



RAYMOND J. WOJTOWICZ

Wayne County Treasurer

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Dear Fellow Wayne County Employee,

Many of our fellow employees are struggling to pay property taxes on their homes. Over the years I have done all I can under the law to assist distressed taxpayers in avoiding foreclosure. Recently my staff, in conjunction with the State of Michigan and the federal government, has been able to provide access to over \$170 million to assist in paying delinquent taxes. I encourage you to consider this program for yourself and to pass along the information to others who might benefit.

The program is called Step Forward Michigan and can be accessed at stepforwardmichigan.org. Let me explain how the program works. To qualify for the program the taxpayer must own the home (name is on a deed recorded with the Register of Deeds) and must live in the home. This is not available for commercial property. The taxpayer must have suffered a qualifying involuntary hardship. This is typically loss of employment, reduction in income, serious medical condition, or other one time critical expense. The taxpayer must be able to make payments on the taxes going forward and have income to support such payments. Basically the test is that the tax obligation cannot exceed 45% of the taxpayer's income.

If qualified it is possible that the taxpayer will receive up to \$30,000 to pay delinquent taxes. This serves as a loan against the property and a lien will be taken against the property. However this "loan" is interest free and is forgiven at the rate of 20% per year. Therefore if the taxpayer stays in the home for five years the "loan" is forgiven. If the home is sold during the five years the remainder of the amount would have to be paid.

To apply for the program fill out an application on line at stepforwardmichigan.org or call 866.946-7432. This program can also assist with delinquent mortgage payments.

It is my pleasure to continue to serve the good people of Wayne County. In serving them I also wanted to share this information with my fellow Wayne County employees.

Sincerely,

Raymond J. Wojtowicz

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