



Tax
Foreclosure
Prevention
Project

StepForward Michigan (SFM)

StepForward Michigan may be able to help pay your delinquent property taxes or mortgage!

What is it?

StepForward Michigan (SFM) is a 0% interest forgivable loan that can help people with back taxes or unpaid mortgages to save their homes. This program is funded by the federal government and can pay up to \$30,000

in mortgage or back taxes. Over 5,300 Wayne County homeowners have been helped.

Do I Qualify?

- You must own and live in your home. (Ownership includes a deed or judgement awarding the home to you, land contracts are not sufficient).
- Your home must not have delinquent taxes years prior to when you became the owner. If this is not the case, you must pay those taxes before SFM can assist you.
- You must have a hardship or other “qualifying event” to explain the lack of payment (e.g. loss of income, death, medical event, divorce, significant expenses.)
- You must have the financial ability to pay the taxes going forward. Your income must be at least 2 ½ times the annual amount owed for your property taxes.
- You must have less than \$10,000 in your bank accounts
- You must have enough income to pay for your future housing expenses

To Apply

Apply directly with Step Forward: www.Stepforwardmichigan.org or with a partner agency:

Name	Address	Phone
Abayomi Community Development Corp.	24331 W. Eight Mile, Detroit	313-541-9828
Amandla Community Development Corp.	7707 West Outer Drive, Detroit	313-347-2829
Central Detroit Christian Development	8840 Second Ave., Detroit	313-873-0064
Jewish Vocational Service	29699 Southfield Rd., Detroit	248-233-4299
Neighborhood Legal Services of Michigan	7310 Woodward Ave. #701, Detroit	313-964-1975
New Hope Community Development	19487 Evergreen Rd., Detroit	313-255-6275
Southwest Solutions	2835 Bagley, Suite 800, Detroit	313-841-9641
U-SNAP-BAC Non-Profit Housing Corp.	14901 E. Warren, Detroit	313-640-1100
Wayne-Metro Community Action Agency	7310 Woodward Ave. 8th Fl, Detroit	734-284-6999

You do not have to be in foreclosure to get SFM to help with your mortgage or back taxes however, this process can take a few months to complete and it is not guaranteed, so you should still pursue other options to have your home removed from tax foreclosure.

Free Counseling Assistance

United Community Housing Coalition / Michigan Legal Services

Monday, Wednesday, or Friday mornings 9 am - noon

2727 Second Ave., Suite 313, Detroit, MI 48201

UHC: 313.963.3310 | MLS: 313.964.4130 | Tax Foreclosure Hotline: 313.405.7726