

INSTRUCTIONS FOR
APPLICATION
ONE-YEAR HARDSHIP EXEMPTION
BAY COUNTY TREASURER
2009

The 2009 Application for One-Year Hardship Exemption has been designed to be in keeping with the requirements of the State of Michigan with regard to poverty exemptions. To be considered for a hardship exemption, the following information must be provided:

1. **COMPLETE ALL SECTIONS OF THIS APPLICATION IN FULL; BE SURE TO SIGN THE APPLICATION.**
2. Submit a completed and signed copy of the following:
 - 2008 Michigan Income Tax Return, including Homestead Property Tax Credit Claim (MI 1040 CR)
 - 2008 Federal Income Tax Return (1040), if you are required to file federal income tax.
 - 2008 Federal Income Tax Return (1040) for all other occupants of your home.
3. If an occupant of your home is not employed but has income from another source, you must show the income in "Annual Income" on page 1 of your application. It must also be on page 3 under the "2008 Estimated Household Income" section and included in Total Projected Household Income for 2008.
4. If you completed the section on page one of the application indicating you have major or unusual out-of-pocket expenses, you must provide copies of documents verifying these expenses. This does not include everyday living expenses.
5. The application must be legible. If you need or want to provide additional information, please attach a separate sheet. If you need help preparing your application, please call us.
6. Do not submit originals of supporting documentation as we must keep these for our records and cannot return them.
7. If the application is incomplete or you do not include copies of the required financial documents, you may be considered ineligible for a one-year hardship exemption.

APPLICATION

PARCEL I.D. _____

APPLICATION FOR ONE-YEAR HARDSHIP EXEMPTION *CONFIDENTIAL INFORMATION* BAY COUNTY TREASURER'S OFFICE

APPLICANT'S NAME _____ AGE _____

NAME OF SPOUSE or CO-OWNER (if applicable) _____ AGE _____

APPLICANT'S MAILING ADDRESS _____

PROPERTY ADDRESS FOR WHICH RELIEF IS BEING SOUGHT _____

DO YOU CLAIM THIS PROPERTY AS YOUR HOMESTEAD (Principal Residence)? () YES () NO

TELEPHONE NUMBER _____

ARE YOU A MILITARY VETERAN? () YES () NO IS YOUR SPOUSE A MILITARY VETERAN? () YES () NO

EMPLOYMENT STATUS AND NAME OF EMPLOYER:

	EMPLOYED		EMPLOYER
SELF	() YES () NO	() FULL TIME () PART TIME	
SPOUSE	() YES () NO	() FULL TIME () PART TIME	

ARE YOU DISABLED?

SELF	() YES () NO
SPOUSE	() YES () NO

NATURE OF DISABILITY _____

Please provide documentation of disability. _____

Do you have any MAJOR OR UNUSUAL OUT-OF-POCKET expenses? If yes, please list them below and provide verification.

TYPE OF EXPENSE	AMOUNT PER YEAR

LIST ALL PERSONS LIVING IN THIS HOME OTHER THAN YOU OR YOUR SPOUSE:

	1	2	3	4
Name				
Age				
Relationship				
Occupation				
Annual Income				
Claimed As Dependent	() Yes () No	() Yes () No	() Yes () No	() Yes () No

Attach additional sheet, if needed.

PROPERTY INFORMATION

Purchase Date: _____

Purchase Price: _____ (if purchased in last 3 years)

If not, amount of monthly payment: _____

Do you own this property free and clear? () Yes () No

Have any improvements, changes, or additions been made to the property in the last two (2) years? () Yes () No
If yes, please explain: _____

Are the taxes included in payment? () Yes () No

ASSET INFORMATION

Do you have an ownership interest in any other real estate (including ownership via partnerships, corporation, etc.) in Michigan or anywhere else? () Yes () No If yes, please list (attach additional sheet if needed).

<u>Location</u>	<u>Value</u>	<u>Type of Use</u>	<u>Purchase Date</u>	<u>Purchase Price</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

What are your assets in addition to real estate? (Do not include sheltered retirement plans such as IRA, 401(K), 403(B), Keogh, 457, annuities, or company pension programs)

Cash \$ _____

Savings Accounts/Certificates & Money Markets \$ _____

Checking Accounts \$ _____

Stocks/Bonds/Treasury Bills \$ _____

Insurance - Cash Value \$ _____

Other \$ _____

Investments \$ _____

Personal Property held as an investment (i.e., gems, jewelry, coin collections, antique cars, etc.) \$ _____

Vehicles: Cars, Trucks, Boats, Trailers, etc.

Make	#1	#2	#3
Model			
Year			
Value			
Balanced Owed			

INCOME INFORMATION

ESTIMATED HOUSEHOLD INCOME FOR THIS YEAR

SOURCE	AMOUNT PER YEAR
Wages, Salaries, Tips, Sick, Strike, and sub-pay, etc.	\$
Social Security/SSI Benefits Income	\$
Retirement Pension or Annuity Benefits (Includes Military Retirement Pay)	\$
Interest and/or Dividends Earned (includes non-taxable interest)	\$
Rent/Business or Royalty Income	\$
Disability Payments (Worker Comp, Veterans Disability, Pension Benefits)	\$
ADC, SFA, SDA, RAP/REP (Attach a copy of DSS Annual Statement)	\$
Alimony	\$
Child Support	\$
Unemployment Benefits	\$
Other Nontaxable Income (Military Family Allotments, College Scholarships, Grants, Fellowships, Etc.)	\$
Less Amount YOU PAY for Medical Insurance	\$ ()
YOUR TOTAL INCOME	
ADD INCOME FOR ALL MEMBERS OF HOUSEHOLD (not claimed as dependents) AS SHOWN ON FIRST PAGE OF APPLICATION	\$
TOTAL PROJECTED HOUSEHOLD INCOME FOR THIS YEAR	\$

Are you facing any special circumstances which make it hard to pay your delinquent taxes? Please describe (use an additional sheet if you need to).

I DECLARE UNDER THE PENALTIES OF PERJURY, THAT ALL OF THE INFORMATION SUBMITTED IN MY APPLICATION FOR HARDSHIP EXEMPTION IS TRUE.

YOUR SIGNATURE: _____

SPOUSE OR CO-OWNER'S SIGNATURE: _____

DATE: _____

FINANCIAL HARDSHIP POLICY

The Treasurer's objective is to assist delinquent taxpayers in fulfilling their Real Property Tax obligations and avoid foreclosure of property they wish to maintain. Hardship extensions are designed to delay foreclosure deadlines by one year for owners who are actively working to catch up their delinquent property taxes.

The Treasurer will assist taxpayers throughout the year. Applications for consideration will be available at the Treasurer's office.

Financial Hardship will be considered throughout the forfeiture process. Applications should be presented to the Treasurer's office no later than the December 31st immediately following the forfeiture date. The Treasurer may request an appointment with the applicant for further review of their application between the filing of the application and the show cause hearing.

The applicant(s) must establish that the property is their homestead parcel or qualified agricultural property (pursuant to MCL 211.7dd). Hardships extensions are intended for homeowners but may be granted for property that is the primary source of the owner's income.

Applicant(s) must provide:

1. A complete application
2. Proof of income
3. Information about assets you may have OTHER THAN:
 - a. Assets in retirement programs recognized as tax exempt by IRS (e.g. IRA, 401k, 457, SEP)
 - b. Personal, occupied residence
 - c. Vehicle, tools, or other equipment needed for work
4. Present a plan for payment. Plans may include one or more of the following:
 - a. Automatic deduction plan with the Treasurer
 - b. Assistance from a local help agency
 - c. Recent history of making regular payments
 - d. Sale or refinancing of the property

The Treasurer will assist delinquent taxpayers in developing a payment plan as part of the application process.

The law requires the Treasurer to review your income and allows the Treasurer to grant hardships to property owners whose household income is at or below the federal poverty income standards (as defined and determined annually by the United States Office of Management and Budget). However, the Bay County Treasurer will consider extenuating circumstances that may create a financial hardship even if your income is higher than the federal standards. Withholding the property from the foreclosure petition is the sole judgment of the County Treasurer. We are willing to discuss your individual situation with you as part of the application process.

The granting of a hardship waiver only extends the time to pay the delinquent amount due. Interest at 18% per annum and any additional expenses continue to accrue on the parcel, increasing the tax liability. Ultimately, the Treasurer will determine if relief from foreclosure will enable the taxpayer to pay the delinquent tax within twelve (12) months of the decision.

IMPORTANT INFORMATION FOR DELINQUENT TAXPAYERS

The following are some suggestions and agencies that may be able to assist you in paying your property taxes. The decision to seek financial assistance before you lose your property is entirely yours; however, the Treasurer's Office will not consider any application for a deferment for financial hardship unless you can demonstrate that you have tried these agencies first.

HAVE YOU CONSIDERED REFINANCING THE PROPERTY?

If you have substantial equity in the home or farmland, your first step should be to contact your banker and/or local finance or mortgage company. This process could take many weeks so you should start immediately. The March foreclosure deadline will not be postponed simply because your banker has not completed the refinancing. If you currently have a mortgage on the property, be advised that your mortgage company will receive notice of the pending foreclosure. You should call them and ask for their assistance.

ARE YOU A VETERAN, OR THE SURVIVING SPOUSE OF A VETERAN, WHO SERVED OUR COUNTRY DURING TIME OF WAR?

If so, contact the Michigan Veterans Trust Fund Office located in the Bay County Building or call them at (989) 895-4189 to see if you are eligible for assistance.

ARE YOU ON PUBLIC ASSISTANCE OR THINK YOU MIGHT QUALIFY FOR HELP FROM THE DEPARTMENT OF HUMAN SERVICES?

The Department of Human Services has a limited ability to assist qualified individuals and families that meet very rigorous income requirements. You should contact your caseworker, if one have been assigned, or call the Bay County Office at (989) 895-2100.

ADDITIONAL AGENCIES THAT MAY OFFER ASSISTANCE:

Created For Caring, 400 N Madison, Bay City, MI 48708 or phone (989) 892-7475

Legal Services of Eastern Michigan, 320 S Washington, Saginaw, MI or phone (989) 755-4465

Your religious affiliation or church