Step Forward Michigan’s Property Tax Assistance
Important Things to Know When Filling out Your Application

Qualifying Hardship

1. The qualifying hardship must have occurred at the same time, or near the same time, as when you became delinquent on your property taxes. For example, if you are delinquent on your 2009 property taxes, a hardship from 2005 would not qualify.

How to Answer for Property Taxes

This application is primarily designed for mortgage assistance. When the application asks for mortgage information, remember to fill in your property tax information and you should be all right! Here are a few specifics:

Four Things Under ‘Step 1: Homeowner Information’:

1. If you are receiving social security or any other type of benefits, you will need to put the date you started receiving those benefits as the “Hire Date”
2. The application asks “Do you have more than six times your monthly mortgage payment available in your deposit accounts?” Answer this in regard to your taxes. Do you have more than six times the amount of your property tax debt in liquid assets (a checking or savings account)?
3. The application asks “Which Program are you interested in?” Select “Loan Rescue Funds” because the property tax assistance falls under this loan.
4. The application asks “For which of your mortgage liens are you seeking assistance?” Choose “Other mortgage” for this question (CURRENTLY SEEKING CONFIRMATION OF #4)

Three Things Under ‘Step 4: Lender Information’:

1. Choose “PROPERTY TAX ASSISTANCE” for “Lender Name 1”
2. On ‘Step 4: Lender Information’ enter your property parcel or tax identification number as the “Account Number”
3. On ‘Step 4: Lender Information,’ enter the total amount of property taxes owed in both the “Unpaid Balance” and the “Monthly Payments” field
   o Do NOT divide the property tax debt by 12 to calculate a monthly payment

Additional information:

1. You need an email address for this application process.
2. Any person on the house deed should also be included as a co-applicant.
3. Once you download and print your application package there is tax form, 4506-T, which must be signed by the applicant. You do NOT need to fill out the rest of the form.
**Required Documents:**

You must submit all of these documents with your Step Forward application:

- Recent Mortgage Statement (if applicable)
- Recent Pay Stub from all employment and income sources showing 30 days of year-to-date earnings
- Recent Bank Statement (all pages) showing current deposit amounts and 30 days of history (Checking, Savings, Money Markets, and Certificates of Deposits)
- Property Legal Description with parcel ID number (located in your mortgage documents or tax bill)
- Copy of your recent summer and winter property tax bill due to your city, township, or village

*Note: Recent means within the last 60 days*

If receiving Social Security, Disability, or Unemployment Income, also provide:

- Benefit Statement reflecting amount and frequency of benefits; AND
- Documentation reflecting current receipt of benefits

If Self-Employed, also provide:

- Prior year individual federal income tax return and, as applicable the business tax return; AND
- Most recent signed and dated quarterly profit/loss statement; AND
- Most recent statement(s) evidencing continuation of business activity

If you receive additional income, also provide:

- Signed Lease/Rental Agreement
- Signed Letter of Explanation
- Promissory Note
- Evidence of Receipt of Funds