

COVID-19 HOMEOWNER INFORMATION

ARE YOU STRUGGLING TO PAY YOUR MORTGAGE BECAUSE OF COVID-19?

Federal, state and local governments are providing help to homeowners struggling to make mortgage and tax payments due to the COVID-19 crisis.

MICHIGAN MORTGAGE RELIEF

Governor Whitmer and the Michigan Department of Insurance and Financial Services (DIFS) have formed the MiMortgage Relief Partnership. Over 200 Michigan financial institutions have agreed to do the following:

- Provide 90-day grace period for all mortgage payments
- Provide relief from mortgage-related late fees and charges for 90 days
- Suspend new foreclosures until 6/22.
- Refrain from reporting on bad credit scores
- Work with borrowers on their specific needs

To see if your bank or financial institution is participating in this program or to learn more, visit [Michigan.gov/MiMortgageRelief](https://www.michigan.gov/MiMortgageRelief) or call 877-999-6442.

DETROIT PROPERTY TAX ASSISTANCE

Homeowners Property Tax Assistance Program (HPTAP) provides a chance for homeowners to be exempt from their current year property taxes based on household income or situation.

Pay As You Stay (PAYS) helps homeowners with unpaid delinquent taxes to reduce the burden of those taxes.

More information:

- City of Detroit: visit <https://detroitmi.gov/departments/office-chief-financial-officer/pay-you-stay>, or call (313) 224-3035 or BoardofReview@DetroitMI.gov
- United Community Housing Coalition (UCHC): call (313) 963-3310 or visit <https://www.uchcdetroit.org/>

MACOMB, OAKLAND AND WAYNE COUNTY RELIEF

• WAYNE COUNTY

No tax foreclosures through the end of 2020. Delinquent taxes still must be paid. Interest will continue to accrue on unpaid balance. The Wayne County Treasurer's Office offers various plans to assist distressed taxpayers with paying delinquent taxes. For more information, call the Wayne County Treasurer's Office at (313) 224-5990 or visit: <https://www.waynecounty.com/elected/treasurer/taxpayer-assistance.aspx>. You can also find additional assistance at the United Community Housing Coalition (UCHC) at (313) 963-3310 or visit: <https://www.uchcdetroit.org/>

• OAKLAND COUNTY

No tax foreclosures through the end of 2020. Taxpayers with delinquent taxes should do what they can to make payments, but should make the health and safety of themselves and their families the first priority. For more information, call (248) 858-0611 or visit: <https://www.oakgov.com/treasurer/residents/Pages/tax.aspx#:~:text=2020%20Tax%20Foreclosure%20Policy%3A,COVID%2D19%2Drelated%20circumstances.>

• MACOMB COUNTY

No tax foreclosures through the end of 2020. Delinquent taxes must still be paid and any unpaid balances will continue to accrue interest. Macomb County residents requiring assistance may also be eligible for a reduction in delinquent taxes, interest and/or fees under a Pay As You Stay agreement, provided the city, township or village they live in agrees to participate. Call (586) 469-5190 for more information.

Continue to the next page for more information.

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FEDERALLY-BACKED MORTGAGE RELIEF

If your mortgage is federally backed, and you are not able to make your mortgage payments, you can request a forbearance for up to 180 days. A forbearance is a period of time where a lender agrees not to start the foreclosure process, if a homeowner isn't able to make regular payments. In some cases, your mortgage payment could be suspended for up to 12 months. Your hardship must be a result of COVID-19. Examples of federally backed mortgages include FHA, VA, USDA, Fannie Mae and Freddie Mac.

For more information, call your lender or call Fannie Mae directly at 1-800-2FANNIE or visit www.knowyouroptions.com/covid19assistance.

IMPORTANT INFORMATION FOR EVERYONE

If you are falling behind in your mortgage payments, take these steps to avoid foreclosure:

- Pay attention to all of all the communications you receive about your foreclosure case, and act immediately.
- Contact your lender as soon as possible. This lets them know you want to do the right thing, plus they will guide you through the process.
- It is important to gather some information before you call your lender. They might ask:
 - What is your current situation?
 - If you can pay something, how much?
 - When can you start making your payments again?
 - What is your current income?
 - What are your expenses?

FORECLOSURE COUNSELING

If you are concerned about falling behind on your mortgage, you may also wish to talk to a nonprofit housing counselor certified by the U.S. Department of Housing and Urban Development (HUD). Such counseling is free and confidential.

Find a foreclosure prevention counselor at https://housing.state.mi.us/webportal/default.aspx?page=counseling_start or call the Homeowners HOPE™ Hotline at (888) 995-4673.

For more COVID-19 related resources, visit globaldetroitmi.org/covid19.

The information in this document has been verified to the best of our abilities but should not be considered as tax or legal advice. We strongly recommend consulting with an accountant and/or lawyer before taking action. Global Detroit cannot guarantee that there are no mistakes or errors despite our best efforts and, given the rapidly changing nature in current circumstances, changes may occur after time of publication that impact the accuracy of the information in this document. This document was last updated on June 12, 2020.

