

Foreclosure Education

MSU Extension helps homeowners understand what happens during delinquency and foreclosure, including the steps involved and important timelines.

Facing mortgage delinquency or the possibility of foreclosure can be an overwhelming experience for homeowners. If you or someone you know is a Macomb County resident—and the at-risk property is also located in Macomb County—consider calling MSU Extension’s Macomb office at **586-469-6430** or email us at msuehousing@macombgov.org. Our office has HUD-certified counselors available to help homeowners understand their options, organize next steps, and make informed decisions as the homeowner works toward resolving their situation.

Homeowners who choose to meet with our counselors will receive:

- Compassionate and confidential counseling
- Access to *non-monetary* foreclosure prevention resources
- Learn about available foreclosure options

MSU Extension also offers free educational classes online to help homeowners understand the complexities surrounding delinquency timelines, foreclosure and the effect on credit scores. Upcoming classes are highlighted below.

[Mortgage Foreclosure Basics](#)

April 7, 2026 | 3:00 p.m. – 4:30 p.m. Virtual via Zoom

This webinar will describe the options to keep, sell or let foreclosure happen. National mortgage pre-foreclosure regulations and the timeline from the Consumer Financial Protection Bureau (CFPB) will be explained.

Additional topics include: the Michigan Foreclosure Timeline, steps in foreclosure prevention, what is in a Workout Package, and the impact that foreclosure has on credit reports. This class will also cover where to find a HUD certified Housing Counselor and how to be cautious regarding potential scams and other local resources.



[Property Tax Foreclosure Basics](#)

May 7, 2026 | 1:00 p.m. – 2:00 p.m. Virtual via Zoom

This webinar will describe the options to keep, sell or let foreclosure happen.

For Michigan households who are facing foreclosure due to unpaid property taxes, it’s a stressful situation. Many have experienced a loss or reduction of income or another hardship. This webinar will describe:

- The three-year property tax timeline in Michigan
- Several options for possible assistance
- Ways to plan to pay back taxes to keep the property.

[Mortgage Foreclosure Basics](#)

June 2, 2026 | 2:00 p.m. – 3:30 p.m. Virtual via Zoom

This webinar will describe the options to keep, sell or let foreclosure happen. National mortgage pre-foreclosure regulations and the timeline from the Consumer Financial Protection Bureau (CFPB) will be explained.

Additional topics include: the Michigan Foreclosure Timeline, steps in foreclosure prevention, what is in a Workout Package, and the impact that foreclosure has on credit reports. This class will also cover where to find a HUD certified Housing Counselor and how to be cautious regarding potential scams and other local resources.