

Homeowner Paperwork and Tax Exemptions (1)

Property taxes come every year from the City. Unpaid taxes become delinquent with Wayne County Treasurer, where they grow with interest and fees. If you owe taxes for 2018 or prior, your home could be foreclosed March 31, 2021. **Save your home with 1) Tax Exemptions with the City, 2) Payment Plans with Wayne County Treasurer, and 3) other additional resources.**

PTA- Property Transfer Affidavit

About: PTA is a form that property owners must file with the City Assessor to put the taxes in their name. Once you are the taxpayer, you can qualify for tax breaks, such as PRE and HTPAP.

To Qualify: You must be the property owner.

Application Process:

1. Fill out PTA with your city assessor within 45 days of getting ownership, if possible. Form is online at https://www.michigan.gov/documents/14260f_2688_7.pdf.
2. Go to the Ground Floor of Coleman A. Young with your PTA and proof of ownership (deed) to get your PTA stamped.
3. Keep a stamped copy of the PTA for your records with your ownership papers.

PRE- Principal Residence Exemption

About: PRE, or homestead, is an exemption for homeowners. You should have PRE if you own the property and live in it. PRE can save you approximately 20% on your taxes every year. After filing, your assessment should show PRE 100%

To Qualify: You must own your home and have current ID at the address

Application Process:

1. Fill out a PRE form with City Assessor or https://www.michigan.gov/documents/2368f_2605_7.pdf.
2. Go to the Ground Floor of Coleman A. Young with your PREA and proof of occupancy (ID at this address) to get your PRE stamped.
3. Keep a stamped copy of the PRE for your records with your ownership papers.

Note: If you have delinquent taxes, you will need a PRE to get the IRSPA plan.

HPTAP- Poverty Tax Exemption

About: HPTAP is tax exemption low-income homeowners. If you are approved for HTPAP, your 2021 taxes will be lowered and you will be eligible for PAYS to reduce any delinquent taxes.

To Qualify: You must own your home, have PRE, and have a low household income. Some cities may require you to file income taxes. You may get a partial or full exemption based on the amount of household income. Income requirements differ in each city.

Application Process:

1. Gather documents (deed, ID, proof of 2020 income, 2020 income tax filing, etc.)
2. Complete the application. It should be available with your City Assessor, online, and it may be mailed to your house. If you are in Detroit, visit detroitmi.gov/HPTAP.
3. If you are on a fixed income, complete the extra 1 page "Affirmation to Remain Exempt" form to receive renewal for up to 3 additional years.

Note: Help if available with local nonprofits listed on the above website.

Payment Plans with Wayne County Treasurer (2)

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PAYS- Pay as You Stay

About: PAYS is a zero-interest tax reduction or payment plan for homeowners. PAYS takes your home out of foreclosure, reduces debt, and removes all interest and fees.

To Qualify: PAYS is available to low-income homeowners who get approved for HPTAP.

Application Process:

- Apply for HPTAP Tax Exemption and get approved.
- Decide if you want to pay a lump sum or enter monthly plan. The one-time lump sum is recommended because it comes with a larger discount and you can immediately be out of debt once you enroll. The monthly plan is 36 months (3 years long).
- Enroll online and make your payment. Enroll at pta.waynecounty.org and follow instructions after clicking the purple "PAYSPA" button. You can also call to make an appointment (313-224-5990) or call UCHC (313-405-7726).

IRSPA- Interest Reduction Stipulated Payment Agreement

About: IRSPA is a payment plan that takes your home out of foreclosure, gives you 5 years pay, and reduces interest from 18% to 6%. IRSPA bundles all delinquencies owed at the time you sign up. Treat your IRSPA like a mortgage: get on it once and pay every month until the debt is gone. While you are on the IRSPA, pay every month on the oldest tax year owing to the Wayne County Treasurer (first priority) and keep current on taxes owing to the City so they do not become delinquent (second priority).

To Qualify: You must be a homeowner with a PRE and you must not have had an IRSPA before. IRSPA is recommended for homeowners who don't qualify for HPTAP Poverty Tax Exemption, who haven't been approved yet, or who live in communities that do not have PAYS.

Application Process: To sign up and make payments, go to pta.waynecounty.org, or make an appointment with Wayne County Treasurer (313-224-5990), or contact UCHC (313-405-7726).

Note: If you miss payments and are kicked off the IRSPA, your debt will increase and your home could be foreclosed the following year. If you are kicked off IRSPA, making payments may not help stop the foreclosure so save money and speak to UCHC counselor.

DOOE- Distressed Owner-Occupant Extension

About: DOOE is an extension that can take your home out of foreclosure. DOOE does not reduce taxes, but it can stop foreclosure for one year while you make other arrangements.

To Qualify: You must own your home, live in it, and owe no taxes prior to 2018. You might need a DOOE if you cannot make payments, if you are waiting to get into an IRSPA, or if you are waiting to qualify for PAYS.

Application Process: To apply, you must sign the front and back page of the form, and provide Deed, ID and a recent bill in your name at the address. The DOOE form available online at waynecounty.com/elected/treasurer/taxpayer-assistance.aspx or with UCHC.

Note: Once you are ready to make payments, UCHC recommends you apply for plans that reduce tax debt, such as PAYS or IRSPA.

Additional Resources (3)

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Michigan Homestead Property Tax Credit

About: The State of Michigan can help you pay current year property taxes with a tax credit based on your home's property taxes. The credit can be up to \$1,500.

To Qualify: You must be an owner or renter and have occupied your home for at least 6 months. Your home's taxable value must be less than \$135,000. Your total household resources must be less than \$60,000. You can file even if you are not required to file income taxes.

Application Process: You should complete the Michigan Homestead Property Tax Credit Claim MI-1040CR to apply for the credit. Go to your tax preparer or get free help below:

- Wayne Metro – make an appt at www.waynemetro.org/taxes or call 313-388-9799
- Accounting Aid Society – make an appt at accountingaidsociety.org or 313-556-1920

SER- State Emergency Relief

About: Low-income homeowners facing tax foreclosure may qualify for State Emergency Relief to pay property taxes.

To Qualify: You must have the “yellow bag” Foreclosure notice that is put on the front door of foreclosed homes and your foreclosable taxes must be \$2,000 or less.

Application Process: Share your foreclosure notice with a DHHS case worker and complete the SER form for property tax assistance. Note, there may be a co-pay.

Wayne Metro “CARES” Assistance

About: Wayne Metro is a non-profit that can help provide funding and other services to low-income homeowners in Wayne County. Services include income tax filing, plumbing repair, and funds for household issues including property taxes, utilities, funeral assistance and more.

To Qualify: You must be a resident of Wayne County, have low income, and apply for help.

Application Process: Complete the online application waynemetro.tfaforms.net/4849089 or call 313-388-9799.