

WHERE TO GET HELP

- 1.) The **best way** to get your taxes paid is to save the money yourself. If you need help in budgeting or money management counseling, contact:
- **Michigan Homeowner Assistance Fund:** (844) 756-4423. Apply online at: <https://www.michigan.gov/mshda/homeownership/mihaf-homeowner-assistance>. MIHAF provides funds due to hardships associated with the coronavirus pandemic.
 - **Greenpath Debt Solutions:** Flint, (810)230-1077. This non-profit agency can provide debt management services where they receive your salary check and then pay your creditors.
 - **Love, Inc.:** (810)245-2414. Regular series of money management classes.
 - **Hispanic Service Center:** (810)724-3665. Budget counseling and translation.
 - **Blue Water Center for Independent Living:** (810)664-9098. Counselors and advocates for people with disabilities.
 - **MSU Extension:** (810)667-0341. On a case-by-case basis.
 - **Legal Services of Eastern Michigan:** (810) 239-8831. Regular Property Tax Clinics.
 - **Veteran's Department:** (810)667-0256. For veterans and families.
 - **Human Development Commission:** (800)843-6394 x1799. Provides free Home Retention and Delinquent Property Tax Counseling.
- 2) **Personal resources** that you have. See if any of them can loan you money.
- Your family or friends
 - Your church
 - Your bank, credit union, etc.
 - Ask a club, service organization or labor union to which you belong.
- 3.) There are programs that can help with other family expenses (food, utilities, etc.) so that you can save

more of the money you earn. Most of these programs have guidelines for service, and you may or may not qualify. If you would like to talk to someone about these options, contact the **United Way of Lapeer County/First Call for Help** at (810)667-3114. An information specialist may give you some new ideas.

- 4.) **Angel Food Ministries** takes orders for food on a monthly basis — About \$65 worth of food for \$30. No income limits. Call Faith Christian Family Church at (810)667-5077 or Dryden Wesleyan Church at (810)796-2157.

5.) Do you want to cut your current tax bill? Apply at your Township or City offices for a **Poverty Exemption**. This is an annual exemption that can **cut or eliminate your current property taxes**. You must apply by December 1, 2022 for the 2022 tax year. **Do not wait!**

Information about DHS (Department of Human Services)

You and your landlord (if you are renting) have now received **notice of a hearing** for nonpayment of property taxes. This notice is not the final decision, but notice of a Show Cause hearing and a Circuit Court hearing at which you may appeal or attempt to explain why the taxes have not been paid. (See reasons for appeal in Hearing Notice section). This is to notify you that you **may** be eligible for help in paying your delinquent taxes. If you are a renter and evicted, you **may** get help with a security deposit to move. The Lapeer County office of Department of Human Services (DHS, formerly FIA) is located at 1505 Suncrest, Lapeer, MI, phone (810)667-0800. They **may** be able to help.

FINANCIAL HARDSHIP DEFERRAL

If your household income meets the Lapeer County Annual Income Guideline, or if you have some extraordinary, one-time expenses (healthcare, fire, etc.) contact the Lapeer County Treasurer's Office for an application for a **Financial Hardship Deferral of Foreclosure**. Completed applications should be returned to the Treasurer's office as soon as possible. A Hearing will be held **February 2023** to review the applications.

Size of Family Unit	HHS Guideline Annual Income	Lapeer County Guideline: 150% of HHS Guideline
1	\$ 13,590	\$ 20,385
2	\$ 18,310	\$ 27,465
3	\$ 23,030	\$ 34,545
4	\$ 27,750	\$ 41,625
5	\$ 32,470	\$ 48,705
6	\$ 37,190	\$ 55,785
7	\$ 41,910	\$ 62,865
8	\$ 46,630	\$ 69,945
For each additional person add	\$ 4,720	\$ 7,080

If a deferral is granted, **the full amount of taxes, interest, penalties and fees is still owed**. However, the property is withheld from Foreclosure for **one year**. This is a **one-time, non-renewable deferral** per Lapeer County Board of Commissioners Motion #673-01 of 10-18-2001. Please call (810)667-0239 if you have any questions.

HEARING NOTICE

For unpaid 2020 taxes
SHOW CAUSE : FEB 2023
CIRCUIT COURT: FEB 2023

February 2023 a Show Cause Hearing will be held at the Lapeer County Complex Building, 255 Clay St., Lapeer, Michigan. At the Show Cause Hearing, appeals to Foreclosure will be heard. According to statute (MCL 211.78(K)(2)), the grounds for appeals are:

- (a) No law authorizes the tax.
- (b) The person appointed to decide whether a tax shall be levied under a law of this state acted without jurisdiction, or did not impose the tax in question.
- (c) The property was exempt from the tax in question, or the tax was not legally levied.
- (d) The tax has been paid within the time limited by law for payment or redemption.
- (e) The tax was assessed fraudulently.
- (f) The description of the property used in the assessment was so indefinite or erroneous that the forfeiture was void.

February 2023, the 40th Judicial Circuit Court in Lapeer County will hold a hearing on the Foreclosure petition filed by the Treasurer, granting title to Lapeer County.

FRIDAY, MARCH 31, 2023 IS THE LAST DAY TO PAY. AFTER THAT, TITLE TRANSFERS TO THE COUNTY OF LAPEER. YOU CANNOT GET THE PROPERTY BACK!

According to Michigan State law, **TITLE TO YOUR PROPERTY WILL PASS TO THE COUNTY OF LAPEER** if 2020 and all prior years delinquent taxes, interest, penalties and fees are not **PAID IN FULL BY 4:30 PM ON FRIDAY, MARCH 31, 2023.**

THERE IS NO RIGHT TO REDEEM AFTER MARCH 31st. Everyone who has an interest in the property will lose that interest and occupants will be required to vacate.

It is the goal of the Lapeer County Housing Coalition and the Lapeer County Treasurer to get your taxes paid and help you keep your home.

You do not have to wait until you have the whole amount before paying. Start making payments **NOW!** You can make payments in **any amount** at any time before foreclosure. This is often easier than trying to pay the whole amount at one time. Making partial payments saves you money by reducing the amount of interest that is added.

Please read this information completely. Call (810)667-0239 if you have any questions.

FORECLOSURE IS FINAL!

DANA M. MILLER
LAPEER COUNTY TREASURER



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E-Mail: treasurer@lapeercounty.org
(c) Lapeer County Treasurer 04/22

HELP TO AVOID TAX FORECLOSURE

DANA M. MILLER
LAPEER COUNTY TREASURER



This brochure is not meant to substitute for legal counsel. This is general information only. You may need to contact an attorney for advice in dealing with your specific situation.

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E-Mail: treasurer@lapeercounty.org
(c) Lapeer County Treasurer 04/22
Housing coalition-get help 04/22