

Disclaimer: The Center for Community Progress (CCP) does not support nor endorse all of the interventions listed in this matrix. The matrix is intended to simply outline a framework to examine property tax foreclosure prevention interventions, provide an initial list and summary of interventions either implemented or proposed by a wide range of organizations, and identify where these interventions may fall in the property taxation and foreclosure process. This is a working document and only reflects CCP's initial observations. Further research and discussions would need to be undertaken to update and verify the content contained herein. The observations reflected in this matrix do not constitute or include legal advice and all interventions and observations provided by CCP are subject to the review and guidance of local counsel.

Stage/Category	Intervention	Detail	Progress	Policy level	Time-frame	Work being pursued?	Current Efforts or Other Notes	Proposed by/Involved Parties	Party required to Implement Intervention
Pre-Delinquency									
Reduce the amount of tax due									
Reduce the value subject to taxation									
Assessment Limits									
	Restrict the escalation of taxable value in rising markets	Prop A of 1994 instituted a limitation or "cap" on the annual increase in a property's taxable value while it is owned by the same person (MI Constitution of 1963, Art. IX, Sec. 3). This caps the increase in taxable value at the rate of inflation or 5%, whichever is lower. If a taxpayer is in a rapidly escalating market, this minimizes the increase in property taxes for that owner.	● Implemented	State Constitution	N/A	N/A	N/A	N/A	N/A
	Preserve the cap on taxable value for vulnerable transferees	Property transfers from one owner to another effectively "resets" or "uncaps" the cap on the annual increase in taxable value imposed by the MI Constitution. The taxable value of newly transferred property is therefore calculated using the true cash value of the property at the time of the transaction, leading to a rise in taxes due for the next owner. If this is a property that has been held by an owner for a long time in a rising market, this can be a significant change in taxable value making the property unaffordable for the next owner. To minimize this impact, state law does not consider certain transactions a "transfer of ownership" for the purpose of re-assessing taxable value. These include certain family transfers (see MCL 211.27a(7)) and transfers from a "charitable nonprofit housing organization" to a low-income person (MCL 211.27(7)).	● Implemented	State Law	N/A	Unknown	The classification of certain immediate transfers of property between family members as a 'non-transfer of ownership' for the purposes of determining the taxable value of property were recently passed (2014). Building on this momentum, there could be a push to classify additional transactions as a 'non-transfer of ownership' to minimize the impact of increased tax bills following a property transfer for additional vulnerable individuals.	N/A	N/A
	Exempt repairs from increases in assessed value	The Assessor is prevented from considering the value of particular property improvements in the determination of assessed value until property is sold (Mathieu Gast Act, P.A. 293 of 1976 as amended, MCL 211.27(2)). This minimizes some increases in tax bills from some property improvement activity for a taxpayer.	● Implemented	State Law	N/A	N/A	N/A	N/A	N/A
Increase assessment accuracy									
	Reassess all properties	Assessments should occur on a yearly basis and reflect current market value per State law (MCL § 211.10). However, a number of studies showed that previous assessments did not reflect market value for Detroit properties. Current administration contracted with a third-party to reassess all residential properties for the first time in 50 years. The process took a couple of years and was completed in 2017. As a result, 53% of homeowners had assessment reductions. Although many received assessment reductions, over 90% of the lowest valued properties (<\$20K) are still being over-assessed.	● Implemented	State Law, Local Practice	N/A	Unknown	Reassessment was completed. Unknown if other actors are challenging the completed reassessment practice.	City of Detroit, UCHC, Loveland, U of M	N/A
	Provide opportunity to appeal assessments	Property taxpayers can appeal an assessment they feel is inaccurate each year by submitting an appeal in writing or in person February 2-16th during the February Board of Assessors Review (Detroit Code of Ordinances § 18-9-3). If a property taxpayer does not agree with the February Board of Assessors Review decision, they can appeal to the March Board of Review (must be received by the second Monday in March) - at which point they receive an appointment before the Board (MCL § 211.30). If a taxpayer disagrees with the March Board of Review decision, they can appeal the decision by writing to the Michigan Tax Tribunal before June 30th each year.	● Implemented	State Law	N/A	N/A	Parties have identified ways to improve the current process, see other matrix interventions for detail.	N/A	N/A
	Use a wider range of connected data sources to determine value in real-time	The Assessor could integrate data sources, such as Wayne County Register of Deeds, into the data it uses to determine market value and comparable sales and link it so reassessment can happen in real-time or minimally can help support the annual sales study more seamlessly.	● Not Implemented	Local Practice	Short	Yes	There are a number of nontechnical barriers that could make implementation more time consuming (e.g. reaching an agreement with Wayne County Register of Deeds to provide free access to data). As of a 2017 report to the State Tax Commission, the Assessor reported that they will process sales data quarterly from WCROD, but this was not yet completed as it was dependent on a 2018 database improvement. There are a lot of "dollar deeds" that disguise the sale price of the property to avoid sales taxes. Dollar deeds should be excused from sales data.	CCP, Lincoln, ACLU, UCHC, U of M	City of Detroit Assessor, Wayne County Register of Deeds
	Include a wider range of property sales in determining market value	The Assessor could analyze all property sales, including those from financial institutions and those involving quit claim deeds, to better reflect market values in the annual sales study. Excluding these sales, which typically occur on lower value properties, may cause lower value properties to be over assessed. State law provides some general guidance on how to determine true cash value, but the State Tax Tribunal provides much clearer guidance. While there is still flexibility in the valuation method, if Detroit were to change its practice, it would likely need to be supported by the State Tax Tribunal and Wayne County's Assessment and Equalization Division, both of which have a degree of oversight.	● Implemented	Local Practice, County Practice, State Practice, State Law	Mid, Long	Unknown	While a change to assessment method may not require a law change, it would likely require at least the agreement of local, county, and state entities because it would likely break with standard practice for assessment methods. A change in assessment method may require a law change if the new method establishes a way to determine the true cash value of property that is inconsistent with current law (MCL § 211.27); changes how the taxable value of property is calculated in way that is inconsistent with current law (MCL § 211.27a); or proposes preparing assessments in a way that is inconsistent with the state's "official assessor's manual," or any other manual prepared and/or approved by the state tax commission (MCL § 211.10e).	U of M, Lincoln	City of Detroit Assessor, Wayne County's Assessment and Equalization Division, State Tax Tribunal
	Enable retroactive assessment corrections	When an assessment is found to be inaccurate, the Assessor could apply a correction retroactively for 3 years, with good cause.	● Not Implemented	State Law, Local Law	Long	Unknown	While this cannot be solved without a change in State law, the City's Tax Foreclosure Prevention Working Group has sought ways to support those in foreclosure who may have had a previously inaccurate assessment that led to them falling behind on taxes, see other matrix interventions for detail. Coalition is exploring whether this can be done through executive action.	U of M	City of Detroit Assessor, Wayne County Treasurer, State Legislature, City Council, State Tax Tribunal

Detroit Tax Foreclosure Prevention Interventions Matrix

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Stage/Category	Intervention	Detail	Progress	Policy level	Time-frame	Work being pursued?	Current Efforts or Other Notes	Proposed by/Involved Parties	Party required to Implement Intervention
	Flat reduction in assessed value for low-value properties	For properties valued below a specific threshold (\$30,000 or \$50,000), reduce assessments (reduce taxable value) by a specific percent (30%), since low-value properties were found to be previously over assessed.	● Not Implemented	Local Practice, possibly State Law	Short	Yes	Coalition to End Unconstitutional Tax Foreclosure is leading grassroots discussions but unclear if there is substantive discussion with City. Mayor Duggan did execute reductions in assessed value in 2015 prior to the reassessment (ranged from 5-25%), these decisions were based on local market, rather than a simple value threshold. It is not immediately clear if this would be possible under State law. CEUTF has requested a legal opinion from the State Attorney General about creating an Economic Conditions Factor (ECF) for lowest valued homes. Unclear as to whether the ECF could only include owner-occupied homes (or homes with Homestead Exemption) so that landlords are still accountable. An ECF could have impact on ability to enforce code violations.	Coalition to End Unconst. PTF	City of Detroit Assessor and possibly Wayne County's Assessment and Equalization Division and State Tax Tribunal
Improve accessibility to appeals process									
	Send property assessments earlier	Notices of assessed value are generally sent out in mid-January. This leaves a taxpayer with only a few weeks to submit their appeal by February 15th, as required by current City process. Providing these notices in December would allow more time for an appeal to be submitted by a taxpayer.	● Not Implemented	Local Practice, possibly State Law	Short, Mid	Unknown	Depending on the desired date, a State law change may be necessary since "tax day" is December 31st (MCL § 211.2(2)), assessment notices may not be able to be sent prior to that date with out a State law change. It would be possible to change local practice to send notices earlier in January without State law change. This would be an easy change to make, and include info about how to appeal.	U of M	City of Detroit Assessor
	Allow more time for an owner to appeal property assessment from two weeks to two months	Uniquely, Detroit requires taxpayers to appeal to the Board of Assessors in February, prior to filing an appeal with the Board of Review in March. As a result of the prerequisite appeal, taxpayers have very limited time to file an appeal, this is particularly true if assessments are sent out late, as in 2017. Detroit could expand the Board of Assessors review timeline, or only require appeal to the Board of Review, which would provide more time to file an appeal.	● Not Implemented	Local Law and/or State Law	Mid	Unknown	Changing the February deadline for appeal to the Board of Assessors would likely require local law change (Detroit Code of Ordinances § 18-9-3). Since the Board of Assessor review period is also used to affirm the tax roll, it is not immediately clear what impact removing that appeal step would have on the latter Board of Review period. Changing the March Board of Review dates in State law (MCL § 211.30(1)-(2)) would likely be difficult since a number of following dates/processes would need to be changed to accommodate the shift.	U of M	City of Detroit Assessor, Board of Assessors, City Council
	Provide opportunity to appeal electronically, rather than via mail or in person	Both the Board of Assessors and Board of Review processes require appeals to be submitted in person or in writing. The Board of Assessors appeal and the request for an appointment with the Board of Review could be changed to allow for electronic submissions.	● Not Implemented	State Law, Local Law, Local Practice	Mid	Unknown	State law requires an appeal to be in person or by letter (MCL § 211.30(4)) and local law requires an appeal to be made in person or in writing (Detroit Code of Ordinances § 18-9-3(a)). Additional research is needed to determine whether the term "letter" in state law or the phrase "in writing" in local law would permit electronic submissions. CEUTF proposed the use of a platform called Matterhorn to create an online appeal option. QL funded Matterhorn to provide services to the City.	U of M, CEUTF	City of Detroit Assessor, Board of Assessors, City Council, possibly State Legislature
	Provide free assistance to help property taxpayers submit appeals	The process to build a successful appeal and guide it through the multiple stages of review can be complex and time consuming. Taxpayers have stated that legal assistance and representation is required to appeal successfully but cannot afford the assistance. While there are existing entities such as Michigan Legal Services that can provide assistance, additional capacity could support more appeals.	● Partially Implemented	N/A	Short	Yes	While existing entities continue to pursue funding, it is not immoderately clear what amount of funding would be needed to sufficiently address the need, nor which entity would be best suited to administer the added capacity. DJC has received grant to assist owners of low-value homes to appeal through the Community Legal Workers program. DJC is reaching out to proactively reaching out to property owners that have been over-assessed (2018/2019).	UCHC, DJC	N/A
Change assessment structure									
	Change taxable value to be determined solely on the value of the land	Overhaul current property tax structure, setting taxable value based solely on the value of land, ignoring structural improvements on the land. This approach could reduce the City's exposure to the taxable value cap.	● Not Implemented	State Law, Local Law, Local Practice	Long	No	Under the land value tax, average tax payments could be slightly lower for residential and commercial property, but much higher for industrial property. Future improvements or investments in real or personal property would be exempt from general City taxation, serving as a greater incentive for developers and homeowners to make property improvements. QL and CRC also recommended this change.	Lincoln, DEGC?	State Legislature, State Tax Tribunal, City of Detroit Assessor, likely others
	Eliminate cities and townships as the assessors	Other local juristicions do not conduct property assessments and use county assessments. This would remove one step in the process.	● Not Implemented	Local Practice	Long	No	Not sure the county would be able to assess any better.	CEUTF, CRC	State Legislature, State Tax Tribunal, City of Detroit Assessor, likely others
Reduce the rate properties are taxed									
Use exemptions/circuit breakers									
Income									
	Reduce tax bills for low-income property owners.	The Homeowners Property Tax Assistance Program (HPTAP) aka "Poverty Exemption" provides full (100%) or partial (50%) exemption of property taxes for owner-occupied properties if owner meets federal poverty guidelines (MCL § 211.7u).	● Implemented	State Law	N/A	Unknown	While the HPTAP has been available to low-income owners for a number of years, based on census data, only a very small proportion of eligible owners have utilized the program in the past. There have been a number of interventions proposed to increase uptake rates, see other matrix interventions for detail.	N/A	N/A
	Expand and make uniform income qualifications for HPTAP exemption	The City could examine whether or not the current thresholds for income are meeting the needs of residents and if the threshold for income should be shifted for the full or partial exemption to assist an increased number of vulnerable households.	● Not Implemented	Local Policy, possibly Local Law	Mid	Unknown	It is possible that no change to state law is needed. MCL § 211.7u(2)(e) requires HPTAP to be available to those who meet the federal poverty guidelines. It also allows the City to adopt alternate guidelines, as long as the income requirements for such guidelines don't go below the federal poverty level. UCHC recommends adding retroactivity to income-based reductions, including incorrect assessments and PTE.	CCP, UCHC	Detroit City Council, City of Detroit Assessor
Special Population									
Seniors									
	Reduce the solid waste fee for Seniors	The Senior Citizen Solid Waste Discount reduces the solid waste fee from \$240 to \$120 for seniors with a household gross income below \$40,000.	● Implemented	Local Policy	N/A	Unknown	UCHC would like to see this eliminated for residents who quality for HPTAP.	N/A	N/A
Veterans									
	Reduce tax bills for disabled veterans	The Disabled Veterans Exemption provides a full exemption of property taxes for an owner-occupant that is a disabled veteran or their nonmarried surviving spouse (MCL § 211.7b).	● Implemented	State Law	N/A	Unknown	N/A	N/A	N/A
Renters									

Stage/Category	Intervention	Detail	Progress	Policy level	Time-frame	Work being pursued?	Current Efforts or Other Notes	Proposed by/Involved Parties	Party required to Implement Intervention
	Enable existing special-population exemption programs to benefit renters	The existing special population tax exemption programs only benefit owner occupants. While landlords pay the property taxes, in theory those costs are passed along to their tenants via rents. These exemptions, such as HPTAP, Disabled Veterans, etc., could be opened up to renters meeting the same criteria, with the reduction in taxes being reflected in the reduction in rent. There are some income tax credits based off property taxes that can benefit special populations, but it was not clear if these provide sufficient relief.	Partially Implemented	State Law, Local Law	Short, Mid	Unknown	While there are currently no property tax relief options offered to renters, there are some income tax credits options that renters, meeting certain criteria, can qualify for e.g. qualifying renters with household resources of \$50,000 or less are currently able to receive a Homestead Property Tax Credit (MCL § 206.520) and some special circumstances apply for renters age 65 and older see (MCL 206.522). It was not immediately clear what level of impact these income tax credit benefits provide for a renter. (However, tax filing among low-income renters is generally low.)	Unknown	State Legislature, City of Detroit Assessor, City Council
Homeowners									
	Reduce tax bills for homeowners	The Principal Residence Exemption (PRE) exempts a portion of local school operating millage for homeowners (MCL § 211.7cc).	Implemented	State Law	N/A	N/A	N/A	N/A	N/A
	Allow Memoranda of Land Contract to serve as proof of property ownership for PRE and HPTAP	While a recorded Land Contract can be utilized for proof of ownership, a Memoranda of Land Contract generally will not constitute as the proof of ownership needed in order to qualify for PRE or HPTAP, resulting in higher tax due for these households. The Assessor could consider a Memoranda of Land Contract as proof of ownership in order to extend the PRE and HPTAP reduction to more households. It should be considered valid proof of ownership for and HPTAP according to the language of the Morningside settlement (which allows ANY recorded proof of ownership).	Partially Implemented	Local Practice	Short	Unknown	This was proposed by entities like UCHC and U of M, however it is unknown whether or not work is currently being pursued. It appears that current State law could support this however, it is not explicit. It could require clarification from State Treasury. Additionally, it was not clear how many households have Memoranda of Land Contract as opposed to a recorded Land Contract. This is a high priority. (State legislation currently does not allow a land contract to be recorded if a taxes are owed, this should be changed. with growth of use of land contracts).	UCHC, U of M	City of Detroit Assessor, State Treasury
Property Improvement									
	Reduce property tax bills in targeted investment areas	The Neighborhood Enterprise Zone Homestead (NEZ-H) program provides 18-35% reduction in property taxes for 6-15 years in specific areas if an owner puts in \$500 of improvements (Neighborhood Enterprise Zone Act, PA 147 of 1992; Detroit Code of Ordinances, Article VIII).	Implemented	State Law, Local Practice	N/A	N/A	N/A	N/A	N/A
	Change NEZ locations to support City's revitalization efforts	Detroit NEZs were generally established in the early 2000s, since that time the City's future vision and neighborhood markets have changed significantly and NEZs no longer fully align with the City's priority areas for single family investments. The City could change the location of the NEZ boundaries to encourage reinvestment and promote stronger uptake.	Not Implemented	Local Practice, State Practice	Mid	Unknown	CCP has had discussions with HRD about the inconsistencies with current locations of NEZs and opportunities for refinement. The City has been working with the DEGC and State Tax Commission to clarify the acreage limits and current acreage allocated in the City. UCHC and CEUTF recommend NEZ be expanded and/or transferred to low-income neighborhoods and neighborhoods affected by tax foreclosures. UCHC thinks the NEZ should be eliminated and taxes overall should be lowered.	CCP, UCHC, CEUTF	City of Detroit Assessor, City Council, State Tax Commission
	Extend NEZ sunset	The Neighborhood Enterprise Zone exemption fully expires 15 years after being applied to a property. More than 3,000 NEZ certificates are set to expire in 2021 and 2022. This sunset could be extended.	Not Implemented	State Law, Local Practice	Mid	Unknown	CCP has worked with HRD to identify how many NEZ certificates are set to expire and when. It is unclear if the City will pursue an effort to have the sunset period extended.	CCP, Quicken Loans	State Legislature, City of Detroit Assessor
Improve execution of existing exemptions									
Increase awareness of existing tax relief options									
	Proactive notification with tax bills or other notices or based off other data	The City could proactively send out information about different tax exemptions, credits, and foreclosure prevention programs that are available, their basic eligibility criteria and where/how to apply.	Implemented	Local Practice	Short	Yes	The Morningside settlement pushed to have information about the HPTAP sent along with water bills and tax bills to raise awareness. To formalize this, City Council passed an ordinance on 11/20/18, (with support from the CEUTF) stating that the City would mail notices to homeowners every year about the poverty exemption. It is unclear whether an application would be sent along with information about the poverty exemption.	City Council, CEUTF, Quicken Loans, UCHC, CCP	City of Detroit Assessor, DWSD
	Provide a simple questionnaire to determine eligibility for all potential tax relief	For a resident or prospective resident to determine which property tax relief programs they may be eligible for, they must be aware of the all of the available programs and find and decipher the unclear eligibility criteria and forms online. This is a major barrier for many current and prospective residents. To reduce this barrier, the City could create a simple, interactive online questionnaire with basic questions about age, employment, income and property location that will point a resident, or prospective resident, to a list of tax relief programs and applications for which they may be eligible.	Partially Implemented	Local Practice	Short	Yes	UCHC has developed a helpful printed questionnaire for HPTAP eligibility and Loveland developed a questionnaire for the foreclosure programs, but those are only some of the relief programs and none of that information is readily accessible on the City's website.	Quicken Loans, UCHC, CCP	City of Detroit Assessor, City of Detroit Department of Innovation and Technology
	Host a single webpage for all tax relief forms, questions, etc.	The City could create a one-stop-shop webpage for homeowners and renters to find information on various property tax relief options, including all application forms, and clear instructions on how to apply.	Partially Implemented	Local Practice	Short	Unknown	The City did finally put all of the applications online. However, they are not all on one page, e.g. the Senior Solid Waste Discount application is not in the same location as the HPTAP. Also, there is still improvement needed in how they are described on the website, so it is easier to find which form an applicant needs. This should be an easy fix.	City of Detroit TFPWG, ACLU, UCHC, CCP	City of Detroit Assessor, City of Detroit Department of Innovation and Technology
	Conduct direct outreach to tax-delinquent HHs to provide information on tax relief options.	Data are provided about household level tax delinquency status. This information can be used to reach out directly to addresses in delinquency to be able to connect homeowners and tenants with information, support, and services.	Implemented	Local Practice	Short	Yes	Quicken Loans implemented the Neighbor to Neighbor program (N2N) in Spring of 2018 which worked with community partners and utilized 400 trained volunteers to go to 60,000 homes in delinquency. Canvassers were equipped with Loveland smartphone app to collect data and deliver information to all residents struggle to pay property taxes. Residents were referred to services, events, and supports. A report on the findings of these efforts was released Spring 2019.	Quicken Loans, UCHC, CDCs	City of Detroit, local CBOs, Loveland.
	Host tax relief "fairs" or events for information and application	The City could hold highly publicized events for taxpayers to not only learn about their property tax relief options, but also submit applications on site. The City could also seek the assistance of local nonprofits to help organize and publicize the events, in order to reduce demands on City departments. Other entities and City departments with programs that offer utility or other housing related financial assistance could also share information with homeowners and help to reduce their overall financial burden.	Partially Implemented	Local Practice	Short	Yes	The City and its partners have hosted a number of these events in the past two years. Additionally, the City's Tax Foreclosure Prevention Working Group supported a mailing and door-knocking campaign to help raise awareness. It is unclear if these activities will continue every year moving forward. These efforts should be more of a push to get residents to file earlier and get to fairs.	Quicken Loans, UCHC, CDAD, CCP, City of Detroit TFPWG	City of Detroit, local CBOs
Make application for exemptions easier									
	Waive Property Transfer Affidavit penalty for low-income owners	If a homeowner fails to file a Property Transfer Affidavit within 45 days of purchasing their home they are subject to a penalty of \$5 per day, up to a \$200. If a low-income homeowner is unaware of the requirement or runs into issues due to a Land Contract and then goes to file for a PRE, which is required for the HPTAP as well as other programs, they likely will owe the full \$200 penalty. For low-income owners, this fee could be waived.	Partially Implemented	Local Practice	Short	Unknown	While MCL 211.27b(1)(c) or (d) states a penalty shall be applied, 211.27b(5) allows the local government to waive the penalty. The City Assessor could waive this fine for low-income homeowners, as was done in March 2015. This should easily be doable for the City. High priority.	U of M	City of Detroit Assessor

Stage/Category	Intervention	Detail	Progress	Policy level	Time-frame	Work being pursued?	Current Efforts or Other Notes	Proposed by/ Involved Parties	Party required to Implement Intervention
	Create universal application for all exemptions	A taxpayer may have to fill out multiple applications, all with different timelines and different requirements, in order to receive all of the exemptions/deferrals afforded to them based on their circumstances (e.g. senior, low-income, veteran). The City could find a way to have a universal application, or reduce the number of applications, to make it easier for a taxpayer to receive their exemptions/deferrals. Alternatively, a taxpayer could just submit common information once (e.g. proof of income, ownership).	● Not Implemented	Local Practice and possibly Local Law, State Law	Mid	Yes	It is not immediately clear if a streamlined, consolidated application would be possible as an analysis of required documentation per state and local law has not been completed. The City's Tax Foreclosure Prevention Working Group has however sought support from the Bloomberg Foundation to establish a Financial Empowerment Center that would provide financial education to taxpayers and better coordinate all City services needed to help low-income residents, including tax foreclosure prevention efforts. This could involve more streamlined processes/applications for exemptions and discounts that may cross different City departments. Because of the number of different exemptions, the form may be very long, an electronic form with skip patterns would help ease use of such a form.	City of Detroit TFPWG, CCP	City of Detroit Assessor and possibly State Legislature, City Council
	Eliminate requirement to submit an application in order to receive a poverty exemption form (step 1 of 2-step process)	The City's policies for granting an exemption under HPTAP require an applicant to mail in an application in order to receive an application form for HPTAP. This was intended to enable the Assessor to verify principal residency status before an application was handed in, but serves as a barrier to filling out an application. An applicant should be able to obtain a form without applying for it.	● Implemented	Local Practice	Short	N/A	The City did remove the requirement to apply for a form and the form is now accessible on its website.	City of Detroit TFPWG, UCHC, CCP	N/A
	Enable applications to be submitted electronically and by mail	The City could enable tax relief applications to be submitted electronically or by mail to accommodate those that have limited means for transportation or limited time to fill out an application.	● Partially Implemented	Local Practice, possibly State Law or Local Law	Short, Mid	Unknown	Many applications can be submitted via mail though it is not clearly displayed on the City's website, which indicates that you need to visit the Citizen Tax Help Center to apply for many of the programs. Due to the requirement for some applications to be notarized, electronic submission may be difficult (it appears that electronic notarizing will be permitted in MI in late 2019 due to Public Act 330 of 2018). There may be other State or local laws that would be road blocks to electronic submission, but that was not immediately clear. Regardless, the City would also need to enable an electronic platform for receipt of applications. City's Board of Review is currently working with "Matterhorn by Court Innovations" to implement an online HPTAP application which should be available later this year. Quicken Loans is conceptualizing Neighborhood and Mobile HPTAP Centers to provide greater access to HPTAP applications and assistance.	CCP, CEUTF, Quicken Loans	City of Detroit Assessor, City of Detroit Department of Innovation and Technology
	Provide application support/assistance	The application and required documentation for the various exemptions are complicated to understand and complete successfully. The City could proactively partner with existing community-based organizations to provide application training and support to applicants. This would increase the likelihood of a successful application.	● Partially Implemented	Local Practice	Short	Yes	A step-by-step application guide was developed by the Tricycle Collective for the HPTAP along with train-the-trainer resources and example applications. Loveland Technologies developed a tax foreclosure guide with some guidance for applications. There are also property tax exemption and foreclosure prevention workshops being held to support applicants, see other matrix interventions for detail. It was not immediately clear to what extent this application support activity would be continued in the future. DJC could expand its community parlegal program to raise awareness of and assist homeowners to apply for HPTAP.	City of Detroit TFPWG, UCHC, CCP, Quicken Loans, Loveland, DJC	Governmental entity is not required for implementation, but should include: City of Detroit Assessor, Board of Review, Department of Neighborhoods
	Reduce the amount of time it takes for a resident to apply for and receive notice of tax relief	To clarify the steps in the application and review process as well as identify areas for efficiency improvement, process mapping and an efficiency analysis should be conducted for all tax relief application and review processes. Beyond internal improvements, the processes should also be evaluated for improvements from a taxpayer's perspective to make the application processes as efficient as possible. The goal should be to reduce the amount of time it takes for an application to be submitted, reviewed, and a judgment determined.	● Not Implemented	Local Practice	Short	Yes	The City's Tax Foreclosure Prevention Working Group is exploring ways to improve the application process for HPTAP with the University of Michigan. However it was not clear if all tax relief programs are being examined for efficiency and end user improvements. The ACLU settlement requested that HPTAP approval notification coincide with and updated tax bill so that homeowners are clear on what they will owe. Use other income qualifications, like a Bridge Card or other federal assistance to make process easier.	City of Detroit TFPWG, UCHC, CCP, U of M	City of Detroit Assessor, Board of Review, Board of Assessor, City of Detroit Department of Innovation and
	Mail proactive renewal notices and applications	If a taxpayer is currently enrolled in a tax relief program, the City could proactively mail them a notice with an application prior to the deadline for renewal.	● Partially Implemented	Local Practice	Short	Yes	The City did mail information about tax relief options generally, see other matrix interventions for detail. City Council passed an ordinance on 11/20/18, stating that the City would mail notices to homeowners every year about the poverty exemption. However it was not immediately clear if this would be sent prior to the renewal deadline with the renewal application for households currently enrolled in HPTAP. Also it was not immediately clear if this would include solid waste discount information as well.	CCP	City of Detroit Assessor
	Create simplified application for the renewal of exemptions	Simplify the renewal process for HPTAP and the solid waste discount applications. Instead of requiring a full application each year, offer a limited application or simply require previously approved applicants to submit current income information to qualify for the renewal to make the process much quicker and easier for homeowners and reduce the application review process burden on the City.	● Partially Implemented	Local Practice, possibly State Law	Short, Mid	Yes	The "short form affidavit" was codified in the 11/20/2018 ordinance, but only certain homeowners qualify for this abridged version of the HPTAP application. The Board of Review is currently creating a shortened, 1-page, renewal application to make it quick and easy for homeowners with HPTAP to renew the exemption each year. There are some requirements in State law with what needs to be filed for HPTAP and that would need to be augmented if the City wants to reduce some of the filing requirements (e.g. income tax requirements). It is not clear if there is movement on other tax relief	City of Detroit TFPWG, UCHC, CCP, U of M	City of Detroit Assessor, Board of Review
Extend duration of exemptions									
	Provide opportunities for annual exemptions to be multi-year in certain circumstances	Some tax relief programs need to be applied for annually, such as the HPTAP and solid waste discount. Under certain circumstances, multiyear exemptions could be offered to reduce the burden of yearly applications.	● Not Implemented	State Law, Local Practice	Mid, Long	Unknown	It was not immediately known what if any changes are being actively pursued. State law would likely need to be changed to enable a multi-year HPTAP since State law requires an exemption application to be filed each year (MCL § 211.7u). This would take very long to change, so not a priority. Would be very hard to do. May be applicable to seniors and permanently disabled.	UCHC, CCP	State Legislature, City of Detroit
Cap millage rate escalation									
	Reduce millage rate when annual property value growth exceeds inflation	The local unit of government's millage rate will be "rolled back" when existing property value growth exceeds the rate of inflation (MI Constitution, Art. IX, Sec. 31). This serves to reduce the tax bill in rising markets.	● Implemented	State Constitution	N/A	N/A	N/A	N/A	N/A
Reduce expenses, reduce rate applied									
	Reduce debt service obligations for City and school system	Detroit's comparatively high tax rate is due to the large millage required to pay off school and City debt. Identify ways to reduce debt service for the City and school system in order to reduce the millage to a more reasonable level.	● Not Implemented	Local Practice	Long	Unknown	Needless to say, this would be immensely difficult and would likely require some source of alternative funding since the debt would still need to be paid, see other matrix interventions.	CCP, Lincoln	City of Detroit, Detroit Public Schools
	Reduce City's operating expenses	Compared to the other millages, the one the City can most readily control is their own operating millage. This millage could be reduced by reducing expenses, which may in turn result in a rise in property values. In the interim, the City could identifying an offset option to help fill any immediate tax revenue loss, see other matrix interventions.	● Not Implemented	Local Practice	Mid, Long	Unknown	The City only controls roughly 20 of the 88 total mills, or only about 23% of the total millage rate so while this is conceptually easier than reducing debt service millages at the County or City-level, since it is a small portion of the overall millage stack, the impact would be smaller than a debt service change.	CCP	City of Detroit

Detroit Tax Foreclosure Prevention Interventions Matrix

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Stage/Category	Intervention	Detail	Progress	Policy level	Time-frame	Work being pursued?	Current Efforts or Other Notes	Proposed by/ Involved Parties	Party required to Implement Intervention
Increase revenue, reduce rate applied									
Reduce nontaxable properties or exemptions									
	Eliminate fraudulent exemptions	The Assessor could use data and dedicated staff capacity to identify potential cases of property tax exemption abuse. While no definitive study has been completed, there have been indications that the nonprofit tax exemption and PRE are being abused leading to a reduction in City property tax revenue.	● Not Implemented	Local Practice	Short, Mid	Unknown	Some early conversations seemed to indicate that this was not a priority for the Assessor's office and/or that they do not have the resources to identify these issues. However, advocates request that the Assessor's office should at least respond when evidence of fraud is presented. Currently, it is rare that complaints are acted upon.	CCP	City of Detroit Assessor
	Reduce proportion of nontaxable parcels	Examine all parcels that are currently property tax exempt (e.g. nonprofits, government buildings, public streets) to determine if non-taxable status is still applicable. Properties that have partial or total tax-exempt status make up about 20% of Detroit's land area and 11% of assessed land value. A number of properties may have tax exempt status but no longer be eligible.	● Partially Implemented	Local Practice	Short, Mid	Unknown	The City's citywide reassessment process should have uncovered instances where a property owner may be claiming tax exempt status and actually be ineligible. Could implement random audits to make this assessment more manageable and encourage enforcement.	Lincoln	City of Detroit Assessor
	Overhaul the tax structure and institute a flat tax	The existing patchwork landscape of tax relief options is complex and inefficient. It could be remedied by creating a simplified, flat tax rate. The City could consider an overhaul of the tax structure, via the creation of a lower flat tax rate, meaning each property owner would pay a set rate or percentage of assessed property value, regardless of owner classification (e.g. senior, low-income). This could be set at a specific rate across all property owners, or according to property types (i.e. residential, commercial, industrial).	● Not Implemented	State Law, Local Law, Local Practice	Long	No	It does not appear that this is an option still being considered.	Quicken Loans	State Legislature, City of Detroit Assessor
Reduce millage with other source to offset short-term loss									
	Use grant funds to "buy down" millage	The City could reduce the millage rate and use grant funds to fill any immediate revenue gap for the City due to a decrease in millage rate. The City of Kalamazoo, in an attempt to encourage development and become more competitive in its region, recently reduced its millage rate from roughly 19 mills to 12 mills, filling the immediate anticipated revenue gap of \$10.8 million with philanthropic funding.	● Not Implemented	Local Practice	Mid	Unknown	Unknown	CCP	City of Detroit, Private funding source
	Create new tax revenue stream(s)	Increasing the diversity of tax revenue streams in Detroit would enable the City to reduce its reliance on a high property millage rate. Other options include local sales tax, vehicle-related excise taxes, liquor taxes, entertainment and amusement taxes, and sharing economy taxes (e.g. Uber).	● Not Implemented	State Law, Local Law	Mid, Long	Unknown	Unknown. If everybody applied for the HPTAP, City could get reimbursement from Homestead Tax Exemption from State through a bulk application. The city would get partial reimbursement for waivers. High Priority. Will Donahue wants to do it.	CRC	City of Detroit, Assessor's Office.
	Use Special Assessment land area tax to offset millage reduction	The City could replace the anticipated lost revenue from a millage rate reduction with a land area tax. The City could create a special assessment district based on land area for the provision of municipal services.	● Not Implemented	Local Law and Practice	Mid, Long	Unknown	Unknown	Lincoln	City of Detroit
	Exempt owner-occupied residential properties from taxation.	This is a small part of the revenue generation for the city and income tax could make up the difference. This would export some of the debt and create an incentive for people to come back to the city and invest in neighborhoods.	● Not Implemented	Local Law and Practice	Long	Unknown	Unknown, but others indicated that a land-value tax is a better option. Don't know how much of the city's budget is dependent on these taxes.	CRC	City of Detroit
Increase value subject to taxation									
	Eliminate or reduce taxable value cap while ensuring protections for low-income owners	One of the reasons the millage rate is somewhat artificially high is to compensate for the lost revenue from the cap on taxable value (MI Constitution of 1963, Art. IX, Sec. 3.). The State Constitution could be changed to eliminate or reduce the taxable value cap to allow cities to capture more property tax revenue from rising property values. This could be achieved while having protections for property types or owner types.	● Not Implemented	State Constitution	Long	Unknown	Unknown if there is any locally-driven advocacy. This is a significant challenge for municipalities across Michigan and there are a number of entities tracking the impact of the taxable value cap such as Michigan Municipal League.	Lincoln, MML	State Legislature
Reduce penalties									
	Waive City-applied interest fee for late and partial payments	The City could waive interest and penalties applied by the City for late, and partial property tax payments to reduce the financial burden on taxpayers trying to avoid delinquency. This could be limited to only qualifying low-income homeowners.	● Not Implemented	Local Law, possibly State Law	Short, Mid	Unknown	It was not immediately clear what the interest and penalty rates are for payments made after the respective due dates prior to delinquent taxes being forwarded to the County for collection, nor was it clear how many households could be supported by a waiver.	N/A	City of Detroit Assessor, City Council
Provide more time to pay									
Installments									
	Offer an installment payment option	The Summer Tax Installment Plan enables taxpayers to pay the first half of a summer tax bill by August 15th and the second half by January 15th, as opposed to a single payment by August 31st.	● Implemented	Local Practice	N/A	N/A	N/A	N/A	N/A
	Provide an option for monthly payments	The City could allow taxpayers to make monthly payments on property taxes, with the intent of making it easier for property owners to budget accordingly.	● Partially Implemented	Local Practice, possibly State Law	Short, Mid	Yes	The City Treasurer will be implementing a new monthly property tax savings program in 2019. While State law may not permit monthly tax payments per se, the City is allowing taxpayers to deposit payments via Kiosk into an account that can then be used to pay property taxes.	City of Detroit TFPWG, Lincoln	City of Detroit, State Legislature
Deferrals									
Special Populations									
Senior/Disabled									
	Offer seniors a property tax deferral option	The Senior Property Tax Deferred Payment Program enables qualified seniors to defer their summer and winter property tax payments to February 14th.	● Implemented	Local Practice, possibly State Law	N/A	N/A	N/A	N/A	N/A
	Offer senior and disabled owner occupants the option to defer special assessments	The purpose of Public Act 225 of 1976, as amended, is to defer payment of special assessments for senior citizens or totally and permanently disabled persons who qualify under the act. Upon approval of a completed application, the State of Michigan will pay the entire unpaid balance of a special assessment including delinquent, current, and future installments. At the time of payment, a lien will be recorded against the property in favor of the State of Michigan. The lien will be subject to interest at one-half of 1 percent (.05) per month or fraction of a month (6 percent per year), when repaid to the State. The lien will be removed when the deferral, plus interest, is repaid by the taxpayer or the taxpayer's estate.	● Implemented	State Law	N/A	N/A	N/A	N/A	N/A

Detroit Tax Foreclosure Prevention Interventions Matrix

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Stage/Category	Intervention	Detail	Progress	Policy level	Time-frame	Work being pursued?	Current Efforts or Other Notes	Proposed by/ Involved Parties	Party required to Implement Intervention
Other party payment									
	Use private sources of funding to pay the property taxes of households meeting certain criteria	In order to prevent a property going to the delinquency and foreclosure process, where the cost of payment/redemption greatly increases, a third-party source of funding could be used to pay the property taxes for eligible taxpayers. Much of that payment support is being leveraged only in the delinquency and forfeiture stages. The more efficient use of funds would be to pay off the tax owed prior to the property tax being turned over to the County in March.	● Partially Implemented	N/A	Short	Unknown	UCHC recommends that a bank or other financial institution pay off back taxes at any rate less than 6% (for homeowners) or less than 18% for non-occupying owners. These programs could pay tax and/or insurance like a mortgage escrow. The ROR program is partially implementing this.	N/A	Private funding source
Delinquency and Forfeiture									
Reduce penalties									
	Significantly reduce interest rate applied to delinquent and forfeited properties	State law requires interest to be charged monthly at 1% during delinquency and at 1.5% during forfeiture. Interest charged helps to cover the costs of bonds/service for foreclosure process and serve as an incentive to pay property taxes early. These rates could be adjusted down to minimize the amount a taxpayer would need to pay to get out of delinquency or forfeiture.	● Not Implemented	State Law	Mid, Long	Unknown	Any proposed reduction would likely be difficult to get statewide support for and some reductions were already built in to legislation that passed for the Interest Reduced Stipulated Payment Arrangement, see other matrix interventions for detail.	Loveland	State Legislature, County Treasurers
Reduce amount of tax due									
	Allow for retroactive application of PRE or HPTAP for up to three years	The County Treasurer and Assessor could allow corrections on PRE and HPTAP status that are retroactive for up to three previous years for homeowners that mistakenly overpaid due to incorrect PRE or HPTAP status. This correction could be in the form of a refund or a discount on future tax bills.	● Not Implemented	State Law, Local Practice	Mid	Yes	Legislation was introduced in 2015 to allow for retroactive poverty exemptions. That legislation stalled. Now, Willie Donwell, Chairman of the Detroit Citizens Board of Review is working to have new legislation introduced and Quicken Loans has committed to supporting efforts to introduce and lobby for a bill that would allow for retroactive poverty exemptions. It is unclear if both parties are working on the same bill.	CCP, U of M, Quicken Loans, UCHC	State Legislature, City of Detroit
Provide more time to pay									
Installment Plans that provide more time to pay									
	Provide owner occupants more time to pay off taxes and reduce interest rates	The County's Interest Reduced Stipulated Payment Arrangement enables an owner occupant to reduce their interest rate from 18% to 6% over the course of delinquency and forfeiture (MCL § 211.78q) and it will extend the payment period for up to 5 years.	● Implemented	State Law, Local Practice	N/A	N/A	Uniquely, this is the only payment plan that also reduces the penalties. The IRSPA is set to expire midway through 2019, so it will need to be renewed in order for program to continue.	N/A	N/A
	Provide owner occupants with a financial hardship more time to pay off taxes	The County's Distressed Owner/Occupant Extension extends the time frame for payment of delinquency or forfeited taxes and withholds from forfeiture for owner occupants that have a financial hardship (MCL § 211.78q).	● Implemented	State Law, Local Practice	N/A	N/A	N/A	N/A	N/A
	Provide any taxpayer with an option to pay taxes in installments, over a longer period of time	The County's Stipulated Payment Agreement is an agreed upon plan, available to all taxpayers, to pay taxes pursuant to a payment schedule, which will stave off foreclosure as long as payments are made.	● Implemented	State Law, Local Practice	N/A	N/A	N/A	N/A	N/A
	Provide veterans with more time to pay off taxes and eliminate down payment cost	The County's Veterans Payment Plan provides veterans with their opportunity to enter into a payment plan without the requirement for a down payment.	● Implemented	State Law, Local Practice	N/A	N/A	N/A	N/A	N/A
Moratorium on tax forfeitures/foreclosures									
	Enable the halt of a tax foreclosure in exceptional circumstances	State law enables the Court-Ordered Delay of Foreclosure for Minors, Distressed Homeowners. At hearing for property tax foreclosure, the court may order the property withheld from foreclosure for 1 year or however long the court deems equitable. Available to minors, persons determined to be incompetent, or those experiences severe financial hardship (MCL § 211.78k(4)).	● Implemented	State Law, Local Practice	N/A	N/A	N/A	N/A	N/A
	Halt all tax foreclosures until assessed value can be confirmed as accurate	The County would delay filing the Certificate of Forfeiture or Foreclosure for all properties, presumably in Detroit, until assessed values could be confirmed as accurate.	● Not Implemented	State Law	Mid, Long	Yes	It was not immediately clear how the verification would occur or what would happen to the required monthly interest accumulation in this time period. Nor was the legal foundation for this recommendation immediately clear. While the County did delay the foreclosure of specific parcels, a moratorium on all parcels in one city in a county would seem to require a State law change. There appeared to be grassroots advocacy work being led by Coalition to End Unconstitutional Property Tax Foreclosure, but it was unclear if there were any substantive discussions with the County.	CEUTF	Wayne County Treasurer and possibly State Legislature, Wayne County's Assessment and Equalization Division, State Tax Tribunal
	Halt tax foreclosures on properties with a specific threshold of property taxes due (\$5,000 or under)	The County would delay filing the Certificate of Forfeiture or Foreclosure for properties meeting a low-value threshold with the assumption being those properties need more time to get on a payment plan or readjust their amount due.	● Not Implemented	County Practice, State Law	Mid, Long	Yes	It was not immediately clear what if any State law change would be needed to enable this delay or what would happen to the required monthly interest accumulation in this time period. As a matter of County practice, the County did not foreclose on properties with a low dollar amount due (generally vacant lots) for a period of time due to limited capacity. It would stand to reason they could utilize that same practice, however, other Counties' practices would indicate that a MI County does not have that discretion without a change to State law. There appeared to be grassroots advocacy work being led by Coalition to End Unconstitutional Property Tax Foreclosure, but it was unclear if there were any substantive discussions with the County. (May have been done in the past for lower thresholds.) UCHC thinks this is a good idea.	CEUTF	Wayne County Treasurer, possibly State Legislature
Increase length of tax forfeiture and delinquency									
	Change the length of tax delinquency or forfeiture period	State law changes could lengthen the tax delinquency or forfeiture periods, beyond a total of two years, which would provide more time for a taxpayer to pay off taxes.	● Not Implemented	State Law	Long	Unknown	Any changes to the underlying tax foreclosure process would likely be very difficult to get the requisite support for a State law change. The City doesn't have to turn over properties to the County to be foreclosed. As of Feb 2019, the Wayne County Treasurer has contracted with CCP to examine PA 123, which provided a 3 year timeframe for tax delinquency or forfeiture periods, to see if any changes should be made to address tax foreclosures.	Quicken Loans, Loveland Technologies	State Legislature, Wayne County Treasurer
Use outside source to pay full or partial amount due									

Detroit Tax Foreclosure Prevention Interventions Matrix

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Stage/Category	Intervention	Detail	Progress	Policy level	Time-frame	Work being pursued?	Current Efforts or Other Notes	Proposed by/Involved Parties	Party required to Implement Intervention
	Provide a grant to low-income homeowners in special circumstances to pay off taxes due	State Emergency Relief funds, administered by the Michigan Department of Human Services, can provide financial assistance, up to \$2,000, to low-income homeowners facing tax foreclosure.	Partially Implemented	State Law, State Practices, Local Practices	N/A	N/A	Could amend policy to allow \$2,000 to be paid to resolve tax foreclosure. Not many people qualify. Program needs a lot of improvement.	N/A	N/A
	Provide interest-free loan to owner-occupants to pay off taxes due	Step Forward MI is a TARP-funded program created by Treasury and administered by MSHDA. Owner occupants with and involuntary hardship and some income/savings qualifications can receive up to \$30,000 to cover past due property taxes in the form of interest-free loans that need to be repaid in a 5 year time frame.	Implemented	Federal Law, State Practice	N/A	N/A	N/A. The Step Forward MI program will sunset with all HHF programs on December 31, 2020. Want to be able to use Step Forward to buy homes through ROR. Need federal approval- but possible, since law has amended already. MSHDA decided to provide Step Forward funds for new homeowners on new homes. (Michigan Foreclosure Prevention Project.) City and Foundations need to advocate for this.	N/A	N/A
	Loosen Step Forward MI rules	The existing Step Forward Michigan Program imposes certain qualification requirements (e.g. proof of sufficient future income, only specific types of hardship) that leave a portion of taxpayers ineligible, these could be loosened to enable more taxpayers to take advantage of the program. Additionally, the funds could be modified to provide full relief of all taxes due.	Not Implemented	Federal, State, Local Law and Practices	Long	Unknown	Coalition to End Unconstitutional Property Tax Foreclosure proposed amending the Step Forward Program to add one (or both) of the following to the list of qualifying hardships: "eligible for, but did not receive a poverty tax exemption" and/or "homeowner was subject to illegal overassessment" . Some of these regulations are dictated by State practice and others by Federal Treasury.	CEUTF	US Treasury, MSHDA, Wayne County Treasurer
	Use grant funding to pay the down payment required to enter into a payment plan	Third-party sources provide down payment assistance through grant funding for tax delinquent homeowners to enter into payment plans and prevent foreclosure.	Partially Implemented	N/A	Short	Yes	UHC developed a grant program however the program was rejected by the Wayne County Treasurer because the funding did not meet the June deadline for the particular year it was going to be implemented. It was not immediately clear if this program is going to be active in 2019.	UHC, Local Foundations	Private funding source
Foreclosure									
Buy back foreclosed property									
	Use Right of First Refusal and sell properties back to the occupant via a third-party	The City uses its right of first refusal to purchase properties prior to auction, then disposes of them to a third-party, which can sell them back to the occupant. The current iteration of this, known as the Make It Home Program will be executed via partnership between the City of Detroit and UHC. Additionally, UHC is also using this program to purchase renter-occupied properties for resale.	Implemented	Local Practice	Short	Yes	This program was initially developed and piloted in 2017 by the City's Tax Foreclosure Prevention Working Group, the Housing and Revitalization Department, and UHC. 95 renter-occupied homes were included in the pilot. In 2018 it was expanded to 520 homes, both renter- and owner-occupied. The City used its right of first refusal to purchase properties, then sold them to UHC which paid the City 60% of the taxes due, and sold the properties to the owner occupant for \$1000. Originally this program was only eligible for owner occupants that could prove they should have received the poverty exemption during the time period. 175 homeowners were assisted in 2018. UHC also received \$275,000 from the City to support the program. The Wayne County Land Bank initiated a ROR pilot in 2017, selling properties to nonprofits or developers, who are required to rehab properties and sell to owner-occupants, including occupants living in the property when it was foreclosed. Either or both of these programs could be expanded. UHC recommends this program be prioritized for low-income homeowners at low prices for homes. (Avoid exploitation!) The Make It Home program enables low-income renters to purchase the tax-foreclosed property they occupy for \$1K. Grant funding is provided by QL, JPMC, and HRD, to subsidize back taxes and home repairs.	City of Detroit TFPWG, City of Detroit Housing and Revitalization Dept., ACLU, NAACP, UHC, Quicken Loans, Foundations. Wayne County Land Bank	City of Detroit
	Purchase occupied properties by a third-party at tax auction and sell back to owner-occupants or renters	Using a private funding source, a third party can buy a foreclosed property at one of the two auctions and deed it back to the property owner or renter.	Partially Implemented	N/A	Short	Yes	UHC assists occupants in purchasing their property at auction. While this activity currently occurs, it was not clear if/what additional capacity would be needed to adequately address the need. UHC has found that the ROR is more effective than waiting until auction.	UHC	N/A
	Enable a renter-occupant to purchase their property at auction	A renter can bid on their property for purchase at one of the two auctions. Per State law, owner occupants that were foreclosed upon cannot purchase their property at auction.	Implemented	N/A	N/A	N/A	N/A	N/A	N/A
Post-Foreclosure									
Buy back foreclosed property									
	Enable occupants to buy their property back from the Detroit Land Bank Authority	The Detroit Land Bank Authority Occupied Properties Program allows renters and homeowners still occupying the tax foreclosed properties that enter the Detroit Land Bank an opportunity to receive financial education and qualify to buy or buy back the property.	Partially Implemented	Local practice	N/A	N/A	The program, first a pilot, was established in 2015 as one strategy to address the more than 4,000 occupied properties DLBA received via tax foreclosure. DLBA continues to make adjustments to the program. This program is the first of its kind for a land bank in the United States. In most communities, occupants are evicted from the home prior to tax auction or a land bank rejects the occupied properties. This program could be greatly expanded and improved, in need of serious reform. -UHC	DLBA	DLBA
Provide other forms of compensation									
	Provide future tax amnesty for those that were foreclosed and displaced	The City could provide some sort of a credit or amnesty for those that were displaced via tax foreclosure.	Not Implemented	State Law, Local Law and Practices	Long	Unknown	It was not immediately clear how this intervention would be applied (e.g. for whom, what amount, what duration, etc.) nor was the legal foundation clear. Refer to and utilize the SWAP program in SW Detroit around the bridge construction.	DPP	State Legislature, City of Detroit, Wayne County, and other taxing jurisdictions
	Use outside source to provide restitution/support for foreclosed owners	Outside sources of funding (e.g. foundations) could provide financial support/compensation to foreclosed homeowners, as a way of repaying some of their lost property investment.	Partially Implemented	N/A	Short	Unknown	It was not immediately clear how this intervention would be applied (e.g. for whom, what amount, what duration, etc.). Arguably, this is already being done via the DLBA's Occupied Properties Program and the Make It Home Program, though it was not clear if that meets the definition of this recommended intervention.	Coalition to End Unconst. PTF, DPP	Private funding source
	Provide renovated DLBA houses to foreclosed individuals	DLBA would provide special home purchase discounts specifically to property owners that lost their homes to tax foreclosure that would have been eligible for the poverty exemption or should have received a lower assessment. These would either be free homes, or discounted sales and would be sold as renovated homes.	Partially Implemented	Local Practice	Mid	Unknown	DLBA already provides discounted sales programs, but does not offer a unique discount for this group. Additionally, the only renovated homes available are via the DLBA's Rehabbed and Ready program, which represents a very limited supply of housing. The Coalition to End Unconstitutional Property Tax Foreclosure has instituted a pilot program, the Dignity Restoration Housing Program to purchase homes from the DLBA, rehab through grant/donation funding, and give homes to people who were victims of illegal foreclosure.	DPP, Coalition to End Unconst. PTF	DLBA

Disclaimer: The Center for Community Progress (CCP) does not support nor endorse all of the interventions listed in this matrix. The matrix is intended to simply outline a framework to examine property tax foreclosure prevention interventions, provide an initial list and summary of interventions either implemented or proposed by a wide range of organizations, and identify where these interventions may fall in the property taxation and foreclosure process. This is a working document and only reflects CCP's initial observations. Further research and discussions would need to be undertaken to update and verify the content contained herein. The observations reflected in this matrix do not constitute or include legal advice and all interventions and observations provided by CCP are subject to the review and guidance of local counsel.

Matrix Columns	Definition/Description
Stage/Category	This notes the foreclosure stage in which the intervention would be applicable. It also provides a general categorization for the type or intent of the intervention
Intervention	A short-hand title of the intervention proposed or implemented aimed at helping to minimize tax foreclosure
Detail	A short description of the intervention. Information may include an explanation of how the intervention could be implemented, why it should be implemented and potential references to state statutes or local policies.
Progress	Identifies whether the intervention has been implemented, partially implemented, or not implemented. Partially Implemented generally indicates that some aspect of the intervention has been implemented but the full intervention has not been implemented or it is unclear if the invention will be continued in the future. The icons provide a visual cue for the progress: red is "Not Implemented," yellow is "Partially Implemented," and green is "Implemented."
Policy level	Identifies whether a local law (e.g. ordinance), local practice (e.g. program changes), state law, and/or state practice must be changed in order for the intervention to be implemented. When an intervention has already been implemented, the notation shows at what policy level that intervention happened. N/A: Not Applicable is generally noted when an intervention does not require law or government practice change.
Timeframe for Implementation	Initial indication of how long it may take to implement an intervention. This is generally linked to the policy level at which the intervention needs to be implemented. Short: 1 year; Mid: 2-4 years; Long: 4+ years N/A: Not Applicable is generally noted when an intervention has already been implemented.
Work being pursued?	Identifies whether CCP was aware if any efforts are underway to implement the proposed intervention. Yes, No, Unknown N/A: Not Applicable is generally noted when an intervention has already been implemented.
Current efforts or other notes	Provides further information on any progress being made, who may be working on advancing the intervention or possible barriers hindering progress.
Proposed by or Involved Parties	The entities that have generally discussed this intervention or are actively pursuing this work. This is not an exhaustive list. It is possible that entities also could have changed their support/positions on the intervention listed. This is merely an initial reflection of the entities that have verbal or written recommendations CCP was aware of at the time of matrix creation. N/A: Not Applicable is noted typically when an intervention has already been implemented for some time. Also used if CCP was aware of a potential intervention, but was not aware of any entity that had proposed it.
Actors needed/involved for intervention	Initial indication of the entities that must be involved in order to implement an intervention. The entries generally follow the policy level that is indicated for the intervention. This is not an exhaustive list.

Acronyms or Entity Detail	Definition/Description
ACLU	American Civil Liberties Union
Board of Assessors	Detroit Board of Assessors Review
Board of Review	Detroit Citizen's Board of Review
CBO	Community-Based Organization
CCP	Center for Community Progress
CDAD	Community Development Advocates of Detroit
City Council	Detroit City Council
City of Detroit	City of Detroit (multiple departments)
City of Detroit TFPWG	City of Detroit Tax Foreclosure Working Group is led by the Detroit Department of Neighborhoods and is comprised of a variety of nonprofit representatives and City staff. Many of the other entities referenced in the matrix are also members of the working group.
CEUTF	The Coalition to End Unconstitutional Tax Foreclosures is comprised of the following grassroots community organizations: We the People of Detroit, Community Development Advocates of Detroit, Detroit Peoples Platform, Loveland Technologies, Central Detroit Christian, Neighbors Building Brightmoor, Street Democracy, Engage Michigan, Detroit Action Commonwealth, Detroit Jews for Justice, Bridging Communities, Good Jobs Now, Detroit Justice Center and MACC Development.
CRC	Citizens Research Council of Michigan
Department of Neighborhoods	City of Detroit Department of Neighborhoods
DLBA	Detroit Land Bank Authority
DPP	Detroit People's Platform
DWSD	City of Detroit Water and Sewerage Department
HPTAP	Homeowner's Property Tax Assistance Program (aka "Poverty Exemption")

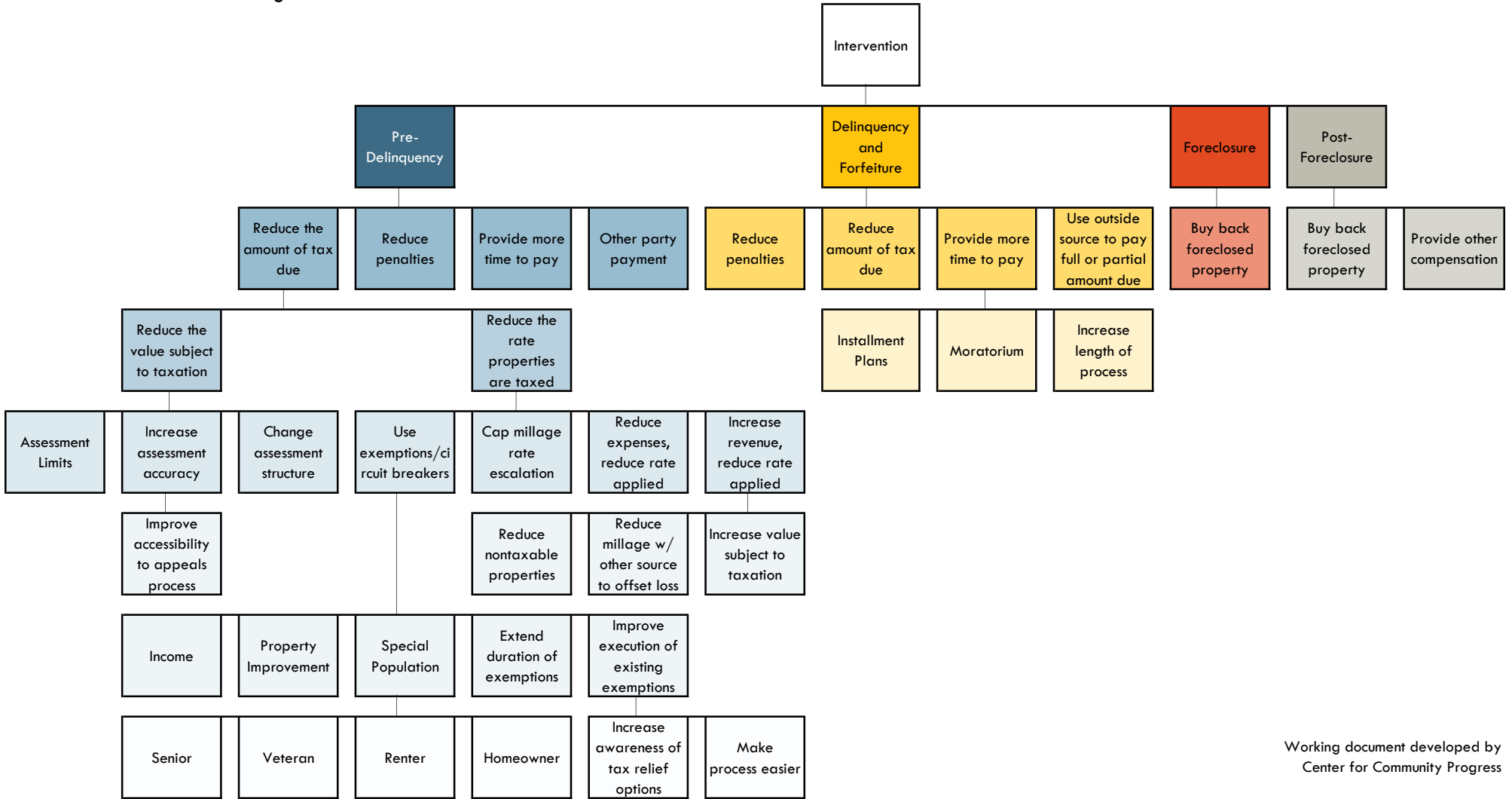
HRD	City of Detroit Housing and Revitalization Department
Lincoln	Lincoln Land Institute
Local nonprofits	No specific nonprofit; Any sharing a mission and capacity to support intervention
Loveland	Loveland Technologies
MLS	Michigan Legal Services
MML	Michigan Municipal League
MSHDA	Michigan State Housing Development Authority
NAACP	National Association for the Advancement of Colored People
NEZ	Neighborhood Enterprise Zone
PRE	Principal Residence Exemption (aka "Homestead Exemption")
Quicken Loans	Quicken Loans Community Investment Fund
Right of First Refusal	Per State law, the State, County and local municipality have the opportunity to purchase foreclosed properties prior to the public tax auction. This is referred to as the "ROR," "ROFR" or "Right of First Refusal."
State Legislature	State of Michigan Legislature
State Tax Commission	State of Michigan Department of Treasury - Tax Commission
State Tax Tribunal	State of Michigan Tax Tribunal
State Treasury	State of Michigan Department of Treasury
TARP	Troubled Asset Relief Program
Taxing Jurisdictions	Other city (e.g. Detroit Public Schools) and county (e.g. Wayne County Community College) taxing jurisdictions that contribute to Detroit's total millage
U of M	University of Michigan (various schools/departments)
UHC	United Community Housing Coalition
US Treasury	United States Department of Treasury
Wayne County Treasurer	Wayne County Treasurer
WCROD	Wayne County Register of Deeds

Legal Citations

Some legal citations have been provided throughout the matrix to identify a critical state statute or local ordinance for the ease of the reader. It should be noted that legal citations are not provided for every intervention. The observations reflected in this matrix do not constitute or include legal advice and all interventions and observations provided by CCP are subject to the review and guidance of local counsel.

Detroit Tax Foreclosure Prevention

Intervention Categories Chart



Disclaimer: The Center for Community Progress (CCP) does not support nor endorse all of the interventions listed in this matrix. The matrix is intended to simply outline a framework to examine property tax foreclosure prevention interventions, provide an initial list and summary of interventions either implemented or proposed by a wide range of organizations, and identify where these interventions may fall in the property taxation and foreclosure process. This is a working document and only reflects CCP's initial observations. Further research and discussions would need to be undertaken to update and verify the content contained herein. The observations reflected in this matrix do not constitute or include legal advice and all interventions and observations provided by CCP are subject to the review and guidance of local counsel.

General Resources

https://www.michigan.gov/documents/treasury/Merged_Volume_III_With_All_Edits_051817_575835_7.pdf
<https://makeloveland.com/assets/pdf/Tax%20Foreclosure%20Resource%20Guide.pdf>
<https://detroitmi.gov/document/assessment-information-packet-residential-taxpayers>
<https://detroitmi.gov/sites/detroitmi.localhost/files/2018-04/PTax%20General%20Information.pdf>
<https://detroitmi.gov/forms/2019-hptap-petition-and-application>
<https://www.waynecounty.com/elected/treasurer/taxpayer-assistance.aspx>
<https://detroitmi.gov/Portals/0/docs/Assessor/2018-HPTAP-Online-App-M.pdf>
<http://www.stepforwardmichigan.org/en/>
https://www.michigan.gov/taxes/0,4676,7-238-43535_53197-213184--,00.html
<https://www.waynecounty.com/elected/treasurer/property-tax-exemption-workshops.aspx>

Recommendations/Findings

<https://www.communityprogress.net/filebin/DetroitPropertyTaxBrief.pdf>
https://www.lincolnst.edu/sites/default/files/pubfiles/detroit-and-the-property-tax-full_0.pdf
<https://www.lincolnst.edu/sites/default/files/pubfiles/alm-wp14ja3.pdf>
http://datatoolkits.lincolnst.edu/pubs/dl/1997_1320_WP12MS1_Detroit%20Final%20Report.pdf
<http://fromclosedetroit.com/>
<https://scholarlycommons.law.northwestern.edu/cgi/viewcontent.cgi?article=1348&context=nulr>
<https://crcmich.org/diversifying-local-source-revenue-options-in-detroit/>
<http://etd.lib.msu.edu/islandora/object/etd%3A200/datastream/OBJ/view>
https://www.canr.msu.edu/afre/uploads/files/Skidmore_Mark/Michigan_Property_Taxes--Skidmore.pdf
<https://core.ac.uk/download/pdf/73942677.pdf>
https://planning-org-uploaded-media.s3.amazonaws.com/legacy_resources/awards/studentprojects/2013/pdf/michigannarrative.pdf
http://taubmancollege.umich.edu/sites/default/files/files/mup/capstones/2015_Stabilizing-MorningSide.pdf
<http://www.aclumich.org/article/aclu-naacp-legal-defense-fund-settle-tax-foreclosure-case-enabling-low-income-detroiters>
<http://www.aclumich.org/sites/default/files/file/Letter%20to%20WCT%205-12-15%20FINAL.pdf>
<https://moratorium-mi.org/>
<https://citiesofservice.org/wp-content/uploads/2017/08/20170622-Serve-Detroit.pdf>
https://www.michigan.gov/mdhhs/0,5885,7-339-71547_5531--,00.html
<https://www.waynemetrometro.org/thrive/#foreclosure-intervention>
<https://www.illegalforeclosures.org/>
<https://www.illegalforeclosures.org/img/Print/Report-AllTogether.pdf>

