You should know that the longer you wait to pay past due taxes the more money you will pay because interest and penalties are added to these taxes.

Where To Apply

You can obtain a hardship application via the web or at your county treasurer’s offices. In Wayne County, contact the Treasurer at [www.waynecounty.com](http://www.waynecounty.com) or visit 400 Monroe Street (Greektown) in Detroit.

How To Apply.

To apply, you will need:

- Proof that you own the property
- Proof of low income
- Photo identification, and
- Proof that you occupy the home.

If the hardship application is granted, you will obtain an ADDITIONAL YEAR to pay the taxes (including interest and penalties) causing the foreclosure.

Resources to Assist you:

Free Legal Help

United Community Housing Coalition, 220 Bagley, Suite 224, Detroit: (313)963-3310 (Detroit Residents Only)

Legal Aid and Defender Association: (313) 964-4111

Michigan Legal Services: (313) 964-4130

If you do not qualify for free legal help, you may contact the Detroit Bar Association, Lawyer Referral Service at (313) 961-3545.

Possible Financial Help:

Michigan Department of Human Services through the State Emergency Relief (SER) program. Call (313) 456-1000 to locate the nearest office

Wayne County Veterans Affairs (313) 224-8162

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This brochure is for general informational purposes only and should not be substituted for attorney advice.
HARDSHIP EXEMPTIONS (for current or future year taxes) If your household income is low, you may qualify for a hardship exemption for all or part of your property taxes for the current year or the next year (depending on when you apply). You must apply for this exemption BEFORE the taxes for your property are established for the year. Generally, exemption requests are accepted in January through March for the tax bills that will be sent in July of the same year. If an application is made after that period, it will be reviewed for an exemption for the next year. A hardship exemption applies to current or future taxes only and will NOT affect taxes from prior years. However, it will keep you from falling further behind on your taxes.

If the local assessor grants your request, all or part of your local taxes for that year may be eliminated. If you are denied, you may appeal to the State Tax Tribunal. YOU MUST RE-APPLY EACH YEAR FOR AN EXEMPTION.

HARDSHIP EXTENSIONS (for past due taxes)

If your household is low income you may also qualify for a hardship EXTENSION for taxes collected by the county treasurer. This extension will give you additional time to pay taxes you owe to prevent foreclosure.

In March of each year the county treasurer obtains a tax foreclosure judgment against all properties with unpaid taxes that are three years or older. For example, in March, 2006, the county treasurer obtained a foreclosure judgment for unpaid taxes for the years 2003 or earlier. Property owners had until March 31 to pay the past due taxes (for 2003 or any earlier years) with interest and penalties in order to redeem the property. If the payments are not made by that date, the property belongs to the Treasurer and is subject to auction in September. In Wayne County, the treasurer has accepted payments after the March 31 deadline in some years. If you missed the deadline, you should check with the Treasurer’s Office. You should never assume an extension will be granted beyond March 31 of any year.