

DOOE- Distressed Owner Occupant Extension

Summary: DOOE is a program with Wayne County Treasurer that stops foreclosure for one year with no down-payment. DOOE is like a band-aid: it does not reduce tax debt, but it can give you time to make other arrangements without risk of foreclosure.

Who Should Get It:

- Homeowners who have no money to make payments on the taxes,
- Homeowners who are waiting to qualify for another program, like PAYS, but want to be safe while they wait, and,
- Homeowners who do not yet have a PRE.

Who Qualifies:

- **Ownership-** You must own your home and have recorded proof (deed, land contract, probate order, etc.)
- **Occupancy-** You must live in your home and have ID and utility bills or documents to show you live there.
- **Only 3 years tax debt-** You cannot get a DOOE if you owe taxes prior to 2018.
- **Qualifying Income-** Household should be “low income”.

How to Sign Up:

1. Get the application from the Wayne County Treasurer, UCHC, or online at waynecounty.com/elected/treasurer/taxpayer-assistance.aspx
2. Fill out the form, sign it, and gather supporting documents
 - Proof of ownership
 - ID with the address of primary residence
 - Recent mail in your name and address (such as DTE, water bill, DHHS letter, etc.)
3. Submit to Wayne County Treasurer by mail (400 Monroe 5th Fl. Detroit, MI 48226) or by email wctopaymentplan@waynecounty.com.

Note: UCHC can work with you to fill out and submit a DOOE if you need help.

Next Steps: Once your DOOE is approved, you are safe *for the year!* DOOE is like a payment plan, but its primary purpose is to stop foreclosure. UCHC recommends that you switch to IRSPA or PAYS once you are able. Here are your options:

- A. IRSPA- Complete PRE and save towards a down payment to enroll into IRSPA.
- B. PAYS- If you are low-income, apply for HPTAP and enroll into PAYS.
- C. DOOE only- If you do not do IRSPA or PAYS, 2018 before the end of 2021.