



# 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.

Apply in 2019 to get the help you need to avoid foreclosure!

## Program Requirements:

- I own and live in my home. (ownership includes a deed or judgment, not a land contract)
- There are no back taxes on my property from before I was the owner. (If there are, they need to be paid before you can qualify)
- I had a hardship or other “qualifying event” to explain the lack of payment (e.g. loss of income, death, medical event, divorce, significant expenses) and I have documents to prove it.
- I have the financial ability to pay the taxes going forward. (Debt-to-income ratio is under 45%)

$$\frac{\text{Monthly Property Tax (Annual Taxes } \div \text{ 12)}}{\text{Your Monthly Household Income}} \leq 45 \%$$

TIP: Apply for the HPTAP to lower your Property Taxes and make it easier to qualify.

- I have less than \$10,000 in bank accounts or other assets

## To Apply

1. Gather documents
2. Complete the application
  - We recommend working with Central Detroit Christian Detroit (313) 873-0064  
1550 Taylor St. Ask for Dottie (extension 18) or Tracy (extension 22)
  - Call 734-936-1583 for upcoming workshops with University of Michigan volunteers
3. Be diligent! Follow up on your application.

**Step Forward Michigan:** [www.stepforwardmichigan.org](http://www.stepforwardmichigan.org) **Phone:** (866) 946-7432

**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.

## United Community Housing Coalition / Michigan Legal Services

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

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

Free Counseling Monday, Wednesday, Friday 9am – 12pm | HPTAP Workshops “First Tuesdays” at 4-6 pm



# DOOE (Distressed Owner-Occupant Extension)

*If you are a low-income homeowner facing tax foreclosure, a “DOOE” may be able to save your property from foreclosure for the year and give you time to pay off the back taxes.*

## What is it?

DOOE is a temporary protection that can take your property out of tax foreclosure for the year. It does not lower interest or pay your taxes, but it can buy you time.

## Do I Qualify?

- I am the homeowner and can prove it (recorded deed, court order from probate or divorce, etc.)
- I live in the home in foreclosure and can prove it (ID and utility bill at this address in my name)
- I do not owe taxes prior to 2016 to the Wayne County Treasurer

## To Apply

- Make sure this is the best option for you
- Get application from UCHC or Wayne County Treasurer
- Complete the application (Note: All documents in application must have the same owner name and owner address. Any name change should be explained and documented (for example, marriage license, divorce judgment, etc.)
  - Fill out the front of Application
  - Sign and complete Income Affidavit
  - Provide all supporting documents.
    - Proof of ownership- must be recorded (aka deed, land contract, or court order).
    - Current driver’s license or state ID at this address
    - Recent official mail in owner’s name at this address (DTE bill preferred, or water bills/DHS letters)
  - Submit the application. UCHC can file this for you or you can submit directly to Wayne County Treasurer
- You should receive written notice telling you that your DOOE application has been granted and if you do not receive that notice, you should assume that it has not been granted or was not received.
- **DOOE applications are due March 15, 2019**

## More Info

- DOOE does not reduce the taxes owed or eliminate interest or penalties.
- Don’t forget to pay your taxes just because you are on the DOOE! Once you are ready to start paying you may want to get on a low-interest payment plan (IRSPA) instead of the DOOE payment schedule.
- If you qualify for State Emergency Relief (SER) or any other assistance that is based on your home being in foreclosure, request SER before the DOOE.
- **The only way to stay out of foreclosure in the long term is to pay off the back taxes.** DOOE alone is not enough. It is a safety net to give you time to pay off taxes but you should still seek other options.

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