Q: What is this program?
A: This loan program provides help for Michigan homeowners that have fallen behind on their property taxes. A one-time payment of up to $30,000 may be granted to your county treasurer. As long as you live in your home for 5 years after receiving this loan it is 100% forgivable.

Q: How do I qualify for the Past Due Property Tax Assistance forgivable loan?
1) You must have a qualifying involuntary hardship. Examples include: losing a job, income reduction, a medical condition, death, divorce and disability, and one-time critical expense (including medical bills, repair costs for property damage, repair costs for vehicle damage).
Note: the examples of involuntary hardships are not all inclusive and should be used only as a general guide.
2) You must be able to keep current with your property tax payments now. This loan is for past property tax debt.
3) You cannot have any delinquent mortgage payments.
4) The property you are applying for must be one of the following:
   • A single-family home
   • 1-4 unit properties are eligible if one unit is occupied as primary residence of homeowner
5) You must have limited cash on hand (cash, checking, or savings) with no more than 1 ½ times your annual property tax amount.

Q: What would make me ineligible for Property Tax Assistance?
A: You would be ineligible if you have:
   • A conviction within the last 10 years on a financial-related felony; including larceny, theft, fraud, forgery, money laundering and/or tax evasion
   • A completed Foreclosure Sale on the property you are applying for

Flyer created by CLEARCorps Detroit, www.clearcorpsdetroit.org; 313-924-4000
Program sponsored by Michigan State Housing Development Authority (MSHDA)
Q: Is this loan forgivable?
A: Yes, as long as the homeowner remains in the home for 5 years the loan is 100% forgivable. For each year the owner resides in the home 20% of the loan is forgiven. This is an interest free loan with no monthly payments.

Q: What is the maximum amount of money granted through this loan? How is it received?
A: If you qualify, a onetime payment of up to $30,000 can be sent to the county treasurer to pay your outstanding property tax.

Q: How do I apply for this forgivable loan?
A: You need to do three things to apply for this forgivable loan:
1) You must fill out an online application at stepforwardmichigan.org.
2) You must complete the “Property Tax Assistance” request form at stepforwardmichigan.org
3) You must submit a copy of your recent summer and winter property tax bill.

If you have additional questions you can reach CLEARCorps at (313) 924-4000. We will be happy to mail you an application aid with useful tips.

If you have additional questions contact Step Forward Michigan by phone at (866) 946-7432 or by email at StepForward@michigan.gov. Enter “ESCALATION REVIEW” as the subject of the email.

Also, there are funds available through Step Forward Michigan for those with a delinquent mortgage. More information can be found at stepforwardmichigan.org.