



Monroe County Treasurer
Jesse Stanford, Treasurer

ONE YEAR FINANCIAL HARDSHIP EXTENSION POLICY

A Hardship Extension is designed to delay foreclosure deadlines by one year for owners who are actively working to catch up their delinquent property taxes.

The person requesting an extension must:

1. Hold title to the property or represent the estate if the owner is deceased.
2. Provide proof of income.
3. Provide information to us about assets you may have OTHER THAN:
 - a. Assets in retirement programs recognized as tax exempt by IRS (e.g. IRA, 401k, 457, SEO)
4. Present a plan for payment. Plans may include one or more of the following:
 - a. Assistance from a local help agency
 - b. Recent history of making regular payments
 - c. Sale or refinancing of the property

Make an appointment with the County Treasurer's office to review your documents.

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

Granting of the financial hardship status shall be for only current year(s) pending foreclosure.

A Hardship Extension only extends the time to pay. The amount due, additional expenses, interest and penalties continue to accrue.

2021 U.S. Department of Health & Human Services Poverty Guidelines

PERSONS IN FAMILY UNIT	ALLOWABLE INCOME	150% - County Treasurer's Limit
1	\$12,880	\$19,320
2	\$17,420	\$26,130
3	\$21,960	\$32,940
4	\$26,500	\$39,750
5	\$31,040	\$46,560
6	\$35,580	\$53,370
7	\$40,120	\$60,180
8	\$44,660	\$66,990
For each additional person add:	\$4,540	\$6,810

The law requires the Treasurer to review your income and allows the Treasurer to grant hardships. It is the policy of the Monroe County Treasurer to consider anyone with an income at 150% or less of the federal poverty income standards (as defined and determined annually by the United States Office of Management and Budget).

However, the Monroe 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.

INSTRUCTIONS FOR ONE-YEAR HARDSHIP EXTENSION MONROE COUNTY TREASURER

This Application is for a One-Year Hardship Extension and 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 extension, the following must be provided.

1. Complete and sign all sections of this application.
2. Submit a completed and signed copy of the following:
 - Michigan Income Tax Return, including Homestead Property Tax Credit Claim (MI 1040CR) for the current year (if prepared) and the prior year.
 - Federal income tax returns filed for the current year (if prepared) and the prior year for all 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 2 under "Estimated Household Income" section and included in Total Projected Household Income.
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. Do not submit originals of supporting documentation as we must keep these for our records and cannot return them.
6. If the application is incomplete or you do not include copies of the required financial documents, you will be considered ineligible for a one-year hardship extension.

ASSET INFORMATION

Do you have an ownership interest in any other real estate?

Location	Purchase Price	Type of Use	Value
			\$
			\$
			\$

Other Assets:

(Do not include IRA, 401(K), 403(B), Keogh, 457, annuities, or company pension programs)

Cash	\$
Savings Account/Certificates & Money Markets	\$
Checking Accounts	\$
Stocks/Bonds/Treasury Bills	\$
Other	\$
Investments	\$

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

Make	Model	Year	Value
			\$
			\$
			\$

INCOME INFORMATION

Estimated household income for 2021:

Wages, Salaries, Tips, Sick, Strike, and sub-pay, etc	\$
Social Security/SSI Benefits Income	\$
Retirement Pension or annuity Benefits (Include Military Retirement)	\$
Interest and/or Dividends Earned	\$
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	\$
Less Amount YOU PAY for Medical Insurance	\$
Your Total Income	\$
Add income for other members of household from first page	\$
Total projected household income for 2021	\$

EXPENSE INFORMATION

Does the property have an unpaid mortgage or land contract?	() Yes () No
If yes, who holds the mortgage or land contract:	
Name: _____	
Address: _____	
City, State, Zip: _____	
Balance Owed on the mortgage	\$
Monthly payment	\$
Are the taxes included in the payment?	() Yes () No

Did you have any Major or Unusual Out-of-Pocket expenses during this past year?

Type of Expense	Amount

I (we) hereby make application to have the property identified above withheld from the 2022 foreclosure petition due to substantial hardship, pursuant to Section 78h of the Michigan General Property Tax Act, MCL, 211.78h.

I (we) declare that the information provided is true and complete to the best of my knowledge. I (we) understand that the available relief is a withholding of the property from the 2022 foreclosure petition, and that I (we) are responsible for the payment of the delinquent taxes, and all fees, penalties and interest.

Your signature: _____ Date: _____

Spouse or
Co-owner's signature: _____ Date: _____

The County Treasurer shall make the decision on whether or not a hardship extension is granted. If a hardship request is not granted by the County Treasurer, the property owner may request the Circuit Court Judge to grant the hardship at the CC Foreclosure Hearing.

If the hardship extension is granted, the County Treasurer expects that the property owner will make payments on the forfeited tax year(s).

Failure of the property owner to make payments may result in future denial of any hardship requests.

