



## Helping Michigan's Hardest-Hit Homeowners

MICHIGAN HOMEOWNER ASSISTANCE NONPROFIT HOUSING CORPORATION (MHA)  
STEP FORWARD MICHIGAN  
PO BOX 30632, LANSING, MICHIGAN 48909-8132  
PHONE: (866) 946-7432 FAX: (517) 636-6170  
WWW.STEPFORWARDMICHIGAN.ORG

---

### About The Michigan Hardest Hit Fund Program

Hardest Hit Funds (HHF) are provided by the U.S. Department of the Treasury through the Emergency Economic Stabilization Act of 2008 (EESA) or Troubled Asset Relief Program (TARP) to states that have been particularly hard hit by the economic and housing market downturn that began in 2007. The Hardest Hit Fund loan program was created in 2010 to assist states with their foreclosure prevention and neighborhood stabilization efforts. Michigan has received over \$761 million to operate its Hardest Hit Fund programs.

The Michigan Homeowner Assistance Non-Profit Housing Corporation (MHA) was created by the Michigan State Housing Development Authority (MSHDA) to design programs and oversee the distribution of the Hardest Hit Funds in Michigan.

#### Blight Elimination Program

The Hardest Hit Fund Blight Elimination Program was established by the MHA to assist Michigan communities with high vacancy rates address blighted residential properties. By working directly with local leaders to identify and demolish dilapidated abandoned homes, the program helps stabilize property values by establishing more green space or making way for future development. For more information visit [www.michigan.gov/mshda](http://www.michigan.gov/mshda)

#### Step Forward Michigan Program

The Step Forward Michigan Program was established by the MHA to work directly with Michigan homeowners to help them stay in their home. The program provides up to a \$30,000 interest free loan to assist with mortgage, property taxes, and/or condominium association fees. Hardest Hit Funds loans are forgivable at 20% each year, as long as the property remains the homeowner's primary residence.

Homeowners can apply online at [www.StepForwardMichigan.org](http://www.StepForwardMichigan.org) or call 866-946-7432.

Step Forward Michigan program staff will work directly with the homeowner to evaluate their loan application for our Loan Rescue Program.

##### Loan Rescue Program

This loan program assists homeowners delinquent on their mortgage, condo association fees, and/or property taxes who meet the following initial requirements:

- ✓ Had an involuntary qualifying hardship that caused the delinquency
- ✓ Have income necessary to sustain future payments

This program funds are paid directly to the lender, county treasurer, or condo association to reinstate the delinquent balance(s) if an eligible hardship caused the delinquency. Examples of qualifying hardships are job loss, medical event, reduction of gross income, death, divorce, or a one-time critical housing repair.

**MORE INFORMATION REGARDING OTHER PROGRAM REQUIREMENTS AND FREQUENTLY ASKED QUESTIONS (FAQ) ARE AVAILABLE AT**

**[WWW.STEPFORWARDMICHIGAN.ORG](http://WWW.STEPFORWARDMICHIGAN.ORG)**

10/01/2016

---

Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA) in collaboration with the Michigan State Housing Development Authority (MSHDA) 

