



# Foreclosure Prevention Tools

*If your home has delinquent taxes with the Wayne County Treasurer, you may be at risk of foreclosure.  
Learn about options to save your home.*

## Pay Your Back Taxes to Wayne County

- \_\_\_\_\_ **IRSPA**- This is a special payment plan for homeowner occupants. It takes you out of foreclosure, reduces interest, gives you time to pay, and provides a path to pay all back taxes.
- \_\_\_\_\_ **DOOE (Distressed Owner Occupant Extension)**- This is a protection that can take your property out of tax foreclosure for the year. To qualify, you must own and occupy your home and owe no taxes prior to 2016.
- \_\_\_\_\_ **Step Forward**- Apply to assistance to pay off back taxes. This is for homeowners with a qualifying hardship.
- \_\_\_\_\_ **State Emergency Relief (SER)**- Homeowners facing foreclosure may receive up to \$2000. Apply with DHHS.

## Lower Your Taxes with City of Detroit

- \_\_\_\_\_ **Reassessment**- If your property assessment is higher than its actual value, you can challenge the City Assessor between mid-January and mid-February to reduce property taxes.
- \_\_\_\_\_ **HPTAP (aka Poverty Tax Exemption)**- If your income is below the poverty line, HPTAP may dramatically reduce your current property taxes. Apply every year before December.
- \_\_\_\_\_ **Veteran Disability**- Some disabled veterans are eligible for property tax exemptions.
- \_\_\_\_\_ **Income Taxes**- File income taxes to get tax returns such as the Michigan Homestead Property Tax Credit.

## Correct Paperwork and Finalize Ownership with UCHC

- \_\_\_\_\_ **PTA (Property Transfer Affidavit)**- If you are responsible for taxes, you must register your name as the taxpayer. PTA updates your name as the taxpayer.
- \_\_\_\_\_ **PRE (Principal Residence Exemption)**- Taxpayers may qualify for tax breaks. Homeowners can get a PRE to reduce their annual taxes on the house they live in. Can be retroactive up to three years.
- \_\_\_\_\_ **Land Contract or Rent-to-Own**- If you have a land contract, you may be responsible for the property taxes. Seek help to make sure your land contract is valid and that you are on a path to ownership.
- \_\_\_\_\_ **Mortgage**- If you owe money on a mortgage, that can complicate the handling of your property taxes. Seek help to make sure you have a strategy that works for your taxes and your mortgage.
- \_\_\_\_\_ **Probate**- If the owner of the property is deceased, a probate case may be required to transfer ownership. Probate could stop the foreclosure temporarily.

## UCHC Counseling

- \_\_\_\_\_ **Save Money**- Saving money can help you buy your home or get on payment plan. Bring a money order or cashier's check to UCHC to use our free "TWA" savings account. Requires counselor referral.
- \_\_\_\_\_ **Right of Refusal Program**- if you cannot stop the foreclosure, you may be able to buy your house back.
- \_\_\_\_\_ **IRSPA Help**- UCHC may be able to offer financial support to catch up on your IRSPA plan

## Important Resources/Locations

- \_\_\_\_\_ **Coleman A Young Municipal Center (CAYMAC)** 2 Woodward Ave Detroit, MI 48226 Assessor: Room 804 Board of Review: Ground Floor (313) 224-3035
- \_\_\_\_\_ **Wayne County Treasurer Office** 400 Monroe 1<sup>st</sup>/5<sup>th</sup> Fl (313)224-5990 <https://pta.waynecounty.com>
- \_\_\_\_\_ **Registrar of Deeds** 400 Monroe St. 7<sup>th</sup> Floor Detroit
- \_\_\_\_\_ **Accounting Aid Society** 313-556-1920 [www.accountingaidsociety.org](http://www.accountingaidsociety.org)
- \_\_\_\_\_ **DHS Office Guide** 855-275-6424 [www.michigan.gov/mdhs](http://www.michigan.gov/mdhs)
- \_\_\_\_\_ **Central Detroit Christian** 1550 Taylor St Detroit 313-875-0064 [www.centraldetroitchristian.org](http://www.centraldetroitchristian.org)
- \_\_\_\_\_ **Veteran's Affairs** 477 Michigan Ave. 12<sup>th</sup> Floor 800-827-1000 <https://www.benefits.va.gov/detroit>

COUNSELOR: \_\_\_\_\_ 313-963-3310 x \_\_\_\_\_ DATE: \_\_\_\_\_

### **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

*Bring all relevant papers when you come (Deed, ID, recent utility bills, recent mail from City or County)*