

# Tax Foreclosure prevention

## What you need to know about...

### Distressed Owner Occupancy Extensions (DOOEs)

DOOEs provide an extension of time to pay your property taxes when you are in tax foreclosure. When granted, your home is removed from foreclosure for the current year. A DOOE is only available if you do not owe taxes prior to 2012, you live in the home, and you are the owner.

To obtain a DOOE you must complete an application and an income affidavit and provide the following: (1) copy of your current driver's license or state identification matching the address of the property in which you live; (2) a recent DTE bill or other similar documentation showing your name and address; and (3) recorded proof of ownership (e.g. a deed). All documents must have the name of the owner/occupant and match the address on the DOOE application. Any name change (e.g. name change due to marriage) should be explained and documented (e.g. marriage license, divorce judgment, etc.). There are income guidelines for the DOOE, but these may be waived for hardships. A brief explanation of the hardship should be made on the application and affidavit.

A DOOE does not reduce the taxes owed or eliminate interest or penalties. We highly recommend you make monthly payments so that your taxes are paid in full by December 2015. If you qualify for State Emergency Relief or any other assistance that is based on your home being in foreclosure, then, if there is time, the SER should be requested before the DOOE. **DOOE applications are due March 19, 2015.**

A DOOE is better than a Stipulated Payment Agreement (SPA) because a DOOE removes the home from foreclosure for the current year. In a SPA the home is only removed AFTER payments have been made and if a payment is missed then the home may still be taken for foreclosure.

Homeowners applying for a DOOE should also review their situation with a counselor to see if they qualify for a poverty tax exemption and for a reduction in taxes under the new state tax cap law.

**You should receive written notice telling you that your DOOE application has been granted and if you do not receive that notice then you should assume it has not been granted or not received.**

To receive assistance preparing a DOOE or other tax foreclosure help contact:

TAX FORECLOSURE PREVENTION PROJECT  
UNITED COMMUNITY HOUSING COALITION/MICHIGAN LEGAL SERVICES  
220 BAGLEY, SUITES 224 AND 900  
DETROIT, MI. 48226  
(313) 963-3310/(313) 964-4130  
(313) 964-1192 FAX

**Tax Foreclosure Hotline (313) 405-7726**