



## FINANCIAL HARDSHIP EXTENSION POLICY

\*Disponible en Español\*

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 hardship and are actively working to catch up on 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. Complete the Financial Hardship Extension Application.
4. Provide proof of income.
5. 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\*\*
6. 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 Expenses
  - c. One-Time Critical Expense
  - d. Death & Burial of Family Member
  - e. Divorce

*The Treasurer will assist delinquent taxpayers in developing 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."*

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 may not be granted.**

\*\*\*If an application is received after the Judicial Hearing a **\$285.00 down payment** will be required at the time the payment plan is signed.

## **REQUIRED DOCUMENTATION FOR FINANCIAL HARDSHIP EXTENSION 2022 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 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 for 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 an 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 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](mailto:TreasurerStaff@calhouncountymi.gov)

Phone Number: (269)781-0807

Fax Number: (269)781-0800

<http://www.calhouncountymi.gov>

**APPLICATIONS MUST BE RETURNED BEFORE THE JUDICIAL  
FORECLOSURE HEARING OR A \$285 DOWN PAYMENT WILL BE REQUIRED  
AT THE TIME THE PAYMENT PLAN IS SIGNED.**

## Calhoun County Treasurer Financial Hardship Extension Application 2022 Tax Year

Applicant's Name: \_\_\_\_\_

Applicant's Mailing Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

E-mail: \_\_\_\_\_

How long have you lived in the property? \_\_\_\_\_

**Property Subject to Foreclosure:**

Parcel # (10 digits): \_\_\_\_\_

Property Address: \_\_\_\_\_

Are you on the deed? Yes or No

Have you served in the Armed Forces? Yes or No

**Income Information**

- How many **individuals reside** in your household? \_\_\_\_\_

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 payments, car payments, loan payments, garnishments, etc. for all members of the household.  
**General Expenses (MONTHLY):**

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

**Total Monthly Obligations for Household = \$** \_\_\_\_\_

**How did you get behind and how do you plan to get caught up?**

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

Date \_\_\_\_\_ Applicant's Signature \_\_\_\_\_