

ST. CLAIR COUNTY TREASURER
FINANCIAL HARDSHIP DEFERRAL APPLICATION & POLICY

**RETURN NO LATER THAN
FEBRUARY 28th**

Do not delay:

Applications turned in after this date may not be approved

Completing the Application

1. Required Paperwork, please provide us with copies of the following. Failure to provide copies will result in delays in reviewing your application:
 - Completed Two-Page Hardship Application – attached
 - State and Federal tax returns for the past 2 years
 - Verification of income such as:
 - (1) Paystubs
 - (2) Social Security Statement
 - (3) Disability Statement
 - (4) Land contracts, leases, or rental income
 - (5) State Assistance Statements
 - Details of all attempts for assistance or borrowing, or resolution of the delinquent tax bill i.e. assistance from local unit on Poverty Exemption for upcoming taxes, Family Independence Agency Grant, Home Heating Credits, Economic Opportunity Commission, Council on Aging, Churches or other government agencies who may offer assistance for housing expenses.
 - Copies of statements for all Assets and Expenses listed on the “Financial Statement” portion of the Application.
2. Please disclose any circumstances or conditions that may affect your ability to pay taxes. These may include, but are not limited to, the following:
 - A. Existence of physical and/or mental disabilities
 - B. Health issues
 - C. Outstanding financial obligations due to conditions/factors outside the individual’s control
 - D. Unemployment
 - E. Recent loss of source of income due to death, disability, etc
3. Please note any other attempts you have made to acquire assistance. Applicants will be provided with information concerning:
 - A. Federal, state and local governmental agencies
 - B. Non-profit, charitable organizations
 - C. Community based and service groups
 - D. Information on types of loans available and local institutions which have indicated a willingness to assist hardship applicants
4. Original signed copies of the application must be submitted, fax copies are not acceptable.
5. Please note copies are retained by the County Treasurer do not give us originals. This information is not public record and terms of the agreement will not be shared with anyone other than the applicant.
6. **If application is approved, failure to make recommended payments may result in the Treasurer denying any future deferral requests.**

STATEMENT OF POLICY

The objective of the St. Clair County Treasurer is to assist delinquent taxpayers, who are actively working to fulfill their Real Property Tax obligation, in order to avoid foreclosure on any property the owner wishes to maintain. In order to ensure that all property owners in St. Clair County are treated equitably, information concerning the availability of Hardship Deferral will be provided to all taxpayers facing foreclosure prior to the Show Cause and Court hearings.

PROCEDURE

1. Applications for deferrals will be available at the Treasurer's office or on the County Website. The Treasurer or her authorized representative will distribute applications when conducting site visits.
2. Financial Hardship applications will be reviewed by a panel consisting of the County Treasurer, a representative from the County Prosecutor's Office and a representative from the Human Services Agency. Representatives from other governmental or non-profit organizations may be included on the panel as necessary. Although the recommendation of the Review Panel will be sought, by State Statute, Hardship Deferral determination will be at the sole and absolute judgment of the County Treasurer.
3. Applications may be submitted throughout the year after a parcel has been forfeited. Applications must be submitted no later than February 28th. Failure to submit an application by that date may result in a denial of the application. The Show Cause Hearing is held during February, just prior to Foreclosure. Applicants will be notified via telephone and a follow-up letter upon approval or denial of their request for deferment.
4. The Income Guideline which will be used by the Treasurer and the Review Panel is the most recent Poverty Guidelines as issued by the Federal Department of Health and Human Services. Income shall not exceed 150% of Federal Poverty Guidelines. However, the Treasurer may consider extenuating circumstances that may have created a financial hardship even if the income level is above standards established.
5. The granting of a Hardship Deferral extends the period of time to pay the delinquent amount due by 12 months or until the following March. Interest at 1.5% monthly and any additional expenses continue to accrue on the parcel, increasing the tax liability. Ultimately, the Treasurer must determine if relief from foreclosure will enable the taxpayers to pay the delinquent tax within next 12 months.

Upon approval of the deferral, the Treasurer and property owner will agree on a payment plan of the taxes in question, not to exceed 12 partial payments and commencing immediately. **Failure to make recommended payments may result in the Treasurer denying any future deferral requests.**

INCOME GUIDELINE TABLE

US Dept. of Health and Human Services (HHS) Poverty Guidelines for the most recent year
SOURCE: *Federal Register*, Vol. 76, No. 13, January 20, 2011, pp. 3637-3638

Percentage calculations as used by the St. Clair County Treasurer for determination of Hardship Deferment:

150% of HHS Poverty Guidelines:

Size of Family Unit	HHS Guideline Annual Income	St Clair County Guideline: 150% of HHS Guideline
1	\$10,890	\$16,335
2	14,710	22,065
3	18,530	27,795
4	22,350	33,525
5	26,170	39,255
6	29,990	44,985
7	33,810	50,715
8	37,630	56,445
For each additional person	add \$3,820	\$5,730

<http://aspe.hhs.gov/poverty/11poverty.shtml>

Application for Financial Hardship Deferral

Complete all fields – leaving an item blank may result in delays and possible denial of application

Parcel ID Number:	
Taxpayer name(s)	Is taxpayer over Age 62?
Mailing Address:	
Telephone Number	

Employment information:

Current Employer Name:	
Current Employer Address:	

Monthly Income:

Taxpayer Income	\$
Spouse Income	\$
Social or Disability Security Income:	\$
Other Income (Please specify)*: <input type="checkbox"/> Unemployment <input type="checkbox"/> Alimony <input type="checkbox"/> Child Support <input type="checkbox"/> State Aid <input type="checkbox"/> Veterans Benefits <input type="checkbox"/> Retirement <input type="checkbox"/> Rental	\$
Total Monthly Income:	\$

Financial Statement – Statement of Condition as of Today’s Date

Fully completing this section will allow the Treasurer to determine your ability to repay your tax debt and make recommendations on other areas you may be eligible to receive assistance. Copies of Statements are required for all amounts listed below. Your application will not be reviewed until all written backup is submitted.

Assets		Expenses		
		Monthly Payments		Total Owed
Cash on Hand	\$	Mortgage	\$	\$
Checking Account Balance	\$	Credit Cards	\$	\$
Savings Account, CDs, etc. Stocks, Bonds, Or other Securities.	\$	Vehicles Loans	\$	\$
Property (Equity) = Assessed Value (Less) the Mortgage Balance	\$	Utilities	\$	\$
Vehicles (Cash Value)		Property Taxes (total all years)	\$	\$
Other Asset(s) Value		Education/Day Care	\$	\$
		Unreimbursed Medical Expenses	\$	\$
		Insurance premiums	\$	\$
		Other debt and liabilities (list):	\$	\$
TOTAL ASSETS:	\$	TOTAL LIABILITIES:	\$	\$
NET WORTH = ASSETS - LIABILITIES				\$

Please list any Extenuating or Unusual circumstances or conditions that should be considered on the back side of this application:

The above statements are true to the best of my knowledge and belief and are made for the purpose of obtaining a Hardship Deferral on my property for Delinquent Real Property Taxes. I understand I can be prosecuted for fraud if I intentionally make a false or misleading statement or misrepresent, conceal or withhold facts for the purpose of establishing or maintaining my property's eligibility.

Taxpayer Signature(s)

Date

Return both pages of the application and any supporting documentation to:

**Financial Hardship Deferral Application
St Clair County Treasurer
200 Grand River Ste 101
Port Huron MI 48060
For questions, please call 810-989-6915**