



WCTONNEWS

Wayne County Treasurer's Office

Summer 2021

March 31, 2022, will be the final deadline to redeem property from foreclosure.



Per state mandate, **March 31, 2022**, will be the **final deadline** to redeem property from foreclosure. **There will be no further extensions to the deadline.**

In order to avoid foreclosure you must either pay off your property taxes in full by March 31, 2022, or enter into a payment plan at the Wayne County Treasurer's Office.

To enter into a payment plan, you can visit our website at treasurer.waynecounty.com and click on the "payment plans" tab or you can visit our office. Appointments are required to visit the Wayne County Treasurer's Office. Appointments can be made on our website at treasurer.waynecounty.com.

APPOINTMENTS

Required to visit

The Wayne County Treasurer's Office is **open by appointment only** for the following transactions:

- "Pay as You Stay" transactions
- Payment plans.
- Delinquent tax payments

To make an appointment, visit **treasurer.waynecounty.com**, and scroll down to "Make an Appointment."

Wayne County tax foreclosures postponed for occupied properties

Wayne County tax foreclosures have been postponed for occupied properties until March 31, 2022, County Treasurer Eric Sabree confirmed on Tuesday May 11.

On Friday May 6, 2021, Wayne County 3rd Circuit Court Judge Timothy Kenny responded to a request from Sabree and delayed the tax auction for occupied residential and commercial properties. The judge's order partially extends a moratorium on tax foreclosures that had been set to expire late this week.

(Continued on page 3)

Wayne County Treasurer - Eric R. Sabree

Wayne County Treasurer's Office • 400 Monroe St. 5th Floor • Detroit, MI 48226
treasurer.waynecounty.com | taxinfo@waynecounty.com | (313) 224-5990

Wayne County Payment Plan Down Payments

In order to have the lowest down payment, it is important to enter into a plan as soon as possible.

WCTO Payment Plan Down Payments

July 2021	10%
August-October 2021	20%
November 2021	30%
December 2021- March 2022	40%

PAYMENT PLANS

IRSPA

Interest Reduction Stipulated Payment Agreement*

- This payment plan reduces the interest rate from 18% to 6% for eligible taxpayers.
- You must own and live in your home, and have a Principal Residence Exemption (PRE) and a Michigan driver's license or state ID that proves residency.
- Pay current taxes to stay in plan.

Available Now

SPA

Stipulated Payment Agreement*

- A payment plan available to everybody, this plan allows a taxpayer to pay taxes pursuant to a payment
- The plan will avoid foreclosure provided payments are submitted per the agreed upon schedule.
- Interest is 1.5% per month.

Will be available in July 2021

PAYSPA

Pay As You Stay Payment Agreement

- The PAYS program may reduce your taxes and is only available for residents who own and occupy the residence and live in a municipality that has opted into the program.
- You have to apply for the Poverty Tax Exemption through your Local Assessor's office and be approved.
- Then, you will be contacted by the Wayne County Treasurer's Office via mail on your next steps if deemed eligible.

Important Information:

You must provide a valid Michigan driver's license or State ID when entering the plan.

Default will result in the reinstatement of the full amount of delinquent taxes plus interest, penalties, and fees which you will be required to pay to redeem your home to avoid foreclosure.

Available Now (if you qualify)

DOOE

Distressed Owner-Occupant Extension**

- To get into this extension plan you must own the property and have a deed recorded in your name. You must also live in the property and have proof of occupancy via utility bill or other document.
- Interest is 1.5% per month.
- You must provide a valid Michigan driver's license or State ID.
- This plan is for those experiencing financial hardship with documented proof.

Will be available in July 2021

* To be effective, the IRSPA and SPA plans must be signed by both the taxpayer and the Treasurer's Office.

** The DOOE plan needs the Treasurer's Office signature only when being renewed.



Eric R. Sabree
Wayne County Treasurer

REV. 5/14/21

Get into a payment plan by visiting www.treasurer.waynecounty.com or email WCTOPaymentPlans@waynecounty.com

- MAKE AN APPOINTMENT to visit in person. A mask or face covering is required.
- Do you qualify for a Poverty Tax Exemption?
Check with your local Assessor's Office. Detroit Assessor: (313) 628-0722.

The Wayne County Treasurer's Office is on social media!
Follow, like and subscribe for up-to-date info!



/WayneCountyTreasurersOffice



@TreasurerMedia



Treasurer Media

Wayne County tax foreclosures have been postponed for occupied properties until March 31, 2022



On May 7, 2021, Wayne County Circuit Judge Timothy Kenny signed an order extending the redemption date for all occupied properties until March 2022 for all forfeited 2018 and prior years' taxes due. We encourage you to continue to make your payments on a regular basis. The foreclosure date has been moved until March 2022, but **all interest, penalties and fees will continue to accrue until the taxes are paid in full.**

To be compliant with the Michigan law, the **last day to pay your forfeited taxes or enter into a payment plan** at the Wayne County Treasurer's Office will be **March 31st. The Wayne County Treasurer's Office can no longer extend the property tax redemption period.** Please make sure all forfeited taxes are paid in full or enter into a payment agreement by March 31, 2022 to avoid foreclosure.

Because of this requirement, our office will begin offering the payment plans for 2020 and prior years' delinquent taxes in July 2021 instead of October as we have in the past.

If you have questions or require assistance, you can contact our office via phone at 313-224-5990, or via email at taxinfo@waynecounty.com. If your wait time on the phone is long or you get a recorded message, please send an email to taxinfo@waynecounty.com. Please describe your tax issue or request a call back and one of our call center specialists will get back to you within 48 hours.

Please stay safe and be healthy!

How Detroit homeowners struggling with back taxes can get help



Becoming a homeowner before he turned 30 was an important personal goal for Darius.

"My mom died when I was a child and my father wasn't there for me, so I was determined to be self-sufficient," Darius said. "My drive to have my own place was part of that."

Darius found a vacant house in northwest Detroit for a bargain price, even with the \$10,000 in back taxes on the house that Darius would have to address, but the house was already in tax foreclosure. Still, he managed to keep the house out of the auction and work out a payment plan with the Wayne County Treasurer's Office.

Three years later, however, Darius lost his good-paying job at a casino. He eventually gained employment with a suburban high school, but then was laid off last year when the pandemic started.

"Because of my loss of income, I couldn't make the tax payments consistently and I was very worried I would lose my home," Darius said.

Darius reached out for help, and he was referred to Southwest Solutions' Homeownership Assistance Team. He began working with Kathy Ralston, a homeownership preservation coach. His delinquent property tax balance, with interest and fees, was now nearly \$16,500. In fact, she was able to cut his bill to less than \$500.

"We have powerful tools available now to help homeowners like Darius resolve their property tax debt and keep their homes," Ralston said. "These tools can make a dramatic difference."

The tools are the Homeowners Property Tax Assistance Program (HPTAP) and Pay As You Stay (PAYS). The HPTAP helps low-income households or those experiencing financial hardships by eliminating or reducing their property tax bill for the current year. An online HPTAP application is now available. The deadline to apply this year is December 13, but the process takes time and eligible homeowners are strongly encouraged to apply early.

To determine your eligibility for a full or partial exemption, and to see the documents you need to provide, visit the City of Detroit's HPTAP page: <https://detroitmi.gov/government/boards/property-assessment-board-review/homeowners-property-tax-assistance-program-hptap>

How Detroit homeowners struggling with back taxes can get help (continued)

"Kathy worked so hard on my behalf, and I'm forever grateful," Darius said. "A huge burden has been lifted."

Keleci is another Detroit homeowner whom Kathy Ralston helped with HPTAP and PAYS. Keleci acquired his home as gift about seven years ago. Like Darius' home, Keleci's already had significant back taxes that needed to be resolved.

Then, "I got very sick for over a year, couldn't work and fell into a bad state," Keleci said. "I couldn't make the property tax payments. The interest and penalties grew fast and I fell further and further behind to point where it seemed hopeless."

Keleci's delinquent balance stood at about \$27,000 last year. Under PAYS, Keleci only needed to pay \$1,300 to eliminate his property tax debt. Thus he saved nearly \$25,700!

"I feel like I have been given a new start in life," Keleci said.

A recent report from the Quicken Loans Community Fund showed that nearly 9 of 10 Detroit homeowners in tax delinquency qualify for the HPTAP, but most of them are not aware of this.

Now there is a greater incentive to apply for the HPTAP and PAYS. It's called the Detroit Tax Relief Fund, and it can wipe out back taxes for about 20,000 Detroit homeowners who qualify for the HPTAP and PAYS. This opportunity comes from the extraordinary generosity of the Gilbert Family Foundation and Rocket Community Fund, who have made a \$15-million commitment.

To learn more, call 313-244-0274 or visit <https://www.waynemetro.org/propertytax/> and scroll to "Detroit Tax Relief Fund."

If you need to apply for the HPTAP, Southwest Solutions is one of the community organizations that can help you. Go to https://swsol.force.com/swsolcft/NWSHOP__CommunitiesSelfRegCPS, click the Home Preservation menu and choose "I own and occupy a home in Detroit and need property tax assistance."

Hardship applications for commercial properties and landlords

To address the increasing financial distress experienced by many Wayne County taxpayers during the COVID-19 pandemic, the Wayne County Treasurer's Office (WCTO) Financial Hardship Policy now includes certain occupied commercial and residential rental properties to allow for an extended payment period through 2023.

Property owners with delinquent taxes may review the hardship policy or apply for a payment plan on our website: treasurer.waynecounty.com. Please email completed applications and any questions to wctopaymentplans@waynecounty.com.

Wayne County Treasurer Eric R. Sabree hosts monthly Zoom events to assist taxpayers and answer questions.

To address the increasing financial distress experienced by many Wayne County taxpayers during the COVID-19 pandemic, the Wayne County Treasurer's Office (WCTO) hosts monthly "Ask The Treasurer" events over Zoom.

Each month has a different theme. Previous topics included taxpayer assistance, resources for renters and landlords, and resources for seniors.



During the events taxpayers can ask any questions that they have in order to help them save their property from foreclosure. The events are typically held on the third Wednesday of every month starting at 6:00 PM. Treasurer Sabree usually begins the meetings with a short discussion explaining the programs and services offered by the Wayne County Treasurer's Office and the tools offered by the office to avoid foreclosure. The events also often include guest speakers including our community partners and elected officials.

The meetings can be joined over Zoom or by calling in. They are also streamed live on our Facebook page: <https://www.facebook.com/Waynecountytreasurersoffice/> You can watch our previous meetings on our Facebook page as well.

We hope to see you at our next Ask the Treasurer event. For information on how to join the next meeting, email us at wctocommunity@waynecounty.com or check our website or social media pages.

Get Payment Plan **TEXT ALERTS!**

Wayne County Treasurer
Eric Sabree introduces
“Project Tax Message,” a
free text messaging service
designed to remind taxpayers
about upcoming payments.

**Enroll Today,
Call (313) 224-5990**



Visit Treasurer.WayneCounty.com for more information. To ask a question,
please email the Treasurer's team at TaxInfo@WayneCounty.com or call
313-224-5990.



ERIC R. SABREE
Wayne County Treasurer

WAYNE COUNTY TREASURER'S OFFICE

OPEN BY APPOINTMENT

**MAKE AN APPOINTMENT:
TREASURER.WAYNECOUNTY.COM**

Appointments can be made for the following transactions:

- Delinquent Tax Payments
- "Pay as You Stay" transactions
- Payment plans

**Masks required while visiting the WCTO.
Please practice social distancing.**

**Office Hours:
Monday - Friday 8:00 AM - 4:30 PM**

**For additional questions:
Email taxinfo@waynecounty.com
or Call (313) 224-5990**



Tax Payment Options

Pay Taxes Online

<https://pta.waynecounty.com/>

The payment site may default to an amount to be paid; if this is not the amount you wish to pay you may delete the number that appears in the screen and insert the amount that you wish to pay. Search for your parcel. Select the "Pay Now" option and follow the Step-by-Step process for the following:

- Electronic debit to a checking or savings account (ACH). Payments made using this service are at no cost to the taxpayer.
- This site is authorized to accept Visa and MasterCard. Taxpayers using this service will incur a service charge of 2.49% of the total taxes paid. The fee is paid to the service provider, not the Wayne County Treasurer.



Pay By Mail

Wayne County Treasurer
P.O. Box 554889
Detroit, MI 48232-5555



To avoid delays, please make sure to also mail the payment "coupon" barcode from the bottom of one of our notices with your payment. If your payment does not contain the tear off "coupon" barcode, your payment will be delayed.

Payments postmarked by the last day of the month will be honored as if received on that day. Please note your parcel ID on the check. A receipt will not be provided. Should you require a receipt you must send a self-addressed, stamped envelope with your payment. The parcel ID or address of the property should be written on the back of the envelope.

You may also request a receipt by providing an email address to our website (Pay Taxes Online) and a receipt will then be provided by email. A tax year that has a status of forfeiture requires certified funds only.

Pay By Phone

(313) 224-5990
Select Option 1

You can now pay by phone by calling (313) 224-5990 and choosing option 1. You will be prompted to create a password the first time you inquire about your parcel, but your information will be saved for any future payments you make by entering your password. You will be given a confirmation number at the end of the call and if you wish to receive a receipt, you can go back to the website and request one in a few days, or you can send a self-addressed stamped envelope to our address.



Tax Payment Kiosks

Visit wctkiosk.com for a list of locations

- Make payments and look up account details
- Easy tax information look-up
- Pay with check, cash or credit card (Payment by cash or check is free. Payment by credit card will incur a 2.49% service charge paid to the service provider not the Wayne County Treasurer.)

Pay By Mobile App

Wayne County Mobile Payment App

Avoid heavy traffic, increased parking rates, and long lines. During high volume dates, please use the kiosks, or download and use the Wayne County Mobile App to make payments.

Search for Wayne County Mobile in the Apple App Store or WCMobile on Google Play to download the FREE Wayne County mobile app.





Community Partners Assistance

Eric R. Sabree

Wayne County Treasurer

Owner occupants needing help with their payments

Wayne Metro – waynemetrol.org, email wmconnectcenter@waynemetrol.org or call 313-388-9799.

United Community Housing Coalition (UHC) – uchcdetroit.org, email taxhotline@uchcdetroit.org or call 313- 405-7726.

State of Michigan DHHS – michigan.gov/mdhhs, call (855) 275-6424.

Wayne County Department of Human Services – call (313) 456-1000

Renters needing help

Wayne Metro, UHC, and DHHS (above).

Homeless Action Network of Detroit <https://www.handetroit.org/> (313) 964-3666

Tax assessment issue or need Principal Residence Exemption (PRE)

City of Detroit Assessor – detroitmi.gov/departments/office-chief-financial-officer/office-assessor, email Assessors@detroitmi.gov or call 313-224-3035, or contact your local assessor.

Poverty Tax Exemption (PTE)

City of Detroit Board of Review – detroitmi.gov/HPTAP, email HPTAP@detroitmi.gov or call 313-224-3035, or Contact your local Assessor.

Financial Empowerment Center (FEC)

www.DetroitFEC.org, email detroitFEC@detroitmi.gov or call (313) 322-6222

Foreclosure prevention

Wayne Metro – waynemetrol.org, email wmconnectcenter@waynemetrol.org or call 313-388-9799.

United Community Housing Coalition (UHC) – uchcdetroit.org, email taxhotline@uchcdetroit.org or call 313- 405-7726.

Southwest Solutions – swsol.org email kralston@swsol.org or call (313) 841-3727.

Michigan State Housing Development Authority – michigan.gov/mshda, call (855) 646-7432.

U-Snap-Bac – usnapbac.org, email info@usnapbac.org, or call (313) 640-1100.

Greater Detroit Agency for the Blind and Visually Impaired – gdabvi.org, call (313) 272-3900.

New Hope Community Development Corporation – www.newhopedetroit.com, (313) 255-6275

Abayomi Community Development Corporation - <https://www.abayomicdc.org/> (313) 541-9828

Black Caucus Foundation - <https://michiganblackcaucus.org/> (313) 285-9234

Free legal advice (helpful if a deceased family member's name is on the deed).

Legal Aid and Defender – ladadetroit.org, or call (313) 967-5555.

Michigan Legal Services – milegalservices.org or call (313) 964-4130.

United Community Housing Coalition (UHC) – uchcdetroit.org, email taxhotline@uchcdetroit.org or call 313- 405-7726.

Accounting Aid Society – (313) 556-1920 <https://accountingaidsociety.org/>

Senior Citizen Services

City of Detroit Board of Review – detroitmi.gov/HPTAP, email HPTAP@detroitmi.gov or call 313-224-3035.

Detroit Area Agency on Aging – detroitseiorsolution.org, call (313) 446-4444.

Wayne County Senior Services – waynecounty.com/departments/seniorservices/home.aspx, call (800) 851-1454.

Veterans Services

Wayne County Veterans Affairs – waynecounty.com/departments/hhvs/veteran-s-services.aspx, call (313) 224-5045.

Michigan Veterans Trust Fund - <https://www.michiganveterans.com/a/Michigan-Veterans-Trust-Fund> or call (800) 642-4838

Utility Bill Assistance

DTE – Payment plans and assistance. – newlook.dteenergy.com/, call (800) 477-4747.

THAW – Home Heating Assistance. – thawfund.org/, call (313) 226-9465.

City of Detroit DWSD – detroitmi.gov/DWSD, email mydwds@detroitmi.gov or call 313-267-8000, or contact your local water department.

Revised 6/2/21



For more information, call **(313) 224-5990** or e-mail taxinfo@waynecounty.com



Having a Community Zoom Meeting?

We would love to be a part of it!

Invite us to your church, community meeting, or block club to hear information about foreclosure prevention and payment plans!

Help Us Help Residents!



- Foreclosure Prevention
- Payment Plan Options
- Property Tax Information



For more information, call **(313) 224-5990** or
e-mail **wctocommunity@waynecounty.com**

SAVE THE DATE!

Ask the Treasurer

**Wednesday
August 18, 2021
6:00 PM**



Eric R. Sabree
Wayne County Treasurer

Topics:

**Foreclosure Prevention
Payment Plans
Understanding the Auction Process.**

Join the Conversation:

**Zoom Meeting ID: 821 9294 3399
Password: 568154**

**Call in: 1 (215) 446-3657
1 (888) 363-4735**



**Wayne County Treasurer's Office-
Eric R. Sabree**

In Partnership with:



Wayne Metropolitan
Community Action Agency



Wayne County Treasurer's Office- Eric R. Sabree
Treasurer.waynecounty.com
WCTOCommunity@waynecounty.com | (313) 224-5990
400 Monroe Street 5th Floor Detroit, MI 48226



WAYNE COUNTY TREASURER'S OFFICE

Eric R. Sabree
Wayne County Treasurer

2021 Holiday Closures

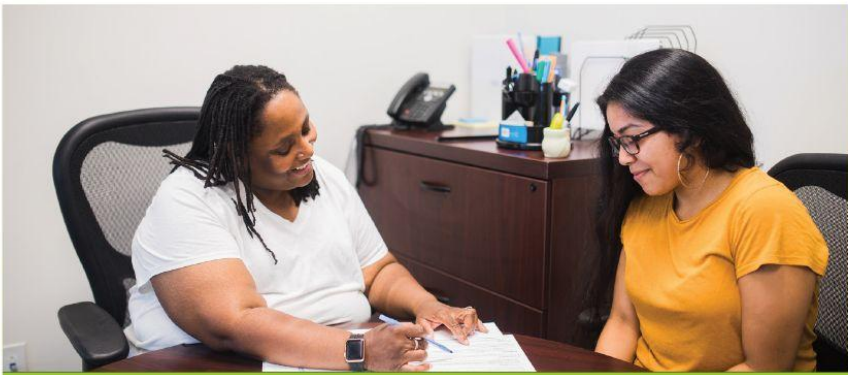
Juneteenth-----	June 18, 2021
Independence Day -----	July 5, 2021
Labor Day -----	September 6, 2021
Thanksgiving -----	November 25-26, 2021
Holiday Closure -----	December 24, 2021 - January 4, 2022

Payments can be made at **treasurer.waynecounty.com**, by using the Wayne County Mobile App, or at a payment kiosk.

(Go to www.wctkiosk.com for a list of locations)

Payments can also be made by phone at: **(313) 224-5990**

Wayne County Treasurer's Office- Eric R. Sabree
400 Monroe St. 5th Floor Detroit, MI 48226
(313) 224-5990 | WCTOCommunity@waynecounty.com



**Need help managing
or reducing your
household debt?**

**Want advice on how to
build or restore your
personal credit?**

**Have a budget but
need some specific
tips on how to better
save for your
retirement?**

**The Detroit Financial Empowerment Center
offers free, one-on-one professional financial
counseling to all residents.**

Financial Empowerment Center counselors
can help you:

Take control of your debt

Deal with debt collectors

Improve your credit

Build your savings

Create a budget

Find safe and affordable financial products

Other services based on your needs

Visit www.DetroitFEC.org for more information.

To schedule an appointment call (313) 222-6222



**Detroit
Financial
Empowerment
Center**

*Free One-on-One
Financial Counseling*



Wayne Metropolitan
Community Action Agency

COVID EMERGENCY RENTAL ASSISTANCE PROGRAM (CERA)

The State of Michigan's CERA Program is designed to help tenants who experienced pandemic-related hardships pay their rent, utilities (electric, gas, water) and internet. The summary below is provided for the Detroit Continuum of Care, which serves Detroit, Highland Park, and Hamtramck.

March

Program Opened

April

Statewide Online
Application
Launched

December

Program Ends



PARTNERS



Wayne Metropolitan
Community Action Agency



United Community
Housing Coalition

Rental Assistance

SERVICES & PROCESS



Utility Assistance



Waynemetrol.org/CERA or
(866) 313-2520

ELIGIBILITY

Detroit, HP, &
Hamtramck Renter
or Landlord

COVID Hardship (e.g.
loss of job, income
reduction)

< 80% Area Media
Income*

*\$62.8K for Family of Four



HOMELESS ACTION NETWORK OF DETROIT

Rent & Utility Assistance For **HIGHLAND PARK HAMTRAMCK & DETROIT RESIDENTS**

The **COVID Emergency Rental Assistance (CERA)** program provides rental and utility assistance for residents who fell behind due to COVID-19. If you or someone you know is behind on rent or utilities, or in court for eviction, there are resources to help.

- Up to 12 months of back rent assistance
- Water, sewer, gas, electricity, and internet assistance

**Apply online @ bit.ly/CERAHPHK
or call 866-313-2520**



Wayne Metropolitan
Community Action Agency

