



FINANCIAL HARDSHIP EXTENSION POLICY

The County Treasurer may grant an extension of time to pay delinquent property taxes. Financial hardship extensions are offered as a foreclosure prevention measure for owner occupied properties. Only homeowners who have suffered a hardship and are actively working to catch up payment of their delinquent real property taxes will be considered*.

The County Treasurer will NOT consider another extension if you have had three previously.

The County Treasurer will NOT consider properties that are dangerous buildings, condemned or vacant/boarded. In addition, the property cannot have outstanding code violations or any recorded income tax liens. The County Treasurer will NOT delay foreclosure on a previous extension year.

APPLICANT CONDITIONS:

1. Must hold title to the property, or be a legal guardian, conservator or have power of attorney over the owner/resident or represent the estate of the title holder, if deceased;
2. Occupy the property as a primary residence;
3. Be at or below the Calhoun County Treasurer's income guidelines;
4. Complete the Financial Hardship Extension Application;
5. Provide proof of income;
6. Agree to a plan of payment. Plans may include one or more of the following:
 - a. Automatic bank account deduction plan with the Treasurer
 - b. Tax Payment assistance from an agency (i.e. DHS or Step Forward)
 - c. Pending sale or refinancing of the property
 - d. Installment Payment Plan**
7. Applicants must disclose the hardship condition that affects their ability to pay taxes. Proof of such hardship may be requested. Hardships may include, but are not limited to, the following involuntary hardships:
 - a. Unemployment or Underemployment
 - b. Illness or Out of Pocket Medical Expense
 - c. One-Time Critical Expense
 - d. Death & Burial of Family Member
 - e. Divorce

The Treasurer will assist delinquent taxpayers to develop a payment plan as part of the application process. The applicant must be able to show that if granted relief from foreclosure, he/she will be able to pay their delinquent taxes within 12 months of the waiver, or within the timeframe specified in an executed "Installment Payment Plan."

Applicants whose income exceeds the guidelines will only be considered for a deferral if their household has suffered substantial financial hardship due to an unavoidable increase in expenses or an involuntary reduction of income. The granting of a financial hardship extension only extends the time to pay the delinquent amount due. Monthly interest, fees and/or penalties will continue to accrue during the extension period, increasing the overall tax liability. Postponement of foreclosure will not affect the County Treasurer's right to sell the property at a later foreclosure sale. Any ruling made by the Judge at the Judicial Foreclosure Hearing will null & void any extension granted by the County Treasurer.

* A non-homestead property can only be considered if an extremely unusual situation exists as determined by the County Treasurer.

** Specific rules and restrictions will apply to an Installment Payment Plan.

*** **If you have had three extensions the fourth will not be granted.**

REQUIRED DOCUMENTATION FOR FINANCIAL HARDSHIP EXTENSION 2016 Delinquent Tax Year

The Calhoun County Treasurer requires that any person applying for a financial hardship extension own, **reside** or be a legal guardian, conservator, or have power of attorney over the owner/resident and demonstrate a financial hardship.

The applicant must complete the Financial Hardship Extension application and attach copies of the following documents (do not submit originals & copies will not be returned):

_____ A copy of **Michigan's Driver's License or State Identification Card.**

_____ A copy of your most recent **Federal or Michigan Income Tax Return** for yourself and all occupants in the home. If you don't file a tax return please supply any verification of income (For example: W2's, Social Security Benefit Statement, Retirement Pension, Disability Payments, Alimony, Unemployment Benefits, Food Assistance, Child Support, etc.).

_____ A copy of a valid **Deed or Land Contract** for the premises.

_____ A copy of **two recent utility bills in the name of the applicant.**

_____ **If applicable**, proof of guardianship, conservatorship, or power of attorney. Including picture ID of the person whom the applicant is the guardian, conservator or power of attorney over).

_____ Any other pertinent information you would like to submit to support your request.

An applicant may be subject to interview or investigation by the Calhoun County Treasurer's office for the purpose of verifying information contained in the application. Approved applicants may be required to complete a financial fitness course. All Applicants **MUST** be approved by the Calhoun County Treasurer's office in order for the tax foreclosure to be postponed for one year.

RETURN APPLICATION & REQUESTED DOCUMENTATION TO (in person, by mail, by email or fax):

Calhoun County Treasurer
315 W. Green St.
Marshall, MI 49068

Email: TreasurerStaff@calhouncountymi.gov

Phone Number: (269)781-0807

Fax Number: (269)781-0800

<http://www.calhouncountymi.gov>

APPLICATIONS MUST BE RETURNED NO LATER THAN FEBRUARY 15, 2019.

Calhoun County Treasurer Financial Hardship Extension Application 2016 Delinquent Tax Year

Only complete and signed applications with ALL required documentation will be considered. Return application and required documentation to the County Treasurer no later than Friday, February 15, 2019.

Applicant's Name: _____

Co-Applicant: _____

Applicant is: Owner of the property _____ Legal Representative of the Owner _____

Applicant's Mailing Address: _____

Phone Number: _____ (Home) _____ (Cell)

Property subject to foreclosure:

Parcel # (10 digits) _____

Property Address _____

Property Information:

- Are you the legal property owner? **Yes** OR **No**

If yes, please circle the type of legal interest you have:

Deed Land Contract Power of Attorney Conservator Guardian Estate

- Property is your principle residence? **Yes** OR **No**

FINANCIAL ASSISTANCE & PROPERTY TAX RELIEF:

1. Have you **applied** for financial assistance with Michigan's Hardest Hit-Step Forward program?

Yes OR **No** **If Yes**, did you qualify? _____

2. Have you **applied** for State Emergency Relief (prevent tax foreclosure) with The Department of Human Services (DHS)?

Yes OR **No** **If Yes**, did you qualify? _____

3. Are you Active Duty Military? Is your spouse Active Duty Military?

Yes OR No

Yes OR No

4. Are you a Military Veteran? Is your spouse a Military Veteran?

Yes OR No

Yes OR No

5. Have you applied for a **Poverty Exemption** of property taxes from the city or township based on your income within the last year?

Yes OR No

Employment Status:

Applicant Employer _____ Full Time, Part Time, Seasonal

Co-Applicant Employer _____ Full Time, Part Time, Seasonal

Are you Disabled

Applicant Yes No Nature of Disability _____

Co-Applicant Yes No Nature of Disability _____

INCOME INFORMATION:

- How many individuals reside in your household? _____
- Do you or any member of your household receive any type of income; Wages, Supplemental Security Income (SSI or SSD), Unemployment, Child Support, Cash or Food Assistance, Family Independence Payments or other needs-based public assistance?

Yes OR No (if yes, please list amounts and source)

*The most recent revision date supersedes all previously published versions.

Please list the amounts of income and the source for all individuals living in your household (including yourself)

Name	Age	Net Monthly Income	Income or Assistance Source

Total Monthly Income for All Household Residents = \$ _____

Do not include Food Assistance on Bridge Card in Total Monthly Income

Monthly Obligations and Personal Debts: Include utilities, phone, garbage, medicines, credit cards, mortgage payment, car payments, loan payments, garnishments, etc. for all members of household.

General Expenses (MONTHLY):

Mortgage or Land Contract Payment	\$	Electric Bill	\$
Homeowners Insurance	\$	Water/Sewer	\$
Car Payment	\$	Health/Life Insurance (out of pocket)	\$
Vehicle Gas	\$	Medical/Dental Costs (Out of Pocket)	\$
Auto Insurance	\$	Monthly Prescriptions	\$
Cable/Internet	\$	Monthly Food Costs (Do not include Assistance)	\$
Home Phone	\$	Child Support	\$
Cell Phone Bill	\$	Daycare/Childcare	\$
Gas Bill	\$	Credit Cards	\$

Total Monthly Obligations for Household = \$ _____

