

PAYS - Pay as You Stay

Summary: PAYS is a program with the Wayne County Treasurer that stops foreclosure and can dramatically reduce tax debt for low-income homeowners. It is the best plan offered by the Wayne County Treasurer, but it is only available after approval of the HPTAP Poverty Tax Exemption. PAYS comes in two forms: a one-time lump sum, or a monthly payment plan option. PAYS is also known as “PAYSPA” or “Pay As You Stay”.

Who Should Get It:

Any low-income homeowner with delinquent taxes should get PAYS.

Who Qualifies:

- You must be a low-income homeowner in one of the following cities:
 - Dearborn, Dearborn Heights, Detroit, Ecorse, Grosse Pointe City, Grosse Pointe Farms, Hamtramck, Highland Park, Plymouth City, Redford Twp., Rockwood, Romulus, Sumpter Twp., Taylor, Trenton, Van Buren Twp., and Westland
- You must be approved for your City’s Poverty Tax Exemption (known as HPTAP in Detroit). Go to detroitmi.gov/HPTAP if you live in Detroit or talk to your assessor’s office to get the application.

How to Sign Up:

1. Apply for the Poverty Tax Exemption (HPTAP) with your City Assessor.
2. After your Poverty Tax Exemption (HPTAP) is approved, you will receive a letter from the Wayne County Treasurer notifying you that you are eligible for PAYS/PAYSPA.
3. Decide which option you want:
 - *One-Time Lump Sum* - This option offers the biggest discount. Sign up and make a one-time lump sum payment to eliminate all your tax debt to Wayne County Treasurer. UCHC recommends this option.
 - *Monthly Payment Plan* - If you cannot afford the one-time lump sum, the monthly plan will still reduce debt and spread-out payments over time. This is a three-year plan with no interest or fees. Your home will be safe from foreclosure for the length of this plan. *NOTE: Keep current on this plan. If you fall behind, you may be subject to the entire original debt.*
4. Enroll online:
 - Go to pta.waynecounty.com. Search for your address and look for the purple button that says “PAYSPA.” 
 - Click on the option you want (“Monthly Payment Plan” or “One-time Lump Sum”), enter your information.
 - Pay the requested amount online or at a Divdat kiosk. If you go to the kiosk, remember the amount you must pay and pay to Wayne County Treasurer.

UCHC can work with you if you need help. Visit uchcdetroit.org/resources for instructional videos or call our tax hotline 313-405-7726.

Keeping on the Plan:

If you pay the full one-time lump sum, you are done! Keep current with your City taxes every year by paying in full. If you get the monthly plan, sign the payment plan sent to your email and return to the Wayne County Treasurer. Pay every month on the oldest tax year you owe. Feel free to pay extra if you want to be done in under 3 years.

Keep your current year taxes low by renewing or applying for the HPTAP Poverty Tax Exemption every year.