



IRSPA Payment Plan Information

The best plan for most homeowners who owe taxes to Wayne County Treasurer, is the low-interest "IRSPA" plan.

QUICK FACTS

- IRSPA is a payment plan with the Wayne County Treasurer available through June 2019 to homeowners.
- IRSPA takes your home out of foreclosure, gives you 5 years pay, and reduces interest from 18% to 6%. This plan bundles all delinquencies owed at the time you sign up.
- Treat your IRSPA like a mortgage: you get on it ONCE and you PAY EVERY MONTH until you pay off your taxes.
- If you are kicked off the IRSPA, the interest will increase and you could lose your home to foreclosure.
- Sign up and make payments to: Wayne County Treasurer: 400 Monroe Street, 5th Floor; (313) 224-5990

To Get a New IRSPA:

1. Get proof of homeownership: Deed -and- PRE
2. Save for the down payment (we estimate the payment is): \$ _____
3. Sign up with Wayne County Treasurer by this date: _____
4. Make sure the IRSPA includes these years: _____

To Stay on Your Plan

1. Pay every month (we estimate the payment is): \$ _____
2. Don't let your current year taxes get behind:
 - a) Pay the balance that is owed to the City: \$ _____
 - b) If you have low income, reduce taxes with HPTAP (Poverty Exemption) every year well before December

If You Are Behind on your IRSPA

Status of IRSPA plan as of: _____ -

- Still On - If you are **Still On** your IRSPA, pay what you can when you can to Wayne County Treasurer.
- Kicked Off - If you are **Kicked Off**, save with UCHC until you have enough to get back on the plan.

Priorities:	Pay Toward	When	Current Cost
1. Catch up with missing monthly payments.	Oldest year	_____	\$ _____
2. Pay off tax years not in your IRSPA that can't roll in.	_____	_____	\$ _____
3. Roll-In a recent year (sign up in-person at 400 Monroe). <input type="checkbox"/> Already Used Rollover -or- <input type="checkbox"/> Has Not Used Rollover	_____	_____	\$ _____
4. Pay off non-delinquent taxes- (pay to your City if before March)	_____	_____	\$ _____
TOTAL:			\$ _____

Don't Forget:

- Lower your current year's taxes with HPTAP (Poverty Tax Exemption)
- File income taxes! Your tax return can help you pay property taxes (Accounting Aid Society: 313-556-1920).

United Community Housing Coalition / Michigan Legal Services

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

UCHC: 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



Homeowner's Property Tax Assistance Program (HPTAP) formerly known as "Poverty Tax Exemption"

QUICK FACTS

- The Homeowner's Property Tax Assistance Program (HPTAP) lowers **City of Detroit** property taxes for low-income homeowners.
- Not in Detroit? Visit your City Assessor and ask about the "poverty exemption" for property taxes.
- This does **not** help with back taxes with Wayne County Treasurer but it can keep you from falling behind!
- **Application is available Febraury-November.** Apply every year to lower property taxes for that year.
- Text "Help" to 85274 for more information and upcoming workshops in your area.

Do I qualify?

- You must be the owner and have recorded proof.
- You must have Principle Residence Exemption (PRE) on file with assessor.
- Your household must be considered "low income." →

Detroit 2019 Income Guidelines

Household Size	Max 2018 Income
1	\$19,303
2	\$22,754
3	\$25,034
4	\$28,671
5	\$32,068
6	\$36,439
7	\$40,724

To Apply

- 1) If you file income taxes, do that first!
 - Accounting Aid Society (313) 556-1920

2) Gather your documents:

Household Composition:

- Recorded Deed (or other proof of ownership) in your name.
- Valid ID for all over 18 in the home (must show home address).
- Report card for all school-aged kids in the home.
- Signature on forms for all adults who live in the home.

Household Income

- 2018 Federal and State Income Tax Returns for all owners and adult residents.
- All proof of income for all household members (W-2, paystubs, SSI/SSD statement, food stamp letter, etc).
- Notarized letter if from family/friend if they are providing financial assistance.
- Proof of all assets if over \$12,000 (bank statement, 401k statement, insurance settlements, etc.).

Expenses

- Proof of all major expenses (DTE, water, tax payment plan, credit card, medical bills, phone, cable, etc.).

3) Complete the application

- UCHC can help! Bring all documents and all adults in the household to our offices during counseling hours.
- Or, go directly to the Board of Review (1st Floor Coleman A. Young Building).

4) Submit to City of Detroit Board of Review or let UCHC submit for you.

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