

# FINANCIAL HARDSHIP POLICY

## GLADWIN COUNTY TREASURER'S OFFICE CHRISTY VAN TIEM TREASURER

It is the objective of the Gladwin County Treasurer to assist delinquent taxpayers to fulfill their Real Property Tax obligation to avoid any foreclosure on any parcel the property owner wants to maintain. Applications for consideration will be available at the County Treasurer's office.

Financial hardship will be considered at the show cause (administrative) hearing pursuant to any notice of said property. The Show Cause Hearing date may also be obtained by contacting the Treasurer's office. The Show Cause Hearing date has been included with the personal visit notice as well as the certified notice to all owners and those individuals and companies indicated on the title search.

The applicant must establish that the property is a homestead parcel or qualified agricultural property, pursuant to MCL 211.7dd. This may be accomplished by affidavit that they have been granted a homestead exemption that is currently in effect and not reflected on the county treasurer's master tax file. Deeds or other documentation showing title and residency such as driver license, utility bills, voter's registration, etc.

Applicant must also have available at the hearing:

- State and Federal tax returns for the past two years
- Verification of income
  - Social Security Statement
  - Land contract, leases
  - State assistance statement
- Financial Statement of Condition (Balance Sheet)
- Documentation of application to local unit for exemption and their determination
- Provide details of all attempts for assistance or borrowing and the result of this effort

Income guideline for the Treasurer consideration is the Poverty Guidelines as issued by the Federal Department of Health and Human Service.

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

- Existence of physical/mental disabilities
- Health issues
- Outstanding financial obligation due to conditions/factors outside the individuals control
- Unemployment

A list of all applying for hardship deferrals will be forwarded to the respective local unit. Communities will be asked to help identify potential local sources of assistance for these individuals.

**The granting of a hardship waiver only extends the time to pay the delinquent amount due. Interest at 1 ½% monthly and any additional expenses continue to accrue on the parcel, increasing their tax liability. Ultimately, the Treasurer will determine if relief from foreclosure will enable the taxpayer to pay their delinquent tax within twelve (12) months of her decision.**

**APPLICATION FOR FINANCIAL HARDSHIP DEFERRAL**

*If there are special conditions or circumstances you would like considered, please list on the back of this application. When meeting with the County Treasurer, the applicant must provide proof of income; last 2 years of State and Federal tax forms.*

PARCEL CODE NUMBER \_\_\_\_\_

Name \_\_\_\_\_ Age \_\_\_\_\_

Social Security Number \_\_\_\_\_

Name \_\_\_\_\_ Age \_\_\_\_\_

Social Security Number \_\_\_\_\_

Dependents Name \_\_\_\_\_ Age \_\_\_\_\_

Dependents Name \_\_\_\_\_ Age \_\_\_\_\_

Dependents Name \_\_\_\_\_ Age \_\_\_\_\_

Address \_\_\_\_\_ City \_\_\_\_\_

State \_\_\_\_\_ Zip \_\_\_\_\_ Phone number \_\_\_\_\_

**EMPLOYMENT**

**MONTHLY INCOME**

Company \_\_\_\_\_ \$ \_\_\_\_\_

Address \_\_\_\_\_  
\_\_\_\_\_

Social Security \$ \_\_\_\_\_

Assistance \$ \_\_\_\_\_

Other Income:

\_\_\_\_\_ \$ \_\_\_\_\_

\_\_\_\_\_ \$ \_\_\_\_\_

Total Monthly Income: \$ \_\_\_\_\_

Did you apply for hardship exemption with your township/city? Application Date \_\_\_\_\_

Was the hardship granted or denied? Granted \_\_\_\_\_ Denied \_\_\_\_\_

If the hardship was granted please attach a copy to this application.

**FINANCIAL STATEMENT**  
**STATEMENT OF CONDITION AS OF TODAY'S DATE**

Assets		Liabilities	
			Monthly Payment    Total Owed
Cash on Hand	\$ _____	Mortgage	\$ _____ \$ _____
Checking Account	\$ _____	Credit Cards	\$ _____ \$ _____
Savings Account	\$ _____	Automobile	\$ _____ \$ _____
Savings Bonds	\$ _____	Automobile	\$ _____ \$ _____
Stock & Securities	\$ _____		
Home	\$ _____	Property Taxes	\$ _____ \$ _____
Other Property	\$ _____	Property Taxes	\$ _____ \$ _____
Automobile	\$ _____		
Automobile	\$ _____		
Furniture/Household Items	\$ _____		
Cash Value Life Insurance	\$ _____	Other (list)	\$ _____ \$ _____
Retirement, IRA, 401(K)	\$ _____		
<b>Total Assets:</b>	\$ _____	<b>Total Liabilities</b>	\$ _____ \$ _____
<b>Total Assets</b>	\$ _____		
<b>Minus Total Liabilities</b>	\$ _____		
<b>Equals Net Worth</b>	\$ _____		

The information is strictly confidential for the intended purpose of Hardship Deferral. The above information is a true statement to the best of my knowledge and belief and is made for the purpose of obtaining a Hardship Deferral on my homestead property for Delinquent Real Property Taxes.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

Return this Application to: Christy Van Tiem  
 Gladwin County Treasurer  
 401 West Cedar Avenue  
 Gladwin, Michigan 48624