

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.
- You must pay your current taxes at your local treasurer's office to stay in the 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 schedule.
- The plan will avoid foreclosure provided payments are submitted per the agreed upon schedule.
- Interest is 18% per year

Available Now

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 Property 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:**

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**

- This plan is for those experiencing financial hardship with documented proof.
- 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 18% per year.
- You must provide a valid Michigan driver's license or State ID.

Available Now

* 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

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.