

Frequently Asked Questions

Q: What documents will I need to apply for the Financial Hardship Extension?

A: You will need the following documents:

- Completed and notarized Financial Hardship Application
- Current Driver's License or State I.D.
- Deed or title to the subject property in your name
- Evidence that you occupy the subject property (such as a current utility bill at subject property)
- Proof of your (and spouse's) income (such as FIA or Social Security Grant letter, 1099's, W-2's or income tax returns)

Q: Is there anything I can do to make this process go faster?

A: Yes. You can make copies of all the above documents to bring with you when you come to the Treasurer's Office for your interview. Please also bring the originals for examination.

Q: How will I know if I'm approved?

A: You will get a letter from the Treasurer's Office letting you know if you have been approved or denied, if you don't receive a response within 30 days of your interview please call (313) 224-6105.

Q: I do not own the property. If I pay the taxes, will the property then belong to me?

A: No.

Q: My income is very low, under what conditions can the taxes be cancelled or the interest and penalties be waived?

A: The taxes, interest and penalties are governed by Statute. The Treasurer cannot reduce or excuse your tax bills for any reason. Contact your local City or Township Assessor to find out if you are eligible to be EXEMPT from taxes for future years.

Q: What happens if I'm denied?

A: You will get a list of things you can do to save your property if you are denied the Financial Hardship Extension. You will also get a list of free legal organizations that can help you. The Treasurer's staff cannot give legal advice but will refer you to someone who can.



Office of the Wayne County Treasurer
Raymond J. Wojtowicz, Treasurer

Summary of Financial Hardship Policy Taxpayer Assistance Department

I. POLICY

Under Public Act 123 of 1999, as amended (Act 123), it is the policy of the Wayne County Treasurer (Treasurer) to withhold from the petition for foreclosure, property that is owned by a person undergoing substantial financial hardship as determined in accordance with the standards stated below.

II. PURPOSE

To provide the standards and procedures to be followed for the determination of whether a person owning property is eligible for a withholding from foreclosure to allow an extension of time in which to pay their property taxes.

III. APPLICATION

This policy applies to all residential properties for which the Treasurer is charged with the statutory responsibility for the collection of delinquent taxes and for which the Treasurer's Office is the foreclosing governmental unit under Act 123.

IV. DEFINITIONS

Income Standards – Income Standards as defined, determined and published annually by the Wayne County

Treasurer. (See website for complete standards
www.waynecounty.com/treasurer)

Household Income – means all combined income received by all persons of a household in a tax year while members of a household. Household means a claimant and spouse.

V. STANDARDS

A. A person requesting the withholding of their property from a foreclosure petition for reason of substantial hardship must:

1. Submit a completed application form to the Office of the Wayne County Treasurer, 400 Monroe, Ste. 530, Detroit, MI 48226 Attn: Taxpayer Assistance Department, no later than **March 16, 2009**.
2. The applications shall be notarized and attest that the person applying:
 - a. Holds title to the property in their name.
 - b. Occupies the property as their principal residence, and
 - c. Their household income meets the income standards of the Wayne County Treasurer for the tax year as attached to the application.
3. Appear, as agreed and scheduled by the Office of the Wayne County Treasurer, for an interview on the application and bring the following original documents for review and a copy of each document:
 - a. A current photo identification such as a driver's license;
 - b. Evidence that the applicant holds title in their name to the property, such as a deed; and
 - c. Evidence that the applicant occupies the property as their principal residence; and

- d. Federal income tax returns filed for the current year (if prepared) and the prior year.
- e. If no income tax returns have been filed, a notarized statement of the applicant's household income and that the applicant was not required to file a federal income tax return as their filing status, age and amount of gross income did not meet the standards set by the U.S. Internal Revenue Service for the tax year(s).
- f. To be considered, a completed application shall be submitted to the Office of the Wayne County Treasurer, 400 Monroe, Ste. 530, Detroit, MI 48226 Attn: Taxpayer Assistance, no later than **March 16, 2009**.

B. A member of the Treasurer's staff shall:

1. Review the application to ensure it has been completed and notarized.
2. Schedule an appointment with the applicant to review the application and supporting documentation.
3. If the applicant shows evidence that they hold title in their name to the property, that they occupy it as their principal residence and that their household income meets the income standards of the Treasurer, the application for withholding the property from the petition for foreclosure shall be granted. **This is an extension of time in which to pay the taxes and does not waive the payment of the taxes. Interest at the rate of 18% per year, penalties and fees will continue to accrue.**