Helping Michigan's Hardest-Hit Homeowners

Loan Rescue Program - Past Due Property Tax Assistance

The Michigan Homeowner Assistance Nonprofit Housing Corporation (MHA) was created in 2010 by the Michigan State Housing Development Authority (MSHDA) to oversee the distribution of the Hardest Hit Funds® in Michigan. The MHA's program, Step Forward Michigan, has four programs designed to assist homeowners who have endured a financial hardship.

Information about Michigan's four Hardest Hit Funds® programs can be found online at www.stepforwardmichigan.org.

Effective January 15, 2013 ***Step Forward Michigan will begin taking applications to assist homeowners located in a participating county with past due property taxes using our Loan Rescue Program. If determined eligible, a onetime payment can be sent directly to the county treasurer to pay toward outstanding county and local property taxes. Funds may be disbursed through the Homeowner's mortgage company if the lender can maintain an escrow account. The maximum Loan Rescue Program reservation per household is $30,000.***

The ***Loan Rescue Program*** helps homeowners that have fallen behind on their mortgage and/or property taxes and need help catching up. Homeowners that occupy the property as their primary residence and have endured a qualifying involuntary hardship that caused them to fall behind may be eligible if they can now sustain their mortgage and/or property tax payments. Approved homeowners will be asked to sign a forgivable loan note and mortgage lien for the amount of assistance granted. The loan is provided at a 0% interest rate, requires no monthly payments, and will be forgiven at 20% each year as long as the property remains the homeowner's primary residence. Hardest Hit Funds® are paid directly to the participating mortgage lender and/or county treasurer for application toward the amount owed.

How To Apply

Homeowners must complete the Hardest Hit Funds® application located online at www.stepforwardmichigan.org.

To be considered for past due property tax assistance, homeowners must also complete the attached Property Tax Assistance Form and provide their most recent Summer and Winter property tax bills with their printed Hardest Hit Funds® application.

To Request Mortgage & Property Tax Assistance

Complete the online application and select your mortgage company's name from the lender list.

In addition, on Step 4 of the website application, select PROPERTY TAX ASSISTANCE as "Lender Name 2" entering your property parcel or tax identification number as the "Account Number". The total amount of property taxes owed should be entered in the "Unpaid Balance" and type the same amount in the "Monthly Payment" field in Lender 2 section.

Submit the attached Property Tax Assistance Form with the required tax statements along with your printed Hardest Hit Funds® application.

To Request Property Tax Assistance Only

Complete the online application and select PROPERTY TAX ASSISTANCE from the lender list.

Refer to the total amount of property taxes owed when answering online application questions that state "mortgage".

On Step 4 of the website application PROPERTY TAX ASSISTANCE will appear as "Lender Name 1". In the Lender 1 section, enter your property parcel or tax identification number as the "Account Number". The total amount of property taxes owed should be entered in the "Unpaid Balance" and type the same amount in the "Monthly Payment" field in Lender 1 section.

Submit the attached Property Tax Assistance Form with the required tax statements along with your printed Hardest Hit Funds® application.

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TO REQUEST ASSISTANCE WITH YOUR PAST DUE PROPERTY TAXES, SUBMIT THIS FORM AND A COPY OF YOUR RECENT SUMMER AND WINTER PROPERTY TAX BILL DUE TO YOUR CITY, TOWNSHIP, OR VILLAGE ALONG WITH YOUR HARDEST HIT FUNDS® APPLICATION.

*** * START YOUR HARDEST HIT FUNDS® APPLICATION ONLINE AT * ***
www.stepforwardmichigan.org

Step Forward Michigan
Third Party Authorization and Property Tax Assistance Form

Homeowner Name: _____

Property Address: _____
(Street Address)

_____ _____ _____
(City) (State) (Zip Code)

_____
(County)

I AM REQUESTING ASSISTANCE WITH MY: ☐ **My Mortgage and Property Taxes** ☐ **My Property Taxes Only**

I OWE PROPERTY TAXES FOR THE YEAR(S): ☐ **2010 OR EARLIER** ☐ **2011** ☐ **2012**

MY TOTAL PAST DUE PROPERTY TAX AMOUNT IS APPROXIMATELY: $_____
(Include all amounts due to the City, Township, Village, and County Treasurers)

MY ANNUAL SUMMER PROPERTY TAX AMOUNT IS APPROXIMATELY: $_____*
(Most recent amount due to the local City, Township or Village)

MY ANNUAL WINTER PROPERTY TAX AMOUNT IS APPROXIMATELY: $_____*
(Most recent amount due to the local City, Township or Village)

***Attach a statement(s) from the City, Township, or Village Treasurer that shows this amount.**

I/we authorize my **CITY, TOWNSHIP, VILLAGE, AND COUNTY TREASURER(S)** and the **MICHIGAN HOMEOWNER ASSISTANCE NONPROFIT HOUSING CORPORATION** to exchange, share, release, discuss, and provide public and non-public personal information as necessary to evaluate my Hardest Hit Funds® application. This information may include (but is not limited to) my name, address, telephone number, social security number, credit information, income, government monitoring information, loss mitigation application status, account balances, program eligibility, payment activity, property occupancy and property tax status.

_____ _____
Homeowner Signature Date