

**PLAN AHEAD  
PROPERTY TAX SAVINGS PROGRAM  
FAQS**

- **What is the Plan Ahead Property Tax Savings Program?**
  - **The Program** gives taxpayers an option to make payments into a **Savings Account** throughout the year, making it easier to pay City of Detroit property taxes.
  
- **Who can use The Program?**
  - Taxpayers with homes or rental units who pay their own taxes (not mortgage companies).
  - Taxpayers who have paid their current year City of Detroit property taxes.
    - If you owe taxes to the Wayne County Treasurer's Office you can still participate in the program.
  
- **Do I have to live in my home or have a Principal Residence Exemption (PRE) to participate?**
  - No, **The Program** is available to all residential property owners regardless of whether they live in the home or not.
  
- **How do I sign up for The Program?**
  - Once you make a payment into your **Savings Account**, you are signed up! There is no enrollment.
    - The first payment must be made on a physical kiosk.
  
- **Are there any fees for using The Program?**
  - There is no fee for using The Program. *Credit and Debit Card fees will apply.*
  
- **Where and how can I make payments into my Savings Account?**
  - All payments are made through the DivDat kiosk network or through the DivDat mobile app.
    - DivDat Kiosks are already located throughout the City, including the **Coleman A. Young Municipal Center (2 Woodward Ave)**. Go to <http://www.divdatkiosknetwork.com/> to find a Kiosk near you; you can pay by Check, Cash, Credit or Debit Card\*.
    - If you have a cell phone: download the DivDat Mobile App, go to the City of Detroit Property Tax Savings Program, and enter your property's address; you can pay by E-Check, Credit or Debit Card\*.
  
  - You will **not** be able to mail payments into your **Savings Accounts**.
  
  - You will **not** be able to make payments into your **Savings Accounts** using money orders or cashiers' check.  
  

*\* Credit and Debit Card fees may apply*
  
- **When can I start making payments into my Savings Account?**
  - You can make payments into your **Savings Account** starting February 1<sup>st</sup> through January 15<sup>th</sup> of each year.
  
- **What is the smallest payment I need to make to participate in the program?**
  - \$1

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- **What is the largest payment I can make in the program?**
  - The amount of your estimated Summer and Winter property taxes as stated by the program.
- **Do I have to make a payment before a certain date to participate in the program?**
  - At least one payment must be processed on or before May 31<sup>st</sup> to participate in the program.
- **How can I find out how much money is in my Savings Account?**
  - The DivDat Kiosks and DivDat Mobile App will have all of your **Savings Account** information. Allow up to 3-5 business days for your account to reflect your payment.
- **What do I have to do to stay in The Program?**
  - Keep at least \$1 in your **Savings Account**.
  - Pay enough money into your Savings Account to cover ½ of your Summer taxes by August 15<sup>th</sup> - **AND** - the second ½ of your Summer taxes by January 15<sup>th</sup> - **AND** - pay enough money into your Savings Account to cover all of your Winter taxes by January 15<sup>th</sup> - **OR** -
  - Pay enough money into your Savings Account to cover **all** of your Summer taxes by August 31<sup>st</sup> - **AND** - pay enough money into your Savings Account to cover all of your Winter taxes by January 15<sup>th</sup>.
- **Do I have to make payments into my Savings Account every month?**
  - You can make payments into your Savings Account every month, every week or even every day, at any time.
  - Displayed on the DivDat Kiosks and the DivDat Mobile App will be a suggested amount that you should pay into your **Savings Account** every month to assist you with budgeting. This amount will be enough to cover all of your Summer and Winter property tax obligations.
- **How does the City estimate my Property Taxes for The Program?**
  - The City starts with your prior year property tax balance and adds inflation.
- **Will I still receive a Property Tax bill if I am in The Program?**
  - Yes; the bill will be informational only, **not** for payment of Property Taxes. If you put enough money into your Savings Account, your Property Taxes will be paid through **The Program**. Your tax bill will denote if you are enrolled in the program or not.
- **How will the City use money from my Savings Account to pay my property taxes?**
  - The City will transfer money from your **Savings Account** on the 1<sup>st</sup> and 16<sup>th</sup> of each month starting July 1<sup>st</sup> through January 15<sup>th</sup>. The City will send you an electronic notification (email or text) when these transfers are made.

- **What if I still have money in my Savings Account after all my Summer and Winter property taxes have been paid?**
  - Any balance in your **Savings Account**, after full payment of your taxes, will remain in your **Savings Account** and can be used for your following year Summer and Winter taxes.
  
- **How can I take my money out of my Savings Account?\***
  - Visit the Citizen Tax Help Center in the **Coleman A. Young Municipal Center (2 Woodward Ave), Suite 136** and make a written request to take your money out of your Savings Account.
  
  - Bring photo identification with you:
    - Federal or state government-issued photo ID. • U.S. passport. • Military identification card with photo. • Tribal identification card with photo • City of Detroit ID card
  
  - Bring bank records or receipts showing the payments you've made into your Savings Account.
  
  - A refund check will only be issued to the Taxpayer(s) who made the payment into your Savings Account.

*\*See programs' Terms and Conditions for additional information.*

- **How do I find out more about The Program?**
  - Go to [www.detroitmi.gov/fintreasury](http://www.detroitmi.gov/fintreasury) - or -
  - You can call or visit:
    - Coleman A. Young Municipal Center
    - Citizen Tax Help Center
    - 2 Woodward Ave - Suite 136
    - Call: (313) 224-3560
    - TTY: 711 or (800) 649-3777
    - Hours: 8:00 am - 4:30 pm