



DICKINSON COUNTY TREASURER'S OFFICE
LORNA CAREY, TREASURER

FINANCIAL HARDSHIP POLICY
ONE-YEAR EXTENSION FROM FORECLOSURE

The Dickinson County Treasurer's objective is to assist delinquent taxpayers to fulfill their Real Property Tax obligations to avoid foreclosure on the property they wish to maintain. Hardship extensions are primarily granted to homeowners, but occasionally may be granted for small, family owned businesses or commercial property that is the primary source of the owner's income.

Throughout the year, the Treasurer will attempt to assist any taxpayer by providing applications for consideration of a hardship extension or by meeting with that person. Financial Hardship applications are available at the Treasurer's office. Applications will be accepted at any time throughout the year, but not later than two weeks prior to the Show Cause Hearing, which is held during January just prior to Foreclosure. The date of the show cause hearing may be obtained by contacting the Treasurer's office. All Financial Hardship applications will be considered at the show cause hearing. The Treasurer may request that an appointment be made for the orderly conduct of business during the show cause hearing.

Unless extenuating circumstances exist, the applicant must be able to prove that he or she meets the most recent Poverty Guidelines as issued by the Federal Department of Health and Human Services. To prove the aforementioned, the applicant must either include with the Financial Hardship application or have available at the hearing, the following information:

- State and Federal tax returns for the past two years
- Verification of income, including but not limited to:
 - Social Security Statement
 - Land contracts, leases
 - State Assistance statements
 - Pay stubs
- Financial Statement of Condition (Balance Sheet of assets owned and liabilities owed – form provided on second page of application)
- Documentation of application to local unit for exemption and their determination
- Provide details of all attempts for assistance or borrowing and the result of that effort

Applicants will also have the opportunity to disclose other conditions that may affect their ability to pay their taxes. This may include but is not limited to the following:

- Existence of physical/mental disabilities
- Health issues
- Outstanding financial obligations due to conditions/factors outside the individual's control
- Unemployment (provide proof of job search)

It will be determined if the applicant has exhausted all potential sources of assistance. This may include but is not limited to the following:

- Federal, state and local governmental agencies
- Non-profit, charitable organizations
- Community based and service groups
- Private lending sources

The Treasurer will attempt to determine if the hardship is temporary or permanent. For temporary hardships the anticipated time to correct the situation will be determined. Permanent hardship cases will also be referred to the respective local units for future relief under MCL 211.7u.

The granting of a hardship waiver only extends the time to pay the delinquent amount due. Interest at 1.5% per month and any additional expenses will continue to accrue on the parcel, increasing the tax liability. The applicant must be able to show that if granted relief from foreclosure, he or she will be able to pay the delinquent tax within twelve months of that waiver.

Hardship determination at the show cause hearing will be in the sole and absolute judgment of the Treasurer.