



Right of Refusal (ROR) Overview

If you live in a home foreclosed by the Wayne County Treasurer, you may be able to buy it back. The “Right of Refusal” program gives residents of foreclosed homes the first option to buy! UCHC is the only organization in Detroit with this program. We have helped 600 families save and buy their homes this way.

How It Works

- When a house goes into tax foreclosure, the Treasurer becomes the owner & sells the home to the highest bidder in their Auction. Residents of foreclosed homes don’t have priority over anyone else.
- However, in the Right of Refusal (ROR) program with UCHC, residents of foreclosed homes can get first option to buy, *before* the home goes up for the Auction.
- City of Detroit buys these homes from Wayne County Treasurer using their “Right of Refusal.” Then, City sells the homes to UCHC, so UCHC can sell to the resident for a low price.
- We have helped 600 families save/buy their homes this way. Purchase prices have ranged from \$1,025 - \$8,000, to be paid within 1 year.
- Entry in this program is not guaranteed. Save funds and speak to a counselor to learn how to qualify.

To Sign up For the Program

- Your home must be in the city of Detroit. Note: If you are in Wayne County but not Detroit OR if you are a high-income homeowner, you may qualify for a similar program.
- The house must be foreclosed (preliminary foreclosure date, April 1, 2019).
- You must live in the home and show proof.
- You must want to own the home and continue to live there.
- You must save money to pay for the home. We accept money order/cashier’s check.
- You must sign up for the program by attending a class at UCHC (April – June 2019).
- You must pass an inspection to ensure the home is livable.
- You must pass a criminal background check.
- **Owners Only**** You must be a qualified “low income” owner and complete an HPTAP application.

Next Steps

- In April, return to office or call **ext. 339** to sign up for a class. (Classes start Wed, April 17th at 10am).
- Personal goal: “I will save approximately \$_____ per month at UCHC.”

COUNSELOR: _____ 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