



Make it Home Program

Summary:

If you live in a home that is foreclosed by the Wayne County Treasurer, you may be able to purchase it in the Make it Home (MIH) program. MIH is a partnership between UCHC and the City of Detroit that gives the resident the first option to buy their home if it is foreclosed. MIH has operated since 2017 and has assisted with the purchase of over 1,100 homes for residents including renters, former owners, and family homes. This is an affordable home-purchase program. Purchase prices are based on the delinquent property tax debt. Financing may be available to purchasers through 0% interest loans.

How It Works

1. A property with delinquent taxes may be foreclosed by the Wayne County Treasurer on March 31st or later.
2. After the foreclosure, the City of Detroit has the option to buy the home in the "Right of Refusal." Homes purchased in the Right of Refusal will not go for sale in the public auction.
3. UCHC partners with the City of Detroit to use the Right of Refusal to help residents of foreclosed property buy their homes.
4. The City of Detroit will deed the homes to UCHC, and UCHC will deed the homes to residents once paid in full.

Do You Qualify?

- You must occupy the home as your primary residence and continue living there.
- You must be foreclosed by the Wayne County Treasurer. (*Note: Foreclosure status may change even after March 31st*)
- You must be willing to pay to purchase your home and save money with UCHC.
- You must attend a registration class (April – June) and complete the enrollment packet.
- Your home must pass a home inspection to ensure the home is livable.
- You must pass a criminal background check.
- You cannot own other homes.
- This program is currently only available in Detroit.

Next Steps:

1. Save money at UCHC. (*See "Tenant Withholding Accounting Flyer" for payment info.*)
2. You will hear from UCHC about the registration class by phone or mail in April.
3. Keep utilities on and limit repairs. Contact us if you have issues.