



mid michigan
COMMUNITY
Action

"Helping People, Changing Lives."

Mid Michigan Community Action
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Dear township treasurer:

At MMCAA, we believe that homeowners should have access to resources and opportunities that can help them stay in their homes. In order to act on that belief, MMCAA would like to inform you that we **are able to assist homeowners in applying for Step Forward Michigan funds.**

As you may know, the **Step Forward Michigan** program is a state-wide, federally funded loan program to assist eligible homeowners with delinquent mortgage or property tax payments. **Though guidelines for Step Forward have recently changed, there is still in excess of 80 million dollars to assist underemployed or unemployed homeowners.**

In order to participate in Step Forward Michigan, homeowners can contact us or apply on their own at www.stepforwardmichigan.org.

We encourage you to utilize us as a referral resource. If you are interested in receiving flyers or program handouts, please let me know. We look forward to working with you.

Sincerely,

Cassie Folsom
Foreclosure Prevention Specialist
989.386.3805, ext. 1021
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*Mid Michigan Community Action Agency
MSHDA Certified Counseling Agency*



Michigan has been hit particularly hard by the foreclosure crisis. Now, Federal funds are available through the Michigan State Housing Development Authority to stop foreclosures and help Michigan homeowners stay in their homes. Help us spread the word about the Step Forward program:

<https://www.stepforwardmichigan.org/>

Michigan has a comprehensive, statewide strategy to help homeowners at high risk of default or foreclosure. This website is the fastest way to submit an application for assistance:

<https://www.stepforwardmichigan.org/>

Step Forward Delinquent Tax Assistance Program Information

The Michigan State Housing Development Authority (MSHDA) has announced effective, Tuesday, January 15, 2013, applications for past due property tax payment assistance will be considered through the Step Forward Michigan Program (SFM). SFM can make a loan rescue payment to the mortgage company (if applicable) and a separate payment to the county treasurer; up to a total of \$30,000 for delinquent property taxes and delinquent mortgage payments (if applicable). The funds are available through their Loan Rescue Fund Program. Homeowners will need to apply on line at the following website <https://www.stepforwardmichigan.org/>. Homeowners will need to complete the Hardest Hit Fund application and the special Past Due Property Tax Assistance form. Outstanding property taxes due to the county, city, township or village can be considered, but funds will only be disbursed to the participating county treasurer.

Homeowners must have had an involuntary hardship that lead to their inability to pay the mortgage payments (if applicable) and property taxes. Homeowners must also be able to sustain their mortgage payments (if applicable) and property taxes going forward. Properties that have been foreclosed on are ineligible.

If you any questions, or need help filling out your application, you may contact Community Action Agency at 517-784-4800 for further assistance.