

HAVING TROUBLE
CATCHING UP
WITH YOUR HOUSE OR TAX PAYMENTS?



STEP FORWARD MICHIGAN CAN HELP
YOU AVOID FORECLOSURE.

It's easy to fall behind on mortgage or property tax payments. A costly hospital stay, a few months of unemployment or other unexpected events can let payments get away from you. Step Forward Michigan is here to help. We've assisted thousands of Michigan homeowners with loans to get them caught up on payments so they can keep their homes. And if you stay in your home long enough, you may not even have to pay the loan back.

To find out if you qualify for help from Step Forward Michigan, visit:

STEPFORWARDMICHIGAN.ORG

Step Forward Michigan program is offered by the Michigan Homeowner Assistance Nonprofit Housing Corporation in collaboration with the Michigan State Housing Development Authority.  MSHDA



Home / Do I Qualify?

DO I QUALIFY FOR THE STEP FORWARD MICHIGAN PROGRAM?

I need help with debts owed to my mortgage lender, property taxes owed to my county treasurer, and/or fees due to my condo association.

Yes No

The mortgage lender, county treasurer, or condo association I owe is listed on [Step Forward Michigan's Participating Partners list](#).

Yes No

I have LESS than \$10,000 in my bank accounts (not including retirement accounts).

Yes No

I occupy the property as my primary residence.

Yes No

I have a recorded deed documenting my ownership of the property.

Yes No

My property is a single-family or 1-4 unit multi-family structure and is located in Michigan.

Yes No

All applicants are willing to participate in the Step Forward Michigan application process. (Including you, your spouse, or anyone else who is obligated for debts secured by the property.)

Yes No

IF YOU ANSWERED 'NO' TO ANY OF THESE QUESTIONS...

We're sorry, but you must be able to answer "Yes" to all of the qualifying questions to be able to apply for Step Forward Michigan assistance. However, there are many other resources available to you. Check them out [here](#).

IF YOU ANSWERED 'YES' TO ALL OF THESE QUESTIONS...

Congratulations! You qualify to apply for assistance from the Step Forward Michigan Program. Your next step: Fill out the application. Before you apply, make sure you have the documents you need:

- Documents to verify your income (paystubs, tax returns, etc.).
- Bank statements to verify liquid assets such as savings, checking, money market and Certificate of Deposit accounts.
- Hardship Affidavit – Your written explanation of how your qualifying involuntary hardship led to the delinquency of your payments.

For a more complete explanation of all documents needed, go to the [FAQ Section \(questions 9-11\)](#). If you start the application and find you are missing necessary documents, don't worry. You can save your application and come back later to finish up (don't forget!)

[Apply now](#)

Need help with the application? Call us toll-free at 866-946-7432.

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Helping Michigan's Hardest-Hit Homeowners

DO I QUALIFY FOR THE STEP FORWARD MICHIGAN PROGRAM?

- YES NO I/We need help with debts owed to my mortgage lender, property taxes owed to my county treasurer, and/or fees due to my condo association
YES NO The mortgage lender, county treasurer, or condo association that I/we owe money to is listed on Step Forward Michigan's Participating Partners list.
YES NO I/We have household income to pay our future payments. (Including earned wages, business income, benefit income, or other income)
YES NO I/We have LESS than \$10,000 in my/our bank accounts. (Not including retirement accounts)
YES NO I/We occupy the property as my/our primary residence.
YES NO I/We own and have a recorded deed documenting ownership of my/our property.
YES NO My/Our property is a single-family or multi-family structure (less than 4 units) located in Michigan.
YES NO All applicants are willing to participate in the Step Forward Michigan application process. (Including the owner(s), the owner's spouse, and anyone that is obligated for debts secured by the property.)

IF YOU ANSWERED YES TO THE ABOVE QUESTIONS YOU MAY BE ELIGIBLE

FOR A 0% INTEREST FORGIVABLE LOAN OF UP TO \$30,000.00

APPLY NOW AT STEPFORWARDMICHIGAN.ORG

Toll Free at 866-946-7432

MORE INFORMATION REGARDING THE PROGRAM REQUIREMENTS AND FREQUENTLY ASKED QUESTIONS (FAQ) ARE AVAILABLE AT WWW.STEPFORWARDMICHIGAN.ORG

Contact our office if you need assistance with your Step Forward Michigan loan application. We would be happy to schedule a phone appointment to assist you.

Please contact me to discuss the Step Forward Michigan program.

NAME: _____ E-MAIL: _____
TELEPHONE: _____ ADDRESS: _____

STEP FORWARD MICHIGAN
866-946-7432
stepforward@michigan.gov
Mail Request To
Step Forward Michigan
PO Box 30632
Lansing, MI 48909-8132



Home / Resources

RESOURCES FOR HOMEOWNERS FACING FORECLOSURE "WHERE TO LOOK FOR HELP"

HOW TO GET INFORMED:

- **Michigan State Housing Development Authority (MSHDA)**
MSHDA's network of housing counseling agencies and HUD certified counselors are trained in community disaster response services and can help clients navigate the disaster recovery process, access recovery resources, keep their finances in order and avoid foreclosure or eviction. [Website \(https://www.michigan.gov/documents/mshda/MSHDA_Housing_Counseling_Agencies_Service_Overview_Covid-19_4.3.2020_002_686098_7.pdf\)](https://www.michigan.gov/documents/mshda/MSHDA_Housing_Counseling_Agencies_Service_Overview_Covid-19_4.3.2020_002_686098_7.pdf).
- **MSHDA's** housing educators are non-profit and governmental agencies located throughout the state that are available to assist you with the completion of your Step Forward Michigan application. Agencies can also help locate other resources and advocate on your behalf. To locate an agency in your area visit **MSHDA's website** (https://housing.state.mi.us/webportal/default.aspx?page=counseling_start) or call MSHDA at (517) 335-9928.
- You can also find a list of HUD approved housing education agencies within Michigan by visiting **HUD's website** (<https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=MI>)

- Access the **Consumer Finance Protection Bureau website** (<https://www.consumerfinance.gov/>) to learn about your rights as a consumer and how to navigate your financial choices.
- **Hold on To Your Home website** (<https://www.holdontoyourhome.org/>) is an online resource for homeowners in **Ingham County** who are facing foreclosure.
- For free assistance with legal issues, contact **Michigan Legal Aid website** (<https://michiganlegalhelp.org/guide-to-legal-help>).

HOW TO WORK WITH YOUR CREDITORS TO EXPLORE OTHER OPTIONS:

- Contact your **County Treasurer website** (https://www.michigan.gov/documents/2005_V_2006_FGU_116385_7.pdf) to see if they will accept payments for delinquent taxes, payment plans, debt forgiveness, and/or to apply for a Poverty tax exemption.
- Contact **your lender or loan servicer** to discuss options that may be available, including reinstatement, forbearance, repayment plans, refinance, claim advances and/or loan modifications, short sale, or deed in lieu of foreclosure.

WHERE TO GET OTHER FINANCIAL ASSISTANCE IF YOU DO NOT QUALIFY FOR STEP FORWARD MICHIGAN:

- The **Department of Health and Human Services (DHHS)** offers assistance through its **Home Ownership Services program website** (https://www.michigan.gov/mdhhs/0,5885,7-339-71547_5531-18245-,00.html).
- The **Housing and Urban Development (HUD) website** (https://www.hud.gov/topics/avoiding_foreclosure) offers information about federal programs which may be of assistance to you.
- The **Michigan Department of Treasury website** (<https://www.michigan.gov/taxes>) has information about tax benefits that could decrease tax debt such as: Michigan Principal Residence Exemption, the Michigan Homestead Property Tax Credit, the Michigan Poverty Exemption, or the Disabled Veterans Exemption.
- **Local funds** may be available through foundations, churches, civic groups, etc.

WHERE TO FIND SERVICES AND OPPORTUNITIES TO HELP OFFSET HOUSEHOLD EXPENSES:

- The **Michigan Office of Services to the Aging website** (<https://www.agingcare.com/local/michigan-office-of-services-to-the-aging-lansing-area-agency-on-aging-mi>) offers a list of local agencies that offer services for older adults and adults with disabilities.
- The **Michigan State University Extension** offers information about **Starting Over After Foreclosure website** (<https://www.canr.msu.edu/mimoneyhealth/home-ownership/startingover>)
- The **United Way** offers assistance through their community-based Call 2-1-1 program. Information is also available on their **website** (<https://www.mi211.org/>).
- The **Federal Home Loan Bank of Indianapolis (FHLBI) website** ([https://www.fhlbi.com/products-services/community-investment-and-housing/homeownership-initiatives/neighborhood-impact-program-\(nip\)](https://www.fhlbi.com/products-services/community-investment-and-housing/homeownership-initiatives/neighborhood-impact-program-(nip))) offers grants for energy efficiency upgrades or housing rehabilitation for eligible families.
- If you are an eligible, disabled adult or over 65 and totally and permanently disabled, you may be eligible for a **Special Assessment**. Visit the **Michigan's State Disability Assistance Department website** (https://www.michigan.gov/mdhhs/0,5885,7-339-71547_5526_7766--,00.html) or contact your city, township or county assessor for more information.
- Income eligible families may qualify for **Internet Essentials from Comcast**. Visit their **website** (<https://www.internetessentials.com/>) or call **1-855-846-8376** to apply for low-cost computer and internet access for school-age children.
- **Veterans** – to those who have served or who have supported a loved one who has, thank you. Please remember that your service earned benefits for you and your family. If you have questions about what those state and federal benefits are, or need emergency assistance when times are tough, call **800-MICH-VET**, or visit **Michigan Department of Military & Veterans Affairs website** (<https://www.michigan.gov/dmva>) where you will be connected to services and veteran service officers in your community.
- MSHDA's **Property Improvement Program (PIP) website** (https://www.michigan.gov/mshda/0,4641,7-141-45866_47906_49317-187374--,00.html) provides loans up to \$25,000 to substantially protect or improve the basic livability or utility of a home.
- The **City of Detroit website** (<http://www.detroitshomeloans.org/>) offers home improvement loans at 0% interest for qualified homeowners who are current on property taxes or property tax payment plan.

WHERE TO FIND TRANSITIONAL HOUSING AND HOUSING HELP:

- Search for **affordable rental housing** at MSHDA's **Michigan Housing Locator website** (<http://www.michiganhousinglocator.com/Portals/mshda/Default.aspx>).

- Your **Local Housing Authority website** (https://www.hud.gov/sites/dfiles/PIH/documents/PHA_Contact_Report_MI.pdf) may offer Housing Choice Vouchers or subsidized housing.
- **Faith-Based and Community Organizations** may offer assistance with moving and storage.
- For **Landlord-Tenant** issues call **Michigan State University's Landlord Tenant Hotline** at **517-336-8088** or visit the **Michigan Legal Help website** (<https://michiganlegalhelp.org/self-help-tools/housing/tenant-rights-and-responsibilities>)
- **Be aware of scams when searching the internet for rental housing.** More information is available from the **Federal Trade Commission website** (<https://www.consumer.ftc.gov/articles/0079-rental-listing-scams>).

WHERE TO TURN FOR EMOTIONAL SUPPORT:

Foreclosure can pose an enormous stress on a family's mental wellbeing, leading to increased anxiety, depression and even thoughts of suicide. Help is available.

- **Veteran's Crisis Line website** (<https://www.veteranscrisisline.net/>) offers 24/7 assistance. You can also call **1-800-273-8255** (press 1) for assistance.
- The **National Suicide Prevention Lifeline website** (<https://suicidepreventionlifeline.org/>) is available 24/7 or you can call **1-800-273-8255** where you'll be connected to a skilled, trained counselor at a crisis center in your area.

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CONTACT US

REPORT FRAUD, WASTE, AND ABUSE (FWA)

The Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA) takes allegations of fraud, waste, or abuse seriously. If you know of, or suspect, any fraud, waste or abuse, please report your concerns to us.

Mailing Address:

Step Forward Michigan
PO BOX 30632
Lansing, MI 48909-8132

Overnight Address:

Step Forward Michigan
George W. Romney Building – 8th Floor
111 S. Capitol Ave.
Lansing, MI 48933-1555

Phone: (866) 946-7432

Fax: (517) 636-6170

StepForward@michigan.gov

For further information on how to detect and report fraud, go to

<http://www.michigan.gov/mshda/0,4641,7-141-5555-284097-,00.html>

ESCALATION REVIEW

If you believe you have been unfairly treated or wrongfully denied assistance for the Step Forward Michigan program, please report your concerns to us.

Mailing Address:

ATTENTION: ESCALATION REVIEW

Step Forward Michigan

PO BOX 30632

Lansing, MI 48909-8132

Email: StepForward@michigan.gov

SUBJECT: ESCALATION REVIEW

LOAN SERVICING

Program loans are issued in the form of forgivable mortgage liens with a 0% interest rate and no monthly payments. The balance of the loan may be fully forgiven and lien discharged after five years, if the the borrower complies with the terms of the mortgage and note. For information about an existing Step Forward Michigan or Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA) lien, contact our Loan Servicing Department.

Mailing Address:

ATTENTION: Loan Servicing

Step Forward Michigan

PO BOX 30632

Lansing, MI 48909-8132

Email: MSHDA-HHFLoanServicing@michigan.gov

SUBJECT: Loan Servicing

Phone: (866) 946-7432

Fax: (517) 636-6170