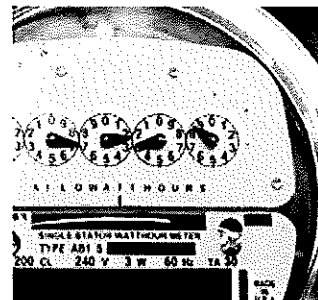
Phone: 877-999-6442

Michigan State Housing Development Authority (MSHDA) Housing Counseling Agency Resources

MSHDA's network of Housing Counseling Agencies provide services to residents facing financial and housing crisis. Housing Counseling can help you address your financial situation and avoid deepening financial losses and debts due to the COVID-19 crisis.

To find a Housing Counselor in your area visit [Michigan.gov/HousingEducationLocator](https://www.michigan.gov/HousingEducationLocator).

Assistance with Utilities



Home and Utility Emergency Relief

Immediate help may be available if you are facing conditions of extreme hardship or emergencies threatening your health and safety. This emergency support is designed to assist low-income households that are normally able to make ends meet but occasionally need help when unexpected emergency situations arise.

Energy & Weatherization

If you need help paying for energy and weatherization costs, you may be able to get help from state programs that use federal money to assist low-income families with energy costs.



Food Assistance

Women, Infants & Children

Women, Infants, and Children (WIC) is a federally funded Special Supplemental Nutrition Program of the Food and Nutrition Service of the U.S. Department of Agriculture and is administered by Michigan Department of Health and Human Services (MDHHS), serving low and moderate income pregnant, breastfeeding, and postpartum women, infants, and children up to age five who are found to be at nutritional risk. [Use MI Bridges to apply for assistance, check your eligibility status, and manage your account online.](#)

Food Assistance Program

Temporary food assistance for eligible low-income families and individuals is available from the U.S. Department of Agriculture. [Use MI Bridges to apply for assistance, check your eligibility status, and manage your account online.](#)

Food Bank Council of Michigan

The Food Bank Council of Michigan (FBCM) is made up of organizations that safely store and provide millions of pounds of surplus vegetables, fruits, and other grocery items to more than 3,000 local agencies serving each of the 83 counties in Michigan. Visit its website to locate a Michigan food bank.

Phone: 800-552-4483

Resources for Parents



Child Care Assistance

If you cannot afford child care, payment assistance may be available. Use MI Bridges to apply for assistance, check your eligibility status, and manage your account.

To learn more about the assistance offered through the Child Development and Care Program, visit Michigan.gov/ChildCare.

Children with Special Needs Fund

The Children with Special Needs Fund provides support for children in Michigan with special health care needs not available through any other funding source. The Fund helps with the purchase of equipment and services that promote optimal health, mobility, and development, enhancing the lives of children and their families.

Phone: 517-241-7420

MiChild Health Insurance

MiChild is a health insurance program for uninsured children of Michigan's working families. If you have children under age 19, you may be able to get health and dental care for them through MiChild. Use MI Bridges to apply for assistance, check your eligibility status, and manage your account.

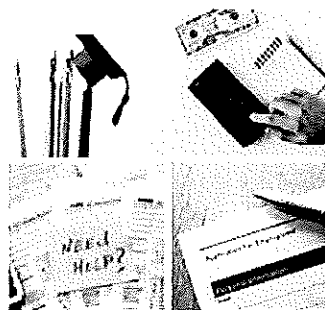
Assistance for Veterans



Michigan Veterans Affairs Agency

The Michigan Veterans Affairs Agency helps to connect veterans to benefits and resources, including assistance with employment, education, health care, veterans homes, and emergency services.

Phone: 1-800-MICH-VET



Other Assistance Programs

Michigan 2-1-1

Michigan 2-1-1 can connect you to a variety of local food, housing, health, emergency, tax support, and financial resources.

Phone: 2-1-1

Other Programs - Michigan Department of Health and Human Services

In addition to the other programs offered, there are many other programs on this site that may help you care for your family until you can get back on your feet.

Financial Literacy - MI Financial Empowerment

MI Financial Empowerment is a collaboration of State of Michigan agencies, educators, community partners, businesses, and non-profits dedicated to conversations about the importance of financial empowerment for Michiganders at all stages of life. MI Financial Empowerment provides information and resources on banking basics, budgets, credit and debt, utility charges, mortgages, college costs, investment and retirement planning, and protecting yourself from financial scams and fraud.

Services for Migrant and Seasonal Farmworkers

Farmworkers serve a vital role in Michigan's economy and services are available for Michigan's migrant and seasonal farmworkers. A list of resources is provided in English and Spanish.

Phone: 517-241-3740

Refugee Assistance

The Refugee Assistance Program is a federally funded program which helps people admitted into the U.S. as refugees to become self-sufficient after their arrival. Refugee cash and medical assistance is available for up to eight months after entry into the U.S.

Employment services, health screenings, and foster care services for unaccompanied minors are also available.

Phone: 517-241-3740

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