**Government Programs to Aid Owners in Distress**

In order to get help from the government, you’ll need to start in the white pages. There are many agencies that offer emergency payments for electric bills, water, mortgage payments (more difficult on an investment property), food, diapers, baby milk, insurance, doctors, and much, much more.

 The downside to using a government organization is that the red tape can take so long. If you need emergency assistance, you might not have 30 days to wait.

 Most individual cities have local government funding. These departments are given a budget each year and if they don’t use the entire budget, they lose it or it is reduced.

 There are also grants for home repairs – handy for investors – down payments on another property, closing costs grants, and many more. With most grants you have to live in the property for at least two years and then the money becomes free. If you move or sell before then, you have to pay the money back.

We have a very good friend, Chris Johnson, who specializes in free government money. Chris was very generous to provide these sites for you. For more information, contact him at [www.ChrisFreeMoneyJohnson.com](http://www.ChrisFreeMoneyJohnson.com) – he is happy to help in any way possible.

**FINANCIAL RELIEF**

* Soldiers' and Sailors' Civil Relief Act

 www.defenselink.mil/specials/Relief\_Act\_Revision/

 If you are a reserve component service member called to active duty, you may qualify for any or all of the following:

 • Reduced interest rate on mortgage payments

 • Reduced interest rate on credit card debt

 • Protection from eviction if your rent is $1,200 dollars or less

 • Delay of all civil court actions, such as bankruptcy, foreclosure, or divorce proceedings

* Housing Choice Tenant-Based Voucher

 www.hud.gov/offices/pih/programs/hcv/tenant.cfm

 This program enables a family to choose housing, then rental subsidy payments are made to the owner to subsidize occupancy by the family.

* Low Income Home Energy Assistance Program

 http://liheap.ncat.org/sp.htm

 LIHEAP offers one-time financial assistance to qualifying low - income households who require support in paying their home heating or cooling bills.

* Trade Readjustment Allowances (TRA) Income Support

 www.doleta.gov/tradeact/benefits.cfm#6

 Trade Readjustment Allowances (TRA) provide income support while you are participating in full time training.

* Rural Housing Rental Assistance Program

 www.rurdev.usda.gov/rhs/

 Rent subsidies under the Rental Assistance Program ensure that elderly, disabled, and low-income residents of multi-family housing complexes financed by HCFP are able to afford rent payments. With the help of the Rental Assistance Program, a qualified applicant pays no more than 30 percent of his or her income for housing.

* Earned Income Credit

 http://www.irs.gov/individuals/article/0,,id=96406,00.html

 The Earned Income Credit (EIC), is a refundable federal income tax credit for low-income working individuals and families. When the EITC exceeds the amount of taxes owed, it results in a tax refund to those who claim and qualify for the credit.

* Farm Loan Programs

 www.fsa.usda.gov/FSA/webapp?area=home&subject=fmlp&topic=landing

 FSA makes direct and guaranteed farm ownership and operating loans to family-size farmers and ranchers who cannot obtain commercial credit from a bank, Farm Credit System institution, or other lender. FSA loans can be used to purchase land, livestock, equipment, feed, seed, and supplies. Their loans can also be used to construct buildings or make farm improvements.

* Scholarships for Disadvantaged Students

 http://bhpr.hrsa.gov/dsa/sds.htm Mortgage Relief

 The Scholarships for Disadvantaged Students program provides scholarships to full-time, financially needy students from disadvantaged backgrounds, who are enrolled in health professions and nursing programs.

* State Financial Assistance Programs

 States have their own funding for their low-income or unemployed residents. The guidelines and rules vary from state to state, so check to see what your state offers:

Alabama - www.dhr.state.al.us/page.asp?pageid=359

Alaska - health.hss.state.ak.us/dpa/programs/atap

Arizona - www.de.state.az.us/faa/appcenter.asp

California - www.dss.cahwnet.gov/foodstamps/PG839.htm

Colorado - www.cdhs.state.co.us/coworks/

Connecticut - www.dss.state.ct.us/svcs/tanf.htm

Delaware - www.state.de.us/dhss/dss/tanf.html

District of Columbia - www.dhs.dc.gov/dhs/cwp/view,A,3,Q,492411.asp

Florida - www.dcf.state.fl.us/ess/tanf.shtml

Georgia - dfcs.dhr.georgia.gov/portal/site/DHR-DFCS/

Hawaii - www.realchoices.org

Idaho - healthandwelfare.idaho.gov/portal/alias\_\_Rainbow/lang\_\_en-US/tabID\_\_3328/DesktopDefault.aspx

Illinois - www.dhs.state.il.us/page.aspx?item=30358

Indiana - www.in.gov/fssa/families/tanf/index.html

Iowa - http://www.govbenefits.gov/ExternalLinkPageFlow/ExternalLinkPageFlowController.jpf?&url=http://www.dhs.state.ia.us/PolicyAnalysis/PolicyManualPages/Manual\_Documents/Forms/470-0462.pdf

Kansas - www.srskansas.org

Kentucky - https://apps.chfs.ky.gov/Office\_Phone/index.aspx

Louisiana - http://www.govbenefits.gov/ExternalLinkPageFlow/ExternalLinkPageFlowController.jpf?&url=http://www.dss.state.la.us/departments/ofs/Family\_Independence\_Temporary\_.html

Maine - www.state.me.us/dhs/bfi/tanf/TANF.htm

Maryland - www.dhr.state.md.us/how/cashfood/tca.htm

Massachusetts - www.mass.gov/dta

Michigan - www.michigan.gov/fia/0,1607,7-124-5453\_5526\_22957---,00.html

Minnesota - http://www.govbenefits.gov/ExternalLinkPageFlow/ExternalLinkPageFlowController.jpf?&url=http://www.dhs.state.mn.us/main/idcplg?IdcService=GET\_DYNAMIC\_CONVERSION&RevisionSelectionMethod=LatestReleased&Redirected=true&dDocName=id\_005325

Mississippi - www.mdhs.state.ms.us/ea\_tanf.html

Missouri - dss.missouri.gov/fsd/tempa.htm

Montana - http://www.govbenefits.gov/ExternalLinkPageFlow/ExternalLinkPageFlowController.jpf?&url=http://www.dphhs.state.mt.us/about\_us/divisions/human\_community\_services/additional/tanf\_eligibility.htm

Nebraska - www.hhs.state.ne.us/fia/adc.htm

Nevada - http://www.govbenefits.gov/ExternalLinkPageFlow/ExternalLinkPageFlowController.jpf?&url=http://dwss.nv.gov/index.php?option=com\_content&task=view&id=122&Itemid=319

New Hampshire - www.dhhs.nh.gov/DHHS/TANF/default.htm

New Jersey - www.state.nj.us/humanservices/dfd/dfdcwa39.html

New Mexico - www.hsd.state.nm.us/isd/fieldoffices.html

New York - www.otda.state.ny.us/main/ta/

North Carolina - www.dhhs.state.nc.us/dss/ei/ei\_hm.htm

North Dakota - http://www.govbenefits.gov/ExternalLinkPageFlow/ExternalLinkPageFlowController.jpf?&url=http://lnotes.state.nd.us/dhs/dhsweb.nsf/e486bc94591422b58625662c007143ec/33755491882e73ec862566730069c62e?OpenDocument

Ohio - jfs.ohio.gov/localservices/

Oklahoma - www.okdhs.org/programsandservices/tanf/

Oregon - www.oregonhelps.org/

Pennsylvania - www.dpw.state.pa.us/About/OIM/003670281.htm

Rhode Island - www.dhs.state.ri.us/dhs/dfipref.htm

South Carolina - www.state.sc.us/dss/contact.html

South Dakota - www.state.sd.us/social/TANF/index.htm

Tennessee - www.state.tn.us/humanserv/st\_map.htm

Texas - https://www.yourtexasbenefits.com/wps/portal

Utah - www.utah.gov

Vermont - www.dcf.vermont.gov/esd/reach\_up

Virginia - www.dss.state.va.us/form/index.html#financial

Washington - www.workfirst.wa.gov/

West Virginia - www.wvdhhr.org/bcf/family\_assistance/wvworks.asp

Wisconsin- www.dwd.state.wi.us/dws/w2/default.htm

Wyoming - dfsweb.state.wy.us/districts/base2.htm

# MORTGAGE RELIEF

* HomeFree-USA “Save A Family” Foreclosure Prevention Fund

 www.homefreeusa.org/ht/d/sp/i/4943/pid/4943

 Thousands of American families face threats to their homeownership every day. Unemployment, illness, and predatory lending practices threaten the most valuable investment that a homeowner can possess, their home. On average, five families call HomeFree-USA for help every day. As a HUD approved housing counseling agency, HomeFree-USA is required to help these at risk families with no charge to them.

 In some cases, they need help to pay the mortgage for a month or two. In other cases, they need an advocate and assistance with their lender to forestall foreclosure. In all instances, a significant amount of time and/or money must be spent to ensure a positive outcome.

 With more than a decade of experience and a 0 percent foreclosure rate, HomeFree-USA has the knowledge, experience and willingness to help at risk families to successfully protect their homes.

 To help with the financial aspects of saving a family, HomeFree-USA has established the “Save a Family” foreclosure prevention fund. HomeFree-USA solicits contributions to this fund to offset expenses related to saving a family from the pain and degradation caused by the loss of a home. These expenses may include funding to ensure that at risk families have basic necessities such as goods and clothing as well as housing.

* Home Equity Loss Prevention Program (HELP)

 www.acornhousing.org/TEXT/fap8.php

 If you are behind on your mortgage, ACORN housing counselors may be able to intervene on your behalf with your lender in order to come to a resolution that will ultimately bring your loan current. The HELP program has established relationships with 43 major lenders in the U.S. in order to get loans out of foreclosure. Recently, they assisted over 4800 families in working out repayment plans, forbearance plans, loan modifications, refinances and partial claims, which allowed these families to keep the equity that they built in their homes.

* Mortgage Relief Fund

 www.mortgagerelieffund.com

 The Mortgage Relief initiative has grown from five regional banks to nearly fifty banks of every size, with branches throughout much of New England. The participating banks represent a safe and sound place to discuss your credit needs and financial situation, with expertise and respect.

 Whenever possible, the banks participating in the initiative will help eligible homeowners refinance into conventional loans that will better meet their needs. The banks aim to help homeowners who are having difficulty making payments (or expect to) because of high-rate, nontraditional, or resetting loans.

* Hope Now Alliance

 http://www.hopenow.com/members/members.html

 The Hope Now Alliance is a cooperative effort between the US government, counselors, investors, and lenders to help homeowners who may not be able to pay their mortgages. Created in response to the subprime mortgage crisis, the alliance claims to have helped over one million homeowners avoid foreclosure.

* Housing Partnership Fund

 www.housingpartnership.net/lending/housing\_partnership\_fund/

 The Housing Partnership Fund is a CDFI-certified lending affiliate of the Housing Partnership Network that provides members with short-term, equity-like financing for affordable housing rental and ownership development.

 The Fund's loans, which offer terms of up to three years, generally bridge public subsidies that are not committed at the time of acquisition.

* USDA Centralized Servicing Center (CSC)

 www.rurdev.usda.gov/rhs/sfh/bor\_sfh.htm#What if I have financial difficulties?

 To improve service and cut taxpayer costs, USDA Rural Development created the Centralized Servicing Center (CSC), which uses an automated system to expand benefits to new and existing home loan borrowers nationwide. The CSC services all USDA Rural Development single-family housing loans.

* Veterans’ Mortgage Relief

 www1.va.gov/opa/pressrel/pressrelease.cfm?id=1514

 Many homeowners have found it difficult recently to pay their mortgages, but quick intervention by loan counselors at the Department of Veterans Affairs (VA) has actually reduced the number of veterans defaulting on their home loans.

 Depending on a veteran’s circumstances, VA can intercede with the borrower on the veteran’s behalf to pursue options – such as repayment plans, forbearance, and loan modifications – that would allow a veteran to keep a home.

 With the aid of many of these agencies, you may be able to keep your home or work out some type of repayment plan with your bank. Spend a few hours this week and surf the web to see if any of these might work for you. As we mentioned earlier, if these agencies do not use their budgets, they lose them. They are just as motivated as you are.