

Finding a Place to Call Home





Finding a Place to Call Home

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Welcome to the Starting Over After Foreclosure Toolkit

This toolkit is designed to help people who have been through home foreclosure or are now in the foreclosure process to rebuild their financial lives. There are eight distinct units available for use in this toolkit. They are:

- ▶ Getting a Fresh Start After Foreclosure
- ▶ Reimagining Your Future: What Direction Do You Want to Go?
- ▶ Assessing Your Financial Situation
- ▶ Rebuilding Your Financial Situation and Credit History
- ▶ Finding a Place to Call Home
- ▶ Knowing Your Rights and Responsibilities
- ▶ Getting Prepared, Getting Organized
- ▶ Returning to Homeownership

You may use each of the units in the toolkit when appropriate depending on where you are in the financial rebuilding process after foreclosure. You do not have to read them in order from start to finish, although you could.

This unit is called Finding a Place to Call Home. This is probably the biggest problem for families who experience home foreclosure. This unit focuses on determining your housing needs after foreclosure to help your family transition through this new economic reality.



Understanding Where You Are in the Foreclosure Process

Before you can determine your housing needs, you need to understand where you are in the foreclosure process. Please use the foreclosure timeline prepared by the Michigan State Housing Development Authority (2014, June) to guide your assessment (http://www.michigan.gov/documents/mshda/Foreclosure_Timeline_427085_7.pdf).

Determine Your Financial Situation After Foreclosure

After foreclosure, one of the first steps in determining where to live is to assess your financial situation. Determining your monthly spending plan can help you understand how much you can afford to spend on your housing needs in the future. To learn more about assessing your current financial situation, visit the unit **Assessing Your Financial Situation**.



TRY IT!

Review the “Redemption Period – Homeowner Responsibilities” checklist on page 13 for more information.

What Do You Need to Keep in Mind During the Foreclosure Process?

While in the foreclosure process, you are typically in the **redemption period**. (Visit the unit **Knowing Your Rights and Responsibilities** to learn more about the redemption period.) Understanding the rules and regulations that you have as a homeowner is an important step in the process.

When Should You Leave Your Home in the Foreclosure Process?

If you cannot keep your home, and foreclosure is your only exit option, you need to decide on when to leave: immediately, at the last possible point or somewhere in between. The following are some guidelines adapted with permission from *Transitioning Consumers: Counseling Clients to Take the Next Step*, HO285 developed by NeighborWorks America (2011) to assist you with this process:

First, revisit your budget. Without your house payment, look at the bottom line (your income minus necessary expenses). This can help you determine what money is available for your next living situation.

Consider these questions:

- ▶ Would I be better off moving quickly because rental costs (rent, utilities and renter’s insurance) will be less than the monthly upkeep of the home I must leave?



- ▶ Will I be better off staying because I can save money for relocation costs (first and last month's rent, security deposit and moving expenses)?
- ▶ Will staying give me more time to look for new housing and sell items?
- ▶ Will staying in the home prevent me from taking the steps to face the reality of losing my home?

Second, be intentional and responsible. While it is your right to wait until an eviction is served before you leave your home, being evicted is a matter of public record and will be recorded on your credit report. Aim to transition gracefully before being evicted and by leaving the contents in good condition.

What About Too-Good-to-Be-True Offers?

Beware of unsolicited offers of assistance for foreclosure prevention through the mail or by phone. No matter how legitimate they look, most are scams.

According to Loan Modification Scam Alert (n.d.) (www.loanscamalert.org), you should avoid six things to protect yourself against a loan scam:

- ▶ Never provide a fee in advance to a company or individual promising to modify, refinance or reinstate your mortgage.
- ▶ Never trust a company or individual that guarantees they can stop a foreclosure process. Always check the credentials, reputation and experience of anyone offering assistance. To evaluate a company or person, check your local Better Business Bureau or the Michigan Department of Insurance and Financial Services (2014) at <http://michigan.gov/difs> to file a complaint.
- ▶ Never make a mortgage payment to anyone other than your lender without your lender's approval.
- ▶ Never sign the deed to your home over to a company or an individual, and always carefully read and understand all paperwork before signing. Ask a legal professional to review any contract you are asked to sign. Use a translator if English is not your primary language. Do not sign a contract under pressure and never sign anything that contains blank lines or spaces, as information can be added later without your permission.
- ▶ Never trust a company or individual that promises to provide you with a "government approved" or "official government" modification.
- ▶ Never provide personal information online or over the phone to someone you don't know.

Instead:

- ▶ **Contact your lender or mortgage servicer immediately** if you're having trouble paying your mortgage or if you have received a foreclosure notice.
- ▶ **Contact a legitimate nonprofit homeownership or financial counselor** to help you avoid foreclosure and work through your financial problems. Reach out to a HUD-approved housing counselor in your area for assistance in finding an affordable place to live (U.S. Department of Housing and Urban Development, n.d.-d) (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>). You can also call HUD's interactive voice system at 800-569-4287 or call the 24/7 Homeowner's HOPE hotline at 1-888-995-HOPE. Michigan State University Extension (2014) Financial and Homeownership Education staff members also can assist with foreclosure prevention resources in your local community. Visit www.mimoneyhealth.org and click on the "Contact Us" tab, to find the one nearest you.
- ▶ **Get informed on the foreclosure process for your state** and find out how much time you have before losing your home. For information about the foreclosure process in Michigan, visit the Michigan State Housing Development Authority (2014c) *Stages of Foreclosure* at http://www.michigan.gov/shda/0,4641,7-141-45866_62889_47905-177816--,00.html.



**TRY IT!**

Use the “Housing Needs” handout on page 14 to determine your family’s future needs.



Identify Available Housing Options & the Costs Associated

There are four main housing options available to families after foreclosure. Understanding the options available will help you and your family in your housing choices.

Housing Option #1 – Seek Out Rental Housing

Seeking out rental housing can be challenging. Finding housing that will meet the needs of you and your family will help you transition after foreclosure. Checking out what is available in your community is a good first step. Read through your local newspaper or check out local websites to assist you in your search.

TRY IT!

Review the University of Minnesota Extension questions listed at right. To aid you in your comparison, complete the “Pros & Cons of Housing Options” worksheet on page 15.

Questions to Help You Make the Right Choice for Alternative Housing

Some key questions to help you determine appropriate alternative housing for you and your family follow:

- ▶ What is included in the rent (heat, electric, garbage, or other services and utilities)?
- ▶ Is a security deposit required? If so, how much?
- ▶ What is the total cost to get into rental housing that will meet your needs and goals?
- ▶ Are there additional costs such as transportation or health-related adaptations that may not be reflected in your comparison?

By answering these questions, you can start to compare and contrast available options.



What Are the Costs Associated With Alternative Housing?

How do you determine how much is an appropriate amount to spend on rental housing? A general guideline is to spend no more than one-third (33 percent) of monthly take-home pay on housing. This formula can help you see how much rent you can afford.

Monthly take-home pay:	\$
Multiply by 0.33 (33%)	X 0.33
Amount that can be spent on rent:	\$

Typically, when looking into renting a home or apartment, be aware of costs associated with this decision such as a credit report fee, security deposit, first month's (and sometimes last month's) rent and moving expenses. Understanding the costs ahead of time will help you plan ahead to ease the transition process.

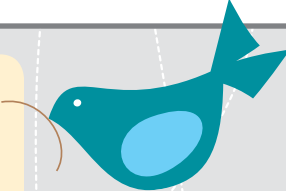
**TRY IT!**

Choosing a new housing situation is never easy. To help you with the decision-making process, check out the "Rental Housing Comparison" worksheet on page 17. You'll use it to keep track of information about some different housing options your family can make and the considerations associated with each option.

Tips for New Renters

NeighborWorks America has developed a list of tips for new renters:

- ▶ Read your lease before you sign it.
- ▶ Ensure that everything you and the property owner or manager agree to is in writing.
- ▶ Keep a copy of the signed lease and the property owner's or property management company's contact information for your files.
- ▶ Walk through the rental unit with the property owner or manager to record or photograph any existing damage.
- ▶ If you are renting or **sub-leasing** from an individual, ask your property owner or manager for proof that he or she is current on the mortgage.
- ▶ Consider renter's insurance to cover losses due to theft or damage. Renter's insurance can be inexpensive in comparison to other insurance policies, but can save you quite a bit of money if loss, theft or damage occurs.
- ▶ If you have a pet, find out if the rental unit allows pets and if any additional costs may be assessed to you.



Adapted with permission from *Counseling Clients Seeking Rental Housing* by NeighborWorks America, January 2013, HO265, continuing education course.

Renters' Rights

Did you know that as a renter, you have rights? In Michigan, there are tenant protections, as explained in *Tenants and Landlords: A Practical Guide* (Michigan State University College of Law Housing Law Clinic, 2013). Check them out! (<http://www.legislature.mi.gov/Publications/tenantlandlord.pdf>).





How Do You Find An Apartment After Foreclosure?

Finding an apartment after foreclosure can be challenging. Sometimes your previous credit history may be poor and funds may be limited. However, being honest with the potential property owner or manager about what happened and why may help persuade him or her to take a chance on renting to you. Offering two months' rent in advance plus the deposit may also help.

Where Can You Find an Apartment in Your Local Community?

The following resources can assist you with finding an apartment in your area:

- ▶ Federal agencies that provide apartment and rental assistance such as:
 - Affordable Apartment Search (U.S. Department of Housing and Urban Development, n.d.-b): (<http://www.hud.gov/apps/section8/step2.cfm?state=MI%2CMichigan>)
 - Rental Assistance (U.S. Department of Housing and Urban Development, n.d.-e) (http://portal.hud.gov/hudportal/HUD?src=/topics/rental_assistance)
 - USDA Rural Development Multi-Family Housing Rentals (U.S. Department of Agriculture, 2011) (http://rdmfhrentals.sc.egov.usda.gov/RDMFHRentals/select_state.jsp?home=NO)
- ▶ State and local government agencies that administer affordable rental programs including:
 - Michigan Housing Locator (Michigan State Housing Development Authority, 2001-2014) (<http://www.michiganhousinglocator.com/>)
- ▶ Local resources such as:
 - Real estate professionals, property owners or property management companies that work with area rentals
 - Local nonprofits that develop affordable rental housing
 - Real estate rental section of local newspapers
 - Free apartment guide publications available at most supermarkets



Check out the “How to Find an Apartment After Foreclosure” handout on page 16 to assist you in your apartment search efforts.

Housing Option #2 – Land Contract

What Is a Land Contract?

If you are not able to qualify for a traditional loan, you may qualify for a land contract. A land contract is an agreement between a buyer and a seller. It states that the buyer is purchasing property but will not receive the legal title until the debt has been paid off. Unlike with a mortgage, in a land contract, if a buyer does not maintain his payments, the seller can regain possession of the property and keep whatever money the buyer has paid out.

Land contracts are legal and binding in Michigan. However, they must be in writing in order to be enforced. Please be aware that many financial scams are associated with this buying option. Consult a legal advisor when entering into a land contract.



What Should a Buyer Consider Before Deciding to Buy a Home on Land Contract?

- ▶ What can you afford to pay as a down payment and every month after you make the down payment?
- ▶ If you enter into a land contract with a balloon payment, what is your plan for being able to come up with the payment?
- ▶ Do you understand the legal remedies available to the seller if you are declared in default?
- ▶ If there is an underlying mortgage on the property you wish to buy and it is going to remain on the property during the term of the land contract, what, if any, legal issues can arise between the seller and the seller's lender?

Because land contracts can be extremely risky, work with a legal advisor (<http://www.michiganlegalhelp.org/>) throughout the process. In Michigan, learn more in the *Michigan Land Contract Guide* (Michigan Foreclosure Task Force, n.d.) (<http://miforeclosureresponse.org/wp-content/uploads/2012/09/Land-Contract-Guide-FINAL.pdf>). It includes the 13 provisions that should be included in a land contract.



Housing Option #3 – Lease Your Home

Ask if your mortgage company offers a program that would allow you to rent back the home you lost to foreclosure, allowing you and your family to continue living in your current home while giving you time to find a new place to live. This is called **leaseback**. Fannie Mae (2014b) (<http://knowyouroptions.com/avoid-foreclosure/options-to-stay-in-your-home/deed-for-lease>), Freddie Mac (2014b) (http://www.freddiemac.com/homeownership/after_foreclosure/reo_rental_options.html), and the Federal Housing Administration (FHA) have leaseback programs (<http://www.hud.gov/offices/adm/hudclips/handbooks/hshg/4310.5/43105c7HSGH.pdf>) (U.S. Department of Housing and Urban Development, 2007, April). While this housing solution is uncommon, it may be worth asking about.

To find out if this option exists for you, determine who owns your loan. To see if Fannie Mae owns your loan, visit the Fannie Mae (2014a) Loan Lookup at <https://knowyouroptions.com/loanlookup>. To see if Freddie Mac owns your loan, visit the Freddie Mac (2014a) Loan Look-Up Tool at <https://ww3.freddiemac.com/loanlookup/>.

If one of these companies does not own your loan, your mortgage company may offer a similar leasing option. Contact your local mortgage company (<http://knowyouroptions.com/find-resources/mortgage-assistance/helpful-contacts/your-mortgage-company>) (Fannie Mae, 2014c) to find out what programs may be available to you.

Leaseback is an alternative to foreclosure and may be an option if:

- ▶ You are ineligible to refinance or modify your mortgage.
- ▶ You are facing a long-term hardship.
- ▶ You are several months behind on your mortgage payments.
- ▶ You may owe more on your home than it's worth.
- ▶ You have not been able to sell your home.
- ▶ You want to remain in your home and neighborhood.

**TRY IT!**

Determine if a Deed for Lease option is right for you. Visit <http://knowyouroptions.com/avoid-foreclosure/options-to-stay-in-your-home/deed-for-lease> (Fannie Mae, 2014b).



Housing Option #4 – Seek Out Resources for Assistance

If the first three options are not possible and staying with family or friends is not an option, there may be resources to assist you locally. Help is available! If you are having difficulty finding an affordable place to live, the U.S. Department of Housing and Urban Development (HUD), along with other federal agencies, can assist you.

- ▶ Reach out to a HUD-approved housing counselor in your area for assistance in finding an affordable place to live (U.S. Department of Housing and Urban Development, n.d.-d) (<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>).
- ▶ If you need a place to stay immediately, visit the U.S. Department of Housing and Urban Development (HUD) (n.d.-c) (http://portal.hud.gov/hudportal/HUD?src=/program_offices/comm_planning/homeless) for more information. There are funded programs that provide a range of services including shelter, food and counseling, and even job-skill programs.
- ▶ Call 2-1-1 for help with food, housing, employment, health care, counseling and more. Learn more about your local 2-1-1 by looking up your area on the 2-1-1 website at <http://www.211.org/> (AIRS and United Way, 2014).

Resources to Assist You When You Need Financial Support to Assist Housing Needs

- ▶ Rental voucher programs: Project-Based Vouchers (Michigan State Housing Development Authority, 2014b) (http://www.michigan.gov/mshda/0,4641,7-141-5555_5626-299561--,00.html) and Housing Choice Vouchers (Michigan State Housing Development Authority, 2014a) (http://www.michigan.gov/mshda/0,4641,7-141-5555_41607---,00.html) are federal programs that provide rent subsidies for individuals in low-income situations. To learn more about these programs, visit the U.S. Department of Housing and Urban Development (n.d.-a) Housing Choice Voucher Program website at http://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/programs/hcv/about.
- ▶ Temporary or emergency cash assistance: Programs available in some areas through local governments, foundations or nonprofits assist families in transition to another home after foreclosure. Visit <http://www.211.org/> (AIRS and United Way, 2014) for United Way's local information and referral service.
- ▶ Cash for keys: This option available from some servicers provides cash to qualifying homeowners for vacating their homes quickly and in good condition. Contact your servicer with more information about this program.

Should You Get a Storage Unit?

Transitioning to a new home is difficult. Often, we accumulate many personal items throughout our lifetime. However, renting a storage unit is a poor financial decision. Since finances are tight during this transition, many people end up losing their personal possessions they store due to nonpayment on the storage unit. Sell your possessions, or store them at the home of a friend or relative. By not putting your items in storage, you save money and simplify your life.





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Moving

Moving your family and all your possessions can be a daunting task – but especially when you are facing financial crisis.



TRY IT!

Moving to a new home or rental unit? Check out the “Moving Tips: Important Family Records” checklist on page 19 and the “Moving Process” checklist on page 20 to ease your transition.



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TRY IT!

Tips for Pet Owners Who Face Foreclosure

If you are facing home foreclosure and you have pets, check out the “Tips for Pet Owners Who Face Foreclosure” handout on page 22 for some tips to help you relocate with your pets or find other safe placement for them.

Remember: never leave pets behind when you vacate your home.





Redemption Period – Homeowner Responsibilities

While in the foreclosure process, you are typically in the redemption period. Understanding the rules and regulations that you have as a homeowner is an important step in the process. The following lists your responsibilities during the redemption period.



- ☐ **Understand the foreclosure timeline.** Determine the date that the property must be vacated and the date you will leave.
- ☐ **Understand your rights** under the foreclosure laws. See the unit **Knowing Your Rights and Responsibilities**.
- ☐ As long as you are living in the house, you are **responsible for maintenance**. Keep the grass mowed and the snow shoveled. Maintain the property by showing visible signs that you live there. Lenders hire inspectors who drive by the property at least monthly to determine occupancy.
- ☐ **Respond promptly to all foreclosure notifications** throughout the process to protect your rights under the foreclosure laws.
- ☐ During the foreclosure process, **set aside funds** to pay for relocation costs.
- ☐ Consider housing options, and **determine where to go next**. If renting, begin looking for appropriate listings.
- ☐ Cancel your homeowner's insurance and **obtain renter's insurance**.
- ☐ **Consult a tax specialist** to discuss any potential tax implications.
- ☐ **Prepare for and make the move.**
- ☐ **Provide the lender with a forwarding address.** If notification has been received by the homeowner that the debt owed has been forgiven or will not be assessed to the homeowner, the homeowner will receive a 1099-C (cancellation of debt) from the mortgage company by the end of January of the year after the foreclosure. Homeowners should seek tax filing assistance from a qualified tax professional.
- ☐ **If necessary, pay any deficiencies or remaining debts you may owe.** Contact your lender to determine if this applies to you.

Adapted with permission from *Transitioning consumers: Counseling clients to take the next step*, HO285; by NeighborWorks America, 2011.



Housing Needs

Complete this tool to determine your needs so you can set your housing goals. Answer the following questions to better understand your housing needs and goals:

Regarding your home, do you ___ own ___ rent?

What life stage are you in? Check all that apply:

- ☐ Young single adult
- ☐ Middle-aged single adult
- ☐ Single-parent family
- ☐ Married, no children
- ☐ Married with children
- ☐ Empty nest, still working
- ☐ Empty nest, retired
- ☐ Restricted retirement
- ☐ Other: _____

How important is it to stay in the same community?

What does your housing need to be close to?

Rank from most important (1) to least important (8).

- ___ Work
- ___ School
- ___ Shopping
- ___ Medical
- ___ Transportation
- ___ Recreation
- ___ Family and friends
- ___ Other: _____

What is your housing preference?

Rank from best preferred (1) to least preferred (9).

- ___ Apartment
- ___ Mobile home
- ___ Manufactured home
- ___ Condominium or townhouse
- ___ Single family home
- ___ Duplex or other congregate housing
- ___ Assisted living
- ___ Live with friends or family in their home
- ___ Other: _____

What else needs to be considered about your housing?

- ☐ Number of bedrooms needed: _____
- ☐ Number of bathrooms needed: _____
- ☐ Accessibility considerations (wheelchair or other):

- ☐ Other health considerations: _____

- ☐ Other needs: _____

Using the above information, identify your postforeclosure housing goals. As you set your goals, you may want to think about these questions:

- ☐ Was your pre-foreclosure housing meeting your housing needs? Was it too big or too small for your current family? Did you have accessibility issues with your housing?
- ☐ If your rental housing didn't meet your needs, will you seek different housing or can you live with existing conditions for the time being?
- ☐ Was your pre-foreclosure housing location satisfactory? Before the foreclosure, were you thinking about moving closer to family, friends or work?

My postforeclosure housing goals are:

Adapted with permission from Onstad et al.'s *Recovery After Disaster: The Family Financial Toolkit* (2011, St. Paul, MN: University of Minnesota Extension, Post-Disaster Housing Needs and Goals, pp. 145-146.)



Pros & Cons of Housing Options

Complete this worksheet by listing pros and cons for three housing options: Affordable rental including the use of subsidized housing, public housing or housing vouchers; other rental housing (without government assistance); or staying with family and friends.

OPTION 1: Affordable Rental (with government assistance)

This includes subsidized housing, public housing and housing vouchers.

Pros	Cons

OPTION 2: Other Rental Housing Options (without government assistance)

Pros	Cons

OPTION 3: Staying With Friends or Family

Pros	Cons

Adapted with permission from *Transitioning consumers: Counseling clients to take the next step*, HO285; by NeighborWorks America, 2011.



How to Find an Apartment After Foreclosure

Looking for an apartment? Finding a place to live after foreclosure sometimes can be difficult. Use the following tips to maximize your search efforts.



- ▶ Seek out no-credit-check rentals. Large apartment complexes are typically owned by companies that have strict approval criteria. You're more likely to get a credit check at one of these complexes. Instead, look for houses, condos, townhomes, duplexes and small apartment buildings that are owned by a single owner. These types of property owners are less likely to do credit checks. Look for these types of rentals advertised in the local newspaper, on reputable online websites, or from friends and family.
- ▶ Pay a higher deposit. If you're able to pay a higher security deposit, it may help you get an apartment. Giving the property owner or manager a high deposit lets him or her know you're serious about paying your rent. Of course, you're still responsible for paying your rent on time each month.
- ▶ Provide proof of income and list of references. This can help verify that you can make the payments as agreed. Make sure your personal references are excellent.
- ▶ Find a co-signer. You might get approved for an apartment, even one of the larger apartment complexes, if you have a co-signer or guarantor. Keep in mind your co-signer will be responsible for any unpaid rent or damage done to the apartment when you move out.
- ▶ Keep paying other bills on time. If you can show the property owner or manager that defaulting on your mortgage was an isolated incident, rather than a pattern of late payments on all bills, you may be able to rent despite your foreclosure.
- ▶ Be honest. Prepare a communications plan in advance. An up-front approach can help increase the chances of an approval for a rental. Explain the situation to the property owner or manager, and focus on how you've turned your finances around (or are in the process of doing so). Make sure the property owner or manager understands that the hardship that caused your foreclosure won't cause you to be late on your rent.

Adapted with permission from *Transitioning Consumers: Counseling Clients to Take the Next Step*, HO285; by NeighborWorks America, 2011.



Rental Housing Comparison

Instructions: Complete the worksheet below to help you determine the best rental housing for you and your family.

Rental Unit	Option #1	Option #2	Option #3
Location			
Initial Costs			
Security deposit			
Application fee			
Other:			
Total Initial Cost			
Monthly Housing Costs			
Rent			
Heat			
Water & sewer			
Trash			
Parking/garage			
Other:			
Total Monthly Housing Costs			
Neighborhood			
Near bus or train line			
Near family, work, daycare, etc.			
Near shopping, church, schools, etc.			
Safe, can play outside, quiet			
Other:			
Building			
Types of units (single duplex, multifamily)			
Condition of building			
Laundry facility, storage space, yard space			
Off-street parking			
On-site management			
Private entrance			
Other:			





Rental Housing Comparison, continued

Rental Unit	Option #1	Option #2	Option #3
Rental Unit Features			
# of bathrooms			
# of bedrooms			
Air-conditioned			
Closets and storage			
Eat-in kitchen, appliances included			
Garbage disposal			
Utilities included in rent payment			
Washer and dryer (in unit or on-site)			
Window treatments included			
Other:			
Lease Terms/Conditions			
Lease terms			
Pets allowed			
Sub-lease allowed			
Other:			

What would be your cost for each unit?

Rental Unit	Initial Cost	Monthly Cost
Option #1		
Option #2		
Option #3		

Are there any additional pros/cons for any of the units, not already mentioned above?

Rental Unit	Pro	Cons
Option #1		
Option #2		
Option #3		

Which of the three units would be the most likely to meet both your needs and goals and stay within your budget?

Adapted with permission from *RentWise: Workbook and Organizer* by M. Bruin, 2006, St. Paul, MN: University of Minnesota Extension.



Moving Tips: Important Family Records

Instructions: Complete the checklist below to assist your moving process and ensure all moving needs are met for you and your family.

Who needs to be notified of your move?

☐ Important Contacts:

- ▶ U.S. Post Office – Get a free copy of “Post Office Mover’s Guide”
- ▶ Michigan Department of State (change address on your driver’s license)
- ▶ Your employer

☐ Family providers:

- ▶ Children’s day care/school
- ▶ Medical providers (doctor, dentist, etc.)

☐ Household Providers:

- ▶ Local utility companies (electric, water, gas)
- ▶ Telephone companies (land-line, cell)
- ▶ Cable or satellite television provider
- ▶ Insurance companies

☐ Creditors:

- ▶ Credit card companies
- ▶ Local financial institutions (banks, credit unions)
- ▶ Magazine subscriptions
- ▶ Religious organizations
- ▶ Athletic clubs

If moving out of the area:

☐ Get copies of records from:

- ▶ Medical
- ▶ Dental
- ▶ Immunization
- ▶ School
- ▶ Veterinarian

☐ Changes in your health care:

- ▶ Search the Internet; ask friends, neighbors and co-workers for recommendations.
- ▶ Transfer prescriptions to new pharmacy.
- ▶ Make sure you have a prescription supply to last for about a month before you move.
- ▶ Find out if your insurances policies will provide coverage in your new area. If not, request a recommendation.

☐ Additional Items:

- ▶ Request copies of school records for each child.
- ▶ Make arrangements for your children and pets for the day of the move.
- ▶ Resign or transfer club and association memberships.

Adapted with permission from *Moving Tips* by the Michigan State Housing Development Authority Homeownership Division, 2013.





The Moving Process

Instructions: Complete the checklist below to assist your moving process and ensure all moving needs are met for you and your family.

Packing tips:

- ☐ Determine if you should have a yard or garage sale or donate items to a local charitable organization.
- ☐ Inventory what needs to be moved.
- ☐ Make a list by room of all items to be moved.
- ☐ Obtain packing materials: boxes, bubble wrap, tape, rope and markers.
- ☐ Use newspaper, blankets and towels to buffer breakable items.
- ☐ Don't overload the boxes.
- ☐ Label all cartons with the room they belong in the new residence.
- ☐ Label boxes that have fragile items.
- ☐ Have a box of cleaning and bathroom supplies ready for your new residence.
- ☐ Pack essential items such a change of clothes, towels, prescriptions, and toothbrush and personal care items in your car.
- ☐ Do not pack up jewelry, money or legal documents – take them with you.
- ☐ Pack lunch and have snacks and drinks on hand.
- ☐ Have a first-aid kit handy.
- ☐ Make a final walk through the inside and outside to ensure nothing gets left behind.
- ☐ If you own pets, determine how they will be transported.

Transitioning a family with children:

- ☐ Inform children as soon as possible about the move.
- ☐ Allow them to ask questions and express their concerns.
- ☐ Using the Internet, maps and photos share information about the new area.
- ☐ Show them how easy it is to stay in touch with friends through email, phone or video chat.
- ☐ Drive by the new residence, school and neighborhood with children.
- ☐ Unless they are very young, have the children pack their own things.
- ☐ Allow them to take one favorite item in the car with them.
- ☐ As soon as you get settled, re-establish the children in their new school.
- ☐ Find out about enrolling them in extracurricular activities.
- ☐ Allow them time to make an adjustment.

Moving from a house:

- ☐ Transfer utilities at your new residence into your name before shut-off occurs avoiding a reconnect charge.
- ☐ Gather all the house keys for new owner.
- ☐ Put garage door openers with keys.
- ☐ Make sure you have keys to your new residence and that they work.





The Moving Process, continued

Self-moving vs. professional movers:

Determine what makes economic sense. Add up all the cost including materials, gas, meals, truck rental and insurance to move you and then compare it against a quote for a professional moving company.

If deciding to physically move your items yourself, determine:

- ☐ Am I physically able to move heavy pieces?
- ☐ Can I line up enough people who are willing and able to help based on the dates and time I plan on moving?
 - ☐ Make a list of names, contact information and commitment status.
 - ☐ Make reminder calls the day before.
- ☐ Will you need a truck or trailer?
- ☐ Can I drive a rental truck (are there special license requirements)? If not, who can? Often it's better to rent a larger truck and ensure that you can fit all of your possessions in one trip.
 - ☐ Request a hand truck with a strap for moving the heavy items (such as a sofa, refrigerator, or washer).
- ☐ Can the truck be reserved ahead?
- ☐ Do I have the time necessary to pack and move everything myself?

Choosing a professional mover:

- ☐ Ask family, friends and co-workers for recommendations.
- ☐ Check the company out with the Better Business Bureau or with the State's Attorney General Office.
- ☐ Determine the size, distance and timing of your move.
- ☐ Decide if you want self-service (you pack) or full-service (they pack). Some full-service moves include unpacking.
- ☐ Obtain a written cost estimate.
- ☐ Review the three types of insurance coverage: standard, assessed value or full replacement. Make sure all items being moved are insured against loss or damage by the company.
- ☐ Make a list of all items the company will move and if possible take pictures.
- ☐ Make sure you get confirmation of moving and delivery dates.
 - ☐ Call the day before the move to confirm.
 - ☐ Make sure the movers have clear directions.
 - ☐ Designate a parking area for the truck.
- ☐ Confirm with the moving company the form of payment they require, for example, cash or certified check.



Adapted with permission from *Moving Tips* by the Michigan State Housing Development Authority Homeownership Division, 2013.



Tips for Pet Owners Who Face Foreclosure

If you are facing home foreclosure and you have pets, here are some tips to help you relocate with your pets or find other safe placement for them. Never leave pets behind when you vacate your home.



Adapted with permission from *Tips for Homeowners With Pets When Facing Home Foreclosure*, by the American Humane Association, n.d., Retrieved from <http://www.americanhumane.org/assets/pdfs/animals/pa-pro-foreclosure-homeowner-tips.pdf>

Take Your Pets With You or Find Them a Safe Place to Stay

- ▶ Take your pets with you when you vacate your home; they may not survive if abandoned in the home or set loose. In addition, the comfort and companionship of pets can provide therapeutic benefits to family members by easing the strain of moving to a new residence.
- ▶ If you are unable to take your pets with you, follow these steps to find them a safe placement:
 - Ask family, friends or co-workers to care for your pets while you relocate.
 - Ask your veterinarian if you can receive low-cost boarding for your pets, or set up a payment plan for boarding costs while you relocate.
 - If you cannot find temporary placement for your pets, visit www.petfinder.com to search for animal shelters and animal rescue organizations in your area where you can surrender ownership of your pets and which do not euthanize adoptable animals. This will provide peace of mind that your pets will be safe until they are adopted into a new home. Some shelters and organizations may offer to house your pets for a certain length of time (60 days, for example) at no cost, or at a reduced cost, while you find new housing, so you can be reunited with your pets. If you do not reclaim your pets within the time period, they may be placed for adoption. Always ask if this is an option.
 - You also can surrender your pets to your local open-admission animal shelter, but be advised that open-admission shelters are required to accept all animals (including strays), and the adoption of your pets cannot be guaranteed. Thus, if the shelter is overcrowded, it may be forced to euthanize your pets.

Don't Leave Pets Behind

- ▶ Never vacate your home and leave pets behind or set them loose. It's inhumane and may be illegal.
 - If you leave pets indoors or release them outdoors, state criminal animal-cruelty laws may apply (for example, abandoning or neglecting your pets), even if you believe you have left sufficient food and water for your pets.
 - If you leave pets behind and have arranged for someone to periodically check on them, you may still be in violation of criminal animal-cruelty laws. In addition, when the mortgage lender takes possession of the home, your pets will be removed by the local animal control agency, which will leave your pets at risk of an uncertain future that may include euthanasia.

When faced with foreclosure, please remember to provide for your pets to ensure that they are safe and that you do not face a criminal investigation and possible criminal charges for abandoning or neglecting them. By following these simple steps, this will help you, your family and your pets have a better future.

Starting Over

After Foreclosure Toolkit

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