



## **Plan Ahead Property Tax Savings Program FAQs**

- **What is the Plan Ahead – Property Tax Savings Program?**
  - The Plan Ahead Program is a voluntary program that is being offered by the City of Detroit where qualified taxpayers can make deposits of funds for their parcel before taxes are due.
- **Are there any fees for using the program?**
  - No, there are no fees for using the program.
    - **NOTE:** There is a 2.39% credit and debit card fee that is collected by the processing company. The City of Detroit does not collect the fee.
- **How do I know if my parcel qualifies for the savings program?**
  - You can find out if your parcel qualifies by visiting any DivDat Kiosk or logging onto [\\*Detroitmi.gov](http://Detroitmi.gov), [\\*Then select the PAY tab](#), [\\*Then select Optional Plan Ahead Property Tax Savings Program](#)
    - If your parcel number and/or address can't be found, then your property doesn't qualify for the program. Please see *"What properties qualify for the Plan Ahead Program"* for further detail (below).
- **What properties qualify for the Plan Ahead Program?**
  - All Residential Real Property
  - Properties who do not escrow their property taxes through a mortgage company
  - Properties who do not currently have another Real Estate tax balance due/payable to the City of Detroit
    - Please note that any delinquent taxes due at the Wayne County Treasurer's will not impact the ability to participate in the program.
- **What process is needed to enroll in the Plan Ahead Program?**
  - Enrollment is accepted once you agree to the Terms and Conditions found on the Divdat made through the Divdat network via kiosk, mobile or web.
  - DivDat Kiosk – located throughout the City of Detroit and City Hall. Go to [www.divdatkiosknetwork.com](http://www.divdatkiosknetwork.com) to find a kiosk near you.
  - DivDat Mobile app – Download the Divdat app via your app store.
- **Divdat Online** – visit [\\*Detroitmi.gov](http://Detroitmi.gov), [\\*Then select the PAY tab](#), [\\*Then select Optional Plan Ahead Property Tax Savings Program](#)
- Note: No mailed payments accepted. `
- **What payment options are available?**
  - Payments can be made via Check, Cash and Credit Card through the DivDat Kiosk.
  - Payments can be made via E-Check and Credit Card through the DivDat Mobile App and Divdat Online.

**Note:** Cashier checks and Money orders are not accepted

- **How are my taxes estimated?**
  - Taxes are estimated by taking prior year total taxes multiplied by a factor as determined by the City of Detroit Office of the Assessor and informed by property tax law



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- **Am I required to make payments every month?**
  - Although the system will provide a suggested estimated monthly deposit, taxpayers will have the option to pay monthly, weekly or even daily at any time.
- **When can I start making fund deposits to my parcel?**
  - Deposit of funds will be accepted starting mid- February of one year through January 15<sup>th</sup> of the following year.
- **If my payments are based on an estimated tax due, what will happen once actual taxes are made available?**
  - When actual summer and winter taxes are available, the City of Detroit will update your parcel with actual tax liability due. You will be informed via push notification or e-mail if available funds are sufficient for tax liability due.
- **Is there a minimum deposit amount?**
  - Yes, a \$1 minimum is required for each deposit.
- **Are there any fund deposit requirements to stay enrolled in the program?**
  - If your parcel has a zero balance in the account on June 1<sup>st</sup>, your parcel will no longer be able to participate in the program for the current year. You participate in the program the following year by enrolling in mid-February.
  - First half summer taxes must be funded by August 15<sup>th</sup>. Parcels who have not met this deadline must pay summer taxes in full by August 31<sup>st</sup>.
    - If you have not funded your summer taxes in full by August 31<sup>st</sup>, you will have your funds applied to the bill and will be withdrawn from the program.
  - Second summer and/or winter taxes must be funded by January 15<sup>th</sup>
    - If you have not funded second summer and/or winter taxes in full by January 15<sup>th</sup> your funds will then be applied to your bill. Your remaining tax balance will need to be paid using other City of Detroit payment options.
- **When will my funds be applied to my taxes?**
  - **Funds you've deposited into your Plan Ahead program will be applied to your parcel via the following deposit sweep schedule during each tax year:**
    - Sweep 1 - July - Funds collected between February and June 30<sup>th</sup>
    - Sweep 2 - August – Funds collected between July 1<sup>st</sup> – July 31<sup>st</sup>
    - Sweep 3 - August – Funds collected between August 1<sup>st</sup> -August 15<sup>th</sup>
    - Sweep 4 – September – Funds collected between August 16<sup>th</sup> – August 31<sup>st</sup>
    - Sweep 5 – October – Funds collected between September 1<sup>st</sup> – September 30<sup>th</sup>
    - Sweep 6 – November - Funds collected between October 1<sup>st</sup> – October 31<sup>st</sup>
    - Sweep 7 – December - Funds collected between November 1<sup>st</sup> – November 30<sup>th</sup>
    - Sweep 8 – December – Funds collected between December 1<sup>st</sup> – December 15<sup>th</sup>
    - Sweep 9 – January – Funds collected between December 16<sup>th</sup> – December 31<sup>st</sup>
    - Sweep 10 – January – Funds collected between January 1<sup>st</sup> – January 15<sup>th</sup>
  - Note:** Remaining funds will be refunded to you after both tax seasons are paid
- **Am I limited to the amount of funds that can be deposited?**
  - Yes, the total amount of funds that can be deposited will be limited to your estimated or actual tax due.



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- **How will I know the balance of my account?**
  - The balance of your account can be found at a DivDat Kiosk, mobile app or online. Just input your parcel number, or address, click on Optional Plan Ahead Property Tax Savings Program and your fund balance will populate. (Include the period or dash associated with your parcel).
- **Will I still receive a tax bill?**
  - A tax bill will still be sent to the address on file. The bill will state that your property is under the City of Detroit Plan Ahead Program.
- **Can I request a withdrawal of funds?**

Since the savings program is voluntary, payments may be withdrawn as long as the withdrawal is requested prior to May 31<sup>st</sup>. Funds cannot be withdrawn after this date.
- **What is the process to request a withdrawal of funds?**
  - Withdrawal of funds process
    - Must wait 30 days after all noncash fund deposits (check or credit card) have cleared. Cash deposits are not subject to this waiting period.
    - Requests may be filed via email or in-person.
    - State Issued Identification for taxpayer who deposited funds.
    - Receipt and/or bank confirmation of all deposit of funds made.
    - Check will be issued to person(s) who deposited funds. No exception.
- **What if my property is sold during the year, what is the process to retrieve my funds?**
  - If your property is sold between February 1<sup>st</sup> and June 30<sup>th</sup>.
    - You must provide support that your property has been sold before requesting a withdrawal of funds. Once support has been received, the withdrawal of funds will be processed to the payer.
  - If your property is sold after July 1<sup>st</sup> but before December 1<sup>st</sup>
    - All available funds will be applied, up to the full summer balance. If any remaining funds are available. Once support has been received, the withdrawal of funds will be processed to the payer.
  - If your property is sold after December 1<sup>st</sup>
    - All available funds will be applied, up to the full summer and/or winter balance. If any remaining funds are available. Once support has been received, the withdrawal of funds will be processed to the payer.
- **What if I have a remaining balance of funds after all my taxes have been applied?**
  - Any remaining balance of funds will be refunded to you.
- **How do I find out more about the Plan Ahead Program?**
  - Please contact us at: Detroit Taxpayer Service Center via email at [DTSC@detroitmi.gov](mailto:DTSC@detroitmi.gov) or phone (313) 224-3560