



# Taxpayer's Guide to PAYS

(Pay As You Stay)

revised due to Covid-19, 4/6/20

Homeowners who are Owner-Occupants must visit their Local Assessor's Office to *Fill Out and Submit* the Poverty Tax Exemption (PTE) application for approval. <sup>1</sup>

Once your local Assessor notifies the Wayne County Treasurer's Office (WCTO) of your Approval and our records show you have Delinquent Property Taxes:

- you are eligible for PAYS, and
- the WCTO will begin sending out notification Letters in mid April directing those eligible to our website to take advantage of the PAYS Program. The letters will contain specific PAYS information related to each homeowner.

If Denied, you are not eligible for PAYS but you may be eligible to enter into an IRSPA or DOOE payment plan.<sup>2</sup>

## How the Reduced Amount Due is determined

- If the Base Tax amount due on your WCTO statement is **greater** than 10% of your home's Taxable Value (TV) = You will owe 10% of the TV.
- If the Base Tax amount due on your WCTO statement is **less** than 10% of your home's TV = You are eligible to have interest, penalties & fees cancelled.

## Payment Options

1. A **Lump Sum payment** will give you an additional 10% reduction of the Reduced Amount Due.
2. A **PAYS Payment Agreement** will be available for the Reduced Amount Due at Zero interest over a 3 year period or less.<sup>3</sup>

- 1 For Help with the PTE application form (known as the HPTAP in Detroit): (a) Contact the United Community Housing Coalition (UHC) at 313-963-3310, or Wayne Metro at 313-388-9799; or (b) Call the United Way at 211 or text HELP to 85274.
- 2 IRSPA and DOOE are short for Interest Reduction Stipulated Payment Agreement and Distressed Owner Occupant Extension.
- 3 Do not default on any payment plan. Default of PAYS Payment Agreement will subject the Homeowner to additional penalties, fees, and interest, and will increase the balance due for delinquent taxes. The property will be subject to foreclosure.