Proposal for a Wayne County
Property Tax Foreclosure Prevention Program

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The Tax Foreclosure Prevention Project
Executive Summary

The Tax Foreclosure Prevention Project, a partnership between Michigan Legal Services and United Community Housing Coalition, requested this study to develop a program for a collaborative foreclosure prevention program in Wayne County. Currently the number of taxpayers they assist overwhelms the Tax Foreclosure Prevention Project and thus they are seeking a better way to work with the Office of the Wayne County Treasurer and other non-profit organizations to prevent tax foreclosure.

The recommendations within this study are based on a series of interviews with representatives of the Office of the Wayne County Treasurer, the Tax Foreclosure Prevention Project, and Mission of Peace, a housing and financial counseling organization. I also spoke with a number of taxpayers seeking assistance through the Office of the Wayne County Treasurer’s Taxpayer Assistance office. In addition to these groups, this report includes two case studies of tax foreclosure prevention efforts in Genesee and Washtenaw Counties.

Based on this research this proposal outlines a program for tax foreclosure prevention that consists of recommendations related to:

- Allocating Staff
- Funding Prevention Efforts
- Building Collaborative Partnerships
- Increasing Outreach

These recommendations are organized according to the agency best suited to their successful implementation and are divided into four groups:

- The Office of the Wayne County Treasurer’s Taxpayer Assistance office
- The Office of the Wayne County Treasurer’s Communications office
- The Tax Foreclosure Prevention Project
- Financial and homeownership counseling organizations

In addition to these recommendations this proposal outlines funding strategies for implementing a tax foreclosure prevention program in Wayne County.
Acknowledgements

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Introduction

In March of 2007, the Office of the Wayne County Treasurer estimated that there were 506 foreclosures of occupied properties, of which approximately 232 were owner-occupied homes; 202 of those were in Detroit.\(^1\) This number is small compared to the number of homeowners who were in forfeiture the previous year and reflects a concerted effort by both the Office of the Wayne County Treasurer and several non-profit organizations to assist homeowners in avoiding property tax foreclosure. For example in January and February of 2007 when the Office of the Wayne County Treasurer mailed notices of impending foreclosure, there were over 18,000 parcels (including homesteads, businesses, and lots) facing foreclosure and only 6,994 of those properties were foreclosed.\(^2\) The reduction between January and March is important, yet the overall number of owner-occupied foreclosures represents a significant number of homes lost to property tax foreclosure. The number of foreclosures of owner-occupied homes might be reduced even further through a coordinated property tax foreclosure prevention program.

A property tax foreclosure program can be built around the variety of services needed by homeowners at risk of property tax foreclosure in Wayne County. Property tax foreclosure impacts low-income populations, particularly the elderly and people who inherit a property. These groups are at risk for several reasons. The average property tax bill for a home in Wayne County is $1,541 dollars in the current year.\(^3\) Accounting for late interest fees and penalties, an estimate of average redemption costs in April immediately following foreclosure is $2373. While this number is estimated from the average tax bill, which might be substantially higher than most low-income homeowners’ tax liability, it exemplifies the relatively small, unpaid bill that can cause a homeowner to lose his or her property due to delinquent taxes.

Additionally, in Michigan the process of property tax foreclosure takes three years. The property tax foreclosure process is substantially longer than that of mortgage foreclosures; and generally mortgage companies pay delinquent property taxes and modify mortgage bills accordingly. This means that few mortgaged properties are foreclosed due to delinquent property taxes. Homeowners facing property tax foreclosure in Wayne County are generally those with long periods of occupancy who no longer have mortgage payments, often the elderly or their heirs. Additionally, many low-income homeowners buy homes on land contract, and are unaware of homeownership assistance opportunities because their names are not on the deeds. This suggests specific services could assist these populations in maintaining homeownership and negotiating the probate process. These services include:

- Financial counseling and homeownership education
- Probate assistance
- Providing information regarding:
  - Principal Residence Exemptions
  - City Hardship Exemptions
  - County Hardship Extension opportunities
  - State tax laws and mandated interest and penalties
  - Financial assistance opportunities

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Importance of Tax Foreclosure Prevention

Preventing property tax foreclosure of owner-occupied homes preserves home-ownership opportunities for low-income homeowners. A study commissioned by the Clinton administration to examine the benefits of homeownership found that homeownership was correlated with longer occupancy, better home maintenance and accumulation of wealth. The report found that “owner-occupants spent more on maintenance, were less likely to defer repairs, and reported fewer housing problems”. Additionally the report stressed homeownership and its benefits for wealth accumulation stating “(h)ome equity is the largest single source of household wealth for most Americans…For minority homeowners, home equity is an even more important component of wealth representing more than three-fourths of their median net wealth…” Given the benefits of homeownership for individuals, particularly low-income individuals, and for communities, tax foreclosure is a significant and avoidable threat.

This has specific implications for Wayne County and the city of Detroit. In 1999 Wayne County had 41,462, or 8%, owner-occupied housing units where occupants were at, or below, the poverty level. In the city of Detroit there were 184,672 owner-occupied housing units. Of those households 27,171, or 14.7%, were at or below the poverty level. Property taxes are a significant burden for a large number of homeowners in Wayne County and Detroit and a property tax foreclosure prevention effort could benefit many throughout the county.

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The Current Wayne County Tax Assistance System

The Office of the Wayne County Treasurer’s Taxpayer Assistance office and Communications office provide services to taxpayers. These services include outreach and direct assistance with Hardship Extension applications. Beyond these two efforts local governments are enabled to provide property tax relief through three means including:

- Principal Residence Exemptions
- City Hardship Exemptions
- County Hardship Extensions

Appendix A includes descriptions of these opportunities and application materials. Additionally, several non-profit organizations assist taxpayers facing property tax foreclosure. A full description of the efforts of the Office of the Wayne County Treasurer and non-profit organizations follows, beginning with the Office of the Wayne County Treasurer’s Taxpayer Assistance office.

Office the Wayne County Treasurer

**Taxpayer Assistance Office**

The Office of the Wayne County Treasurer established the Taxpayer Assistance office in January of 2007. Seven taxpayer assistance officers staff the Taxpayer Assistance office but two of those officers are on leave. The remaining five have the primary responsibility to answer questions regarding the process of Hardship Extensions and then to evaluate Hardship Extension applications. The Hardship Extension allows a taxpayer one additional year to pay overdue taxes with additional interest and penalties. The office provides information and answers questions about delinquent taxes on its widely advertised information line. Because of various property tax payment deadlines throughout the year, the Taxpayer Assistance office receives a range of inquiries, resulting in alternating periods of busyness and calm. The Taxpayer Assistance office is a recent creation of the Treasurer’s office and the functions of the office beyond the deadline for the Hardship Extension (April 30th) are currently being determined.

**Communications Office**

The second effort of the Office of the Wayne County Treasurer is through its Communications office. The Communications office runs several television commercials aired as public service announcements to warn people of the dangers of property tax foreclosure. These commercials alert taxpayers to upcoming deadlines and advertise the taxpayer assistance telephone number. The office began a new effort in January involving property tax foreclosure prevention community meetings. The Communications office sent letters to churches and community organizations offering to speak about property tax foreclosure laws and procedures. The meetings include explanations of property tax collection, late payment fees and interest rates, and the problems facing Wayne County due to delinquent property taxes (revenue shortage, abandoned properties, neighborhood deterioration). The meetings have been well attended, and the Office of the Wayne County Treasurer plans to expand their presentations to target specific neighborhoods with particularly high foreclosure and forfeiture rates.
Non-Profit Efforts
In addition to the efforts of the Office of the Wayne County Treasurer, several non-profit organizations work to assist taxpayers throughout Wayne County. Michigan Legal Services and United Community Housing Coalition provide property tax and mortgage foreclosure assistance to taxpayers. The two organizations formed a collaborative effort called the Tax Foreclosure Prevention Program (TFPP). The group works to provide legal assistance in filing extensions, applying for assistance through social service organizations, publishing tax information, and providing probate assistance to estates. The program sends mailings and visits homesteads of people who are delinquent in property taxes and are in danger of property tax foreclosure in the coming year. Because the Tax Foreclosure Prevention Program is overwhelmed with the number of property tax foreclosure cases, the Tax Foreclosure Prevention Program is seeking a way to work with the Wayne County Treasurer’s office more effectively in providing foreclosure prevention assistance to Wayne County residents.

In addition to the above organizations, Wayne County residents receive assistance from the following organizations through either counseling or direct funding. A description of these organizations’ activities in aiding taxpayers, including their intake forms, is available in Appendix B.

- Michigan Legal Aid and Defender: Michigan Legal Aid and Defender provides information to taxpayers regarding the tax collection and foreclosure process. They represent clients who wish to appeal a property tax foreclosure and publish a document listing property tax procedures. This document is included in Appendix B.
- ACCESS: The Arab Community Center for Economic and Social Services (ACCESS) provides financial assistance to people in need of tax assistance. Their services are not limited to the Arab community. ACCESS requires that a taxpayer apply for assistance from Department of Human Services before seeking assistance from them. Their funds are limited to $500 per taxpayer in Wayne County and are distributed on a first-come basis.
- Veterans Trust Fund: The funds are to assist with emergencies and are not available for chronic situations. Eligible veterans must have been honorably discharged with at least 180 days of wartime service.
- Soldiers and Sailors Relief Fund: Veterans must have served during wartime. The fund provides temporary emergency relief.
- Michigan Department of Human Services: The Department of Human Services offers a range of assistance opportunities including a one-time only tax relief payment of $2000. In addition to this service, DHS has social workers that can evaluate and connect people to other financial assistance opportunities. An application for DHS aid is attached.
- Mission of Peace: Mission of Peace is a non-profit organization that offers financial and homeownership counseling. They are familiar with DHS opportunities, as well as property tax assistance and recently opened an office in Detroit.

These organizations are important actors in preventing property tax foreclosure in Wayne County. Taxpayers in need of assistance could utilize the services of these programs more easily through a collaborative property tax foreclosure prevention program that defines how these organizations can more successfully work together. The following recommendations suggest
guidelines for creating a program. The recommendations are organized according to the office best suited to their implementation. These offices include:

- The Office of the Wayne County Treasurer’s Taxpayer Assistance office
- The Office of the Wayne County Treasurer’s Communication office
- The Tax Foreclosure Prevention Program’s office
- Homeownership counseling organizations

The goal of a property tax foreclosure prevention plan is to reduce the number of owner-occupied homes lost to property tax foreclosure. To achieve this the Office of the Wayne County Treasurer and non-profit organizations must coordinate their resources and better utilize their strengths to meet the needs of at-risk homeowners throughout Wayne County. The following recommendations include specific suggestions related to:

- Allocating Staff
- Funding Prevention Efforts
- Building Collaborative Partnerships
- Increasing Outreach
Recommendations

These recommendations pertain to:

- The Office of the Wayne County Treasurer’s Taxpayer Assistance office
- The Office of the Wayne County Treasurer’s Communications office
- The Tax Foreclosure Prevention Program’s office
- Homeownership counseling organizations

The recommendations begin with the Office of the Wayne County Treasurer’s Taxpayer Assistance office.

Wayne County Treasurer’s Office

**Taxpayer Assistance office**

**Recommendation 1: Coordinate Resources by employing a Foreclosure Prevention Coordinator**

The current property tax foreclosure prevention efforts are multifaceted and the Tax Foreclosure Prevention Program sees a definite need to coordinate the information and resources of the organizations working to prevent tax foreclosure. The Wayne County Treasurer’s office is in a position to facilitate the coordination of these organizations because the office understands taxpayer needs and has the financial capacity to coordinate collaboration across governmental and non-profit organizations. The Foreclosure Prevention Coordinator must be someone with experience organizing non-profit organizations and government agencies and with an understanding of the needs of Wayne County taxpayers. A Foreclosure Prevention Coordinator would be responsible for:

- Organizing monthly meetings of non-profit and Treasurer’s staff involved in foreclosure prevention
- Facilitating collaborative efforts between organizations
- Facilitating information sharing between the Treasurer’s office and non-profit organizations
- Developing a plan for funding foreclosure prevention efforts
- Developing a plan for targeting tax foreclosure prevention efforts through geographic and demographic data collection.

**Recommendation 2: Increase the Role of the Taxpayer Assistance office to include a formalized referral process**

The Taxpayer Assistance office assists Wayne County taxpayers with questions about Hardship Extension applications and other tax-related issues. The Taxpayer Assistance office could directly assist homeowners. The current Hardship Extension application procedure entails direct contact with many taxpayers at risk of foreclosure and in need of financial assistance, homeownership counseling, and probate assistance. As a part of this procedure each tax assistance officer could work through a standard checklist of questions with individuals. The checklist could be designed to direct taxpayers to the
services they need and to document which resources taxpayers access. It also allows each
tax assistance officer to ensure that they provide equal access to information to all
taxpayers. The following checklist serves as a model for service direction and could be
utilized when a taxpayer seeks assistance either over the phone or in person through the
Taxpayer Assistance office. The checklist could be shared between organizations as a
part of the referral process. Appendices A and B has complete descriptions of each of
these opportunities including the applications for assistance where available.

**Figure 1: Possible checklist for referring taxpayers to assistance opportunities**

<table>
<thead>
<tr>
<th>1. County extension</th>
<th>Yes or will access</th>
<th>No or will not access</th>
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</thead>
<tbody>
<tr>
<td>2. Probate questions</td>
<td></td>
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<tr>
<td>3. Principal residence exemption</td>
<td></td>
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<tr>
<td>4. City exemption</td>
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<td></td>
</tr>
<tr>
<td>5. Needs access to funding assistance</td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Financial and homeownership counseling</td>
<td></td>
<td></td>
</tr>
<tr>
<td>7. Legal counseling</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Notes**

1. Is this an owner-occupied home? If yes do they qualify for a hardship extension and are they aware of the interest and fees?
2. Does this person have questions or need assistance with the probate process? If yes contact
   - UCHC (313) 963-3310
   - Michigan Legal Services (313) 964-4130
3. Does this person currently claim the Principal Residence Exemption?
   If not and eligible, contact (313) 224-3035 (for Detroit) or the local City Assessor.
4. Is this person aware of the city exemption opportunity?
   If not and eligible contact (313) 224-6674 (for Detroit) or the local city Assessor’s office.
   For Detroit:
   - Citizens must request an exemption each year
   - Exemptions are good for the current tax year only
   - Citizens must have lived in their house for 3 years to qualify
   - Citizens can submit the requests throughout the year
   - Requests will be reviewed 3 times during the year (February/March, July, December)
   - The Citizen’s Review Board reviews applications
   - Both full and partial exemptions are granted
5. Is this person aware of the funding assistance opportunities through Department of Human Services and other organizations?
   - DHS (313) 899-1162
   - Veterans Trust Fund (313) 899-1162
   - Soldiers and Sailors Relief Fund (313) 224-1862
   - ACCESS (313) 842-7010
6. Does this person wish to consult a financial/homeownership counselor for assistance with
   - Mortgage questions
   - Property tax questions
   - Foreclosure counseling
   - Financial counseling
   - Homeownership classes
   - Pre and post – purchase counseling
   - Budget and credit counseling
   If yes contact Mission of Peace at (810) 232-0104
7. Does this person require additional legal counseling for formal court objections to foreclosure proceedings?
   If yes contact the following organizations:
   - UCHC (313) 963-3310
   - Michigan Legal Services (313) 964-4130
   - Legal Aid and Defender (313) 964-4700
Figure 2: Steps to accessing tax assistance opportunities

Taxpayers in Immediate Danger of Property Tax Foreclosure

**Taxpayer Assistance Office**
- County Hardship Extension
- Application for City Hardship Exemption
- Application for Principal Residency Exemption

  for those in need of probate assistance

  for seniors and those with temporary financial hardship

**Mission of Peace**
- Application assistance
- Budget counseling
- Reverse Mortgage counseling

**Tax Foreclosure Prevention Project**
- Probate services

  for those in need of assistance with paperwork and in chronic financial need

**Tax Foreclosure Prevention Project**
- Application assistance and counseling

**Financial Assistance**
- DHS
- ACCESS
- Veterans Assistance Organizations
To enable taxpayers to utilize the opportunities above, taxpayer assistance officers need to be familiar with all of these resources. Therefore, the following recommendations are aimed at strategies for the Taxpayer Assistance office:

- Train taxpayer assistance officers on the services provided by foreclosure prevention non-profits throughout Wayne County
- Develop a formalized referral form, such as the one above to recommend services to taxpayers seeking assistance so that all parties—the taxpayer, the Treasurer’s office, and taxpayer assistance non-profits—are aware of the services taxpayers need
- Develop an open dialogue between non-profit assistance organizations and the Taxpayer Assistance office that will be facilitated through regular meetings organized by the Foreclosure Prevention Coordinator
- Contact local assessors regarding their hardship exemption policies and about receiving their application materials. A list of local Wayne county assessors is included in Appendix C.
- Provide taxpayers with application materials for Principal Residence Exemptions, City Hardship Exemptions, County Hardship Extensions
  These are available in Appendix A.

**Communications Office**

**Recommendation 1: Develop collaborative community presentations**

Currently the Communications office of the Office of the Wayne County Treasurer does outreach to taxpayers through informational talks at churches and community centers. These events are important ways to inform the public of tax policy and foreclosure prevention opportunities. These informational talks are also opportunities for collaboration among the Treasurer’s office and local tax assistance non-profits, including the Tax Foreclosure Prevention Project. Because the Tax Foreclosure Prevention Program provides direct counseling services, including assistance with completing forms and applying for aid, a collaborative presentation would inform the public of the tax policy and the procedures for tax collection, and would also connect taxpayers to organizations that can provide immediate assistance.

The Tax Foreclosure Coordinator in collaboration with the Director of the Office of the Wayne County Treasurer’s Communications office should:

- Coordinate information sharing between the Office of the Wayne County Treasurer and the Tax Foreclosure Prevention Project
- Develop a presentation that outlines property tax foreclosure prevention opportunities
- Provide accurate information to community organizations to assist their members in property tax foreclosure prevention
Recommendation 2: Record foreclosure prevention presentations for community distribution

Mr. Terrance Keith of the Office of the Wayne County Treasurer currently leads presentations and is an effective public speaker. To further the impact of the community meetings, the office could record Mr. Keith’s presentation and then distribute it to community leaders so that they are able to assist their organizations’ members with property tax questions. Recorded presentations would not replace the live presentations but would expand the capacity of current outreach efforts. Organizations including Neighborhood Service Centers; housing advocates, such as the HOPE Partnership; and churches and religious institutions would be ideal groups to receive the video/DVD.

- Develop a video/DVD presentation to distribute to community groups and leaders
- Provide handouts that explain the property tax foreclosure process and sources of assistance
- Advertise availability of recorded presentation on website and in mailings

Recommendation 3: Target high-risk neighborhoods and taxpayers in outreach efforts including notices and presentations

The Communications office could target specific neighborhoods with high rates of foreclosure and forfeiture and could assist in providing information and services to taxpayers most in need. The Communications office could do this through several methods including GIS mapping of high-risk areas. A simpler method would entail targeting efforts through ward identification numbers in the Property Tax Administration (PTA) computer system or through examination of ward numbers in the Hardship Extension application files. While ward maps are not as precise as GIS data they do provide information on general areas of foreclosure clustering. Beyond geographic targeting, the Communications office could begin to collect data to understand the kinds of homeowners most likely to face property tax foreclosure. While those data are currently not available, collecting them could be important for future property tax foreclosure prevention efforts.

- Target neighborhoods with high rates of foreclosure through examination of GIS mapping or ward data
- Work with the Foreclosure Prevention Coordinator to collect data on taxpayers’ age and method of attaining homeownership during hardship application process to understand how best to target taxpayer assistance efforts
- Compile a list of community and religious organizations that might be effective in reaching seniors, low-income homeowners, and specific groups identified through data collection efforts
- Make contact though mailings and phone calls from the Treasurer’s office to high-risk areas
- Present at community organizations/ mail recorded presentation
- Advertise presentations through posters and press releases
Recommendation 4: Increase public awareness through postings
The Treasurer’s office currently sends multiple notices to individuals who have not paid property taxes. The current mailings exceed the requirements set by PA 123, the Michigan law that stipulates tax foreclosure guidelines; however, the Office of the Wayne County Treasurer and the Tax Foreclosure Prevention Program could expand this effort. The Treasurer or TFPP could produce signs summarizing the tax law and the payment opportunities to be posted in libraries, post offices, schools, senior centers, and banks.

- Create flyers/posters that summarize the consequences of late property tax payments
- Distribute these to high-risk areas

Recommendation 5: Create direct links to assistance organizations on the Office of the Wayne County Treasurer’s website so taxpayer assistance organizations can help their clients through a consolidated list of resources
The Office of the Wayne County Treasurer has recently added two tax assistance brochures to their website, http://www.waynecounty.com/treasurer. Each brochure includes contact information for tax assistance. The Office of the Wayne County Treasurer could create direct links to the organizations listed in the PDF and also more fully summarize their assistance opportunities.

- Create direct links to assistance organizations on the Office of the Wayne County Treasurer website

Recommendation 6: Target taxpayers with a history of late payment of property taxes to receive information regarding the foreclosure prevention program
Current tax assistance efforts focus on property owners in immediate danger of foreclosure. Many homeowners facing property tax foreclosure this year have a history of forfeiture and last minute tax payments. As a result, their total tax bill is significantly larger than it was in the first year of billing due to fees and interest penalties. To lessen property tax foreclosure rates in future years, the Treasurer’s computer system, Property Tax Administration (PTA), could identify taxpayers who have consecutive years of delinquent payment. Through that identification the Tax Foreclosure Prevention Program or the Treasurer’s office could connect people to financial resources and to budget and legal counseling. This system could help taxpayers avoid the interest and penalties of late tax payment.

- Compile a list in April of the year before foreclosure of homes in danger of foreclosure based on forfeiture notices mailed in March
- Compile a list of properties with habitual late-payment histories based on information in PTA
- Send mailings of community meetings and assistance opportunities
- Coordinate communication with the Wayne County Treasurer’s office regarding property tax foreclosure prevention
The Tax Foreclosure Prevention Project & Legal Assistance Organizations

**Recommendation 1: Establish a position for a tax foreclosure prevention counselor**
The foreclosure prevention counselor could be responsible for assisting taxpayers with paperwork and applications for assistance. The counselor would be responsible for answering questions and directing services to taxpayers in need of assistance. While the Office of the Wayne County Treasurer’s Taxpayer assistance office would be responsible for providing information on Hardship Extensions, Hardship Exemptions, and Principal Residence Status, the tax foreclosure prevention counselor could then utilize information provided by the Taxpayer Assistance office to ensure taxpayers receive appropriate assistance. Additionally the Tax Foreclosure Prevention Counselor could connect individuals to legal assistance, usually assistance in probating an estate.

- Directly assist taxpayers with applications for financial assistance
- Advocate within DHS and the Treasurer’s office for taxpayers in need of assistance
- Maintain files and records regarding tax assistance program and clients including referral information provided by the Taxpayer Assistance office (Figure 1)

**Recommendation 2: Employ a full-time probate assistance lawyer**
The Tax Foreclosure Prevention Project already has a part-time probate lawyer. Expanding this position to full time could assist in property tax foreclosure prevention. Probate is not itself a cause of tax foreclosure; however, homeowners who do not possess a deed or title in their name are ineligible to receive the Hardship Extension, Hardship Exemption, or financial assistance from social service organizations to prevent property tax foreclosure. For this reason, individuals who inherit property and are in danger of property tax foreclosure are particularly vulnerable. The probate process can be lengthy and often difficult to negotiate. Additionally, many homeowners are unaware that probate is necessary to obtain legal ownership of a home. Currently Michigan Legal Services and United Community Housing Coalition handle many of the probate cases that are undertaken to prevent property tax foreclosure. Their staff is overwhelmed by this task and so the creation of a specific full-time tax assistance/probate position within one of the legal aid organizations would assist in property tax foreclosure prevention. Beyond direct legal assistance the probate attorney could:

- Establish and lead probate seminars that assist groups of people with questions about probate procedures
- Distribute probate materials designed to explain the probate process in simple and clear language
Homeownership/Financial Counseling Organizations

Recommendation 1: Establish formal relationships among the Office of the Wayne County Treasurer, the Tax Foreclosure Prevention Project, and homeownership and financial counseling organizations
Numerous financial counseling organizations operate within Wayne County. The Office of the Wayne County Treasurer has met with Mission of Peace, a national organization with an office in Flint and a new office in Detroit, to understand how they might work together in the future. This relationship is in its beginning stages; however, the Office of the Wayne County Treasurer and Wayne County taxpayers could benefit through a regular working relationship at tax foreclosure prevention meetings. Financial and homeownership counseling allows homeowners at-risk of foreclosure to evaluate their ability to maintain a home. Through referrals from the Wayne County Treasurer’s Taxpayer Assistance office, individuals in danger of foreclosure can plan and implement a budget to avoid property tax foreclosure. Budgeting is not always an option for individuals on limited incomes, as they may have no money available for non-necessities. Mission of Peace has experience in connecting eligible seniors to information on reverse mortgages.

- Organize meetings among Mission of Peace, Office of the Wayne County Treasurer’s Tax Foreclosure Prevention Coordinator, and the Tax Foreclosure Prevention Project
- Establish procedures for working with the above organizations through a referral process
- Develop a plan for sustainable case management and funding
- Develop a procedure for discussing reverse mortgages for eligible taxpayers in need of tax foreclosure prevention assistance

Recommendation 2: Investigate opportunities for market sales to preserve equity
Real estate services are an essential component to budget and homeownership counseling programs. By forming connections with local real estate representatives, a homeowner who lacks the financial capacity to maintain a home can make plans to sell his or her home to ensure the return of equity before property tax foreclosure.

- Investigate models of partnerships between real-estate agents and property tax foreclosure prevention efforts, specifically the partnership in Washtenaw County
- Establish relationships with local real-estate agents
Funding

The Office of the Wayne County Treasurer, local banks, homeownership foundations, and the federal government all have reason to invest in maintaining homeownership among low-income populations in Wayne County. The following is a list of possible funding sources with links to their contact information.

• Office of the Wayne County Treasurer
The Office of the Wayne County Treasurer could contract with existing property tax foreclosure prevention non-profits to increase services and solidify the working relationship. Examples of such contracts exist in Washtenaw County and Genesee County in Michigan and Cuyahoga County in Ohio. Funds from the interest penalties and fees on delinquent taxes are used in other counties to contract with outside organizations. Genesee County contracts with Legal Services of Eastern Michigan to make personal visits at a rate of $35 per property. Washtenaw County contracted with the Housing Bureau for Seniors (HBS) to provide foreclosure prevention counseling to taxpayers.

• HUD Grants
HUD offers several grants aimed at encouraging homeownership in low-income communities. The grant guidelines are available on their website at http://www.grants.gov/search/search.do?mode=PAGECHANGE&pageNum=2
Two particularly applicable sources are the following:

  o Housing Counseling Program: This grant is available to all HUD-approved local housing counseling agencies, HUD-approved national and regional intermediaries, and State Finance Agencies. One of its stated purposes is to preserve homeownership.
  o ROSS Family Homeownership: This grant is designed to assist public housing authorities/tribes/tribally-designated housing entities, resident associations and nonprofit entities in creating programs that help residents achieve economic self-sufficiency.

• Banks and Mortgage Companies
Banks contribute to community improvement efforts through Community Reinvestment Act initiatives. Under provisions set by the Federal Financial Institutions Examination Council (FFIEC) for the Community Reinvestment Act, qualified CRA investments are activities that include community development activities such as child care, educational, health, or social services, housing and activities that revitalize or stabilize low to moderate-income areas).8

  o Comerica Bank: Comerica funds initiatives in Michigan that support neighborhood revitalization. http://www.comerica.com/vgn-ext-

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National City: National City currently uses CRA money to fund a program that increases taxpayers’ access to information regarding the Earned Income Credit in Cleveland, Ohio. They fund throughout the Midwest including Detroit and Wayne County. [National City website](http://www.nationalcity.com/about/CommuReinvestment/AboutCDC/default.asp)

JPMorganChase: JPMorganChase gives throughout Detroit and has specific interests in homeownership opportunities. They fund a number of homeownership counseling and referral services around the country. [JPMorganChase website](http://www.jpmorganchase.com/cm/cs?pagename=Chase/Href&urlname=jpmc/community/grants)

**Private Foundations**

Numerous private foundations have interests in creating opportunities for homeownership among low-income populations. These include the following:

- Ford Foundation: The Ford Foundation lists four elements of interest including Asset Building and Community Development. Within this they express interest in creating wealth and increasing homeownership opportunities among low-income populations [Ford Foundation website](http://www.fordfound.org/about/guideline.cfm)

- Knight Foundation: The Knight Foundation offers grants to Wayne County. Property tax foreclosure prevention falls within two of their current interest areas including Economic Development and Housing and Community Development. They have funded many local non-profits including a program that offers income tax assistance. [Knight Foundation website](http://www.knightfdn.org/default.asp?story=cpp/index.asp)

- McGregor Foundation: The McGregor Foundation expresses an interest in providing services to “Access Care for Underserved Populations”. In 2007 they funded a number of direct service organizations throughout the Midwest. [McGregor Foundation website](http://mcgregorfoundation.org/Grant_Guidelines.asp)

- Wells Fargo Foundations: The Wells Fargo Foundation funds 501(c) 3s who assist low to moderate-income homeowners. According to their funding guidelines they specifically fund foreclosure prevention efforts. [Wells Fargo Foundation website](https://www.wellsfargo.com/about/wfhf/guidelines)
Other Examples of Property Tax Foreclosure Prevention Programs

The above Tax Foreclosure Prevention Program is one way to prevent property tax foreclosure. Other counties take different approaches. The following are two case studies of the property tax foreclosure efforts of Genesee and Washtenaw Counties.

Genesee County Property Tax Foreclosure Prevention

The Genesee County Treasurer created a position for a foreclosure prevention officer in 1999. Cathy Town is the Foreclosure Prevention Specialist, and she handles all owner-occupied foreclosures for Genesee County, including the city of Flint. She developed a program that entails first meeting with people who are in danger of foreclosure to assess their situation and evaluate whether the individual or family has the ability to regularly pay their taxes. To do this she goes through a checklist of available sources of funding and assistance and directs clients to seek applicable aid.

Figure 3: Genesee County tax foreclosure prevention program checklist
Ms. Town has developed relationships with representatives from assistance organizations and local governments and is familiar with their guidelines and assistance opportunities, including all local Hardship Exemption policies, which differ depending on local jurisdiction. She often meets with taxpayers two to three times from January to April to check on their progress. Ms. Town estimated that she saw over 600 clients within this time period in 2007 and about half of those were able to avoid tax foreclosure.

The Genesee County Treasurer also contracted with Legal Services of Eastern Michigan. Legal Services of Eastern Michigan provides assistance by contacting individuals in danger of losing their homes to property tax foreclosure. They deliver assistance packet containing information provided by the Treasurer’s Office and receive $35 per visit to each homestead. They visit properties in early March based on a list provided by Ms. Town. Ms. Town developed a form to allow Legal Services of Eastern Michigan to report back on the condition of the property including whether or not it is occupied. Ms. Town then provides local assessors with information on vacant properties so they are able to adjust their principal residence credit accordingly.

Additionally the Genesee County Treasurer collaborates with the Genesee County Probate Court and holds seminars on probating a small estate. The seminars happen once yearly and are presented by a representative from the probate court. This year 60 people have signed up to participate. Ms. Town informs people of this opportunity when they seek assistance from her office. The seminar does not provide specific legal advice but rather familiarizes taxpayers with the requirements and procedures for the probate process.

Appendix D includes referral forms, assistance applications, and documents designed for data collection developed by Ms. Town for the property tax foreclosure program.
Washtenaw County Property Tax Foreclosure Prevention

The Washtenaw County foreclosure prevention plan includes three Tax Foreclosure Prevention Specialists (TFPS): two of the TFPS are employed directly through the Washtenaw County Treasurer’s office, and the third specialist is jointly funded through the county treasurer and the Housing Bureau for Seniors (HBS). All three TFPS have backgrounds in social work. Terry Allon of HBS handles the majority of cases involving senior citizens. For both populations, seniors and non-seniors, the procedure is similar and includes assessments of financial capability in maintaining a home, financial counseling, and referral to various support agencies. The process often involves meeting with clients two to three times to evaluate their ability to maintain homeownership. This process includes connecting taxpayers to:

- Emergency loans and grants
- Legal assistance
- Budgeting assistance
- Resources for veterans and seniors
- Hardship Extensions
- Senior deferment and hardship reduction information

Additionally Terry Allon of HBS provides information regarding reverse mortgages to eligible seniors. She takes them through HUD guidelines on reverse mortgages and utilizes a reverse mortgage calculator to estimate an applicant’s potential mortgage. The calculator is located at: http://www.rmaarp.com/.

The stated goals of the Property Tax Foreclosure Prevention Program, taken from their program overview include:

- Administering an income tax preparation program which provides a vehicle for both outreach and prevention measures. We counsel our clients on the use of homestead credits, help them apply for local taxing authority property tax and poverty exemptions, and deferments.
- We screen clients in order to see if they have fallen victim to predatory loans.
- Assessing clients for the appropriateness of their current housing and making referral for community resources and supports.
- Participating in community organization efforts by participating/hosting PTFP Task Force and by working cooperatively with government agencies and non-profit organization.
- Administering to loan programs that prevent mortgage and property tax foreclosure.9

HBS and the Washtenaw County Treasurer brought representatives together from the Veterans’ Administration, and the Department of Human Services, as a part of the Tax Foreclosure Prevention Task Force. The Task Force meets four times annually to address foreclosure concerns within the county and to review applications for the loan program. An important element of the Washtenaw County plan is its effort to build collaborative partnerships among

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9 Housing Bureau for Seniors. Property Tax Foreclosure Prevention Program Overview. Received during interview with Terry Allon. 2/20/2007.
service organizations. The meeting in January included a real estate broker who was interested in learning about mortgage foreclosure prevention. The coalition is beginning to address issues of mortgage foreclosure through contacts with banks, mortgage companies, and real estate agencies. The group recognizes that this is important especially in relationship to property tax foreclosure because mortgage companies often pay delinquent tax bills and then increase monthly mortgage bills to include taxes and fees accessed by the mortgage company. The Tax Foreclosure Prevention Specialists have encountered taxpayers whose mortgage companies paid their delinquent property taxes and increased the homeowner’s mortgage payments resulting in an inability to pay and eventual mortgage foreclosure.

The Tax Foreclosure Prevention Task Force administers loans funded through the county treasurer. The loans are designed to assist Washtenaw County residents in danger of mortgage or property tax foreclosure in temporary need of assistance. The intent is to help prevent foreclosure and late penalties in temporary hardship situations. A temporary hardship is one where a taxpayer has the ability to maintain homeownership, but has faced some sort of financial hardship that has hindered his or her ability to pay property taxes on a short-term basis. One loan recipient received funds to pay property taxes so that she would be able to place her house on the market. The loan becomes due when the house is sold or the title is transferred to a new owner. The loan is administered through the Task Force, and all applications are reviewed and decided through their meetings. The Treasurer provides the loan funds, and HBS acts as the fiduciary.

Appendix E includes Washtenaw County program forms as well as an outline of the loan’s purpose and the application process.
Appendix A: Descriptions of Local Government Property Tax Assistance and Relief Opportunities

• County Hardship Extension: Wayne County provides a hardship extension for taxpayers in danger of foreclosure. The Hardship Extension allows taxpayers an additional year to pay delinquent taxes at a 1.5% interest rate per month. Application materials follow, including the guidelines for approval. Michigan county hardship policy is dictated by the General Property Tax Act, MCL, 211.78h.

• Principal Residence Exemption: Michigan Public Act 105 of 2003 allows homeowners to claim an exemption from certain school taxes. In order to qualify, a homestead must be the primary residence of a Michigan resident. Specific guidelines follow. This exemption is approximately 18 mils per $1,000 of TXV. On a 50,000 TXV approx. $900.00 – 100,000 TXV approx. $1,800 – 150,000 TXV approx. $2,70010.

• City Hardship Exemption: Local assessors are allowed to exempt homesteads from property taxes in the current year if the owner meets the guidelines established for hardship by the local assessor. Each local assessor creates his or her own parameters and so guidelines vary among localities. The enabling law is mandated by the General Property Tax Act, MCL, 211.7u. The City of Detroit Hardship Exemption materials follow.

A1. Office of the Wayne County Treasurer Financial Hardship Extension Policy
A2. Office of the Wayne County Treasurer Financial Hardship Extension Requirements
A3. Office of the Wayne County Treasurer Financial Hardship Extension Application

A4. Instructions for Michigan Department of Treasury Homeowners Principal Residence Exemption Affidavit
A5. Michigan Department of Treasury Homeowners Principal Residence Exemption Affidavit

A6. City of Detroit Hardship Program Request for Application
A7. City of Detroit Citizens Board of Review Process for reviewing Hardship Application
A8. City of Detroit 2007 Property Tax Hardship Application

A1. Office of the Wayne County Treasurer Financial Hardship Extension Policy

Office of the
Wayne County Treasurer

<table>
<thead>
<tr>
<th>Division: Taxpayer Assistance</th>
<th>Review:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name of Policy: Financial Hardship</td>
<td>Revision: 12/15/06</td>
</tr>
<tr>
<td>Date: 12/13/01</td>
<td>Page 1</td>
</tr>
</tbody>
</table>

Approved By: Raymond J. Wojtowicz, Treasurer

I. POLICY
Under Public Act 123 of 1999, as amended (Act 123), it is the policy of the Wayne County Treasurer (Treasurer) to withhold residential property from the 2006 petition for foreclosure that is owned by a person undergoing substantial financial hardship as determined in accordance with the standards stated below.

This policy applies to all residential properties for which the Treasurer is charged with the statutory responsibility for the collection of delinquent taxes.

II. PURPOSE
To provide the standards and procedures to determine whether a person owning residential property is eligible to have the property withheld from foreclosure and to allow an extension of time to pay the property taxes.

III. DEFINITIONS
A. Wayne County Treasurer’s Income Standards - Income Standards as defined, determined and published annually by the Wayne County Treasurer. [see Exhibit A for the current published standards]
B. Household Income - all combined income received by applicant and spouse of a household in the 2006 tax year while members of a household occupying the property as their principal residence.

IV. GENERAL PROVISIONS
This policy should be read in conjunction with other policies and applicable laws, with specific reference to Public Act 123 of 1999, as amended.

V. STANDARDS
A. A person requesting consideration for financial hardship must:
   1. Submit a completed application (attached as Exhibit B) to the Office of the Treasurer, 400 Monroe, Ste. 530, Detroit, MI 48226, Attention: Taxpayer Assistance, no later than March 15, 2007.
   2. The application shall be notarized, with seal, and attest that the person applying:
      a. Holds title to the property in their name.
      b. Occupies the property as their principal residence.
      c. The household income meets the income standards of the Wayne County Treasurer for the tax year as attached to the application.
   3. Appear at a scheduled review with the Office of the Wayne County Treasurer of the application and bring all of the following documents:
A2. Office of the Wayne County Treasurer Financial Hardship Extension Requirements

Wayne County Treasurer, Taxpayer Assistance, 400 Monroe, Suite 530, Detroit, MI 48226

WAYNE COUNTY TREASURER
APPLICATION FOR
SUBSTANTIAL FINANCIAL HARDSHIP

HOUSEHOLD INCOME STANDARDS – OFFICE OF WAYNE COUNTY TREASURER

<table>
<thead>
<tr>
<th>Number of Persons Residing in Household</th>
<th>Current Standard</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person</td>
<td>$12,250</td>
</tr>
<tr>
<td>2 persons</td>
<td>$16,500</td>
</tr>
<tr>
<td>3 persons</td>
<td>$20,750</td>
</tr>
<tr>
<td>4 persons</td>
<td>$25,000</td>
</tr>
<tr>
<td>5 persons</td>
<td>$29,250</td>
</tr>
<tr>
<td>6 persons</td>
<td>$33,500</td>
</tr>
<tr>
<td>7 persons</td>
<td>$37,750</td>
</tr>
<tr>
<td>8 persons</td>
<td>$42,000</td>
</tr>
<tr>
<td>Each Additional Person</td>
<td>Add $4,250</td>
</tr>
</tbody>
</table>

Please attach to the application the following:

1. A copy of the applicant’s current State of Michigan Driver’s License or Identification Card.
2. Proof the applicant holds title to the property in their name. If the property is contested in legal action, subject to probate or bankruptcy action you must provide copies of legal documents.
3. Proof that the applicant(s) occupies the property as their principal residence, dated within 90 days of the application. Such as:
   a. Utility bills and insurance bills in the name of the applicant(s)
   b. Voter registration card in the name of the applicant(s) at the property address.
4. Federal income tax return filed for the current year (if prepared) and the prior year.
5. Only completed applications with all required documentation will be processed.

The completed application must be delivered no later than March 15, 2007, to: The Office of the Wayne County Treasurer, Attn: Taxpayer Assistance, 400 Monroe, Ste. 530, Detroit, MI 48226.

If the owner of the property is deceased or disabled you should contact the Office of the Wayne County Treasurer (313) 224-6105 to find out how to obtain additional time to pay your taxes.
A3. Office of the Wayne County Treasurer Financial Hardship Extension Application

WAYNE COUNTY TREASURER
APPLICATION FOR
SUBSTANTIAL FINANCIAL HARDSHIP
Do not complete this application unless you meet the following prerequisites:
1. The Deed to the property is in your name.*
2. You occupy the property as your principal residence.
3. Your household income does not exceed the Wayne County Treasurer’s income level standards stated on page 2 of the application.

Taxpayer Information

<table>
<thead>
<tr>
<th>Name(s):</th>
<th>Property ID Number for the property subject to Foreclosure:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property Address subject to Foreclosure:</td>
<td>Daytime Telephone Number:</td>
</tr>
<tr>
<td>City, State and Zip Code:</td>
<td>Best time to call:</td>
</tr>
<tr>
<td>Email address, if any:</td>
<td>Fax Number, if any:</td>
</tr>
</tbody>
</table>

Mailing Address

- □ SAME
- □ OTHER

Is the property, subject to foreclosure, your principal residence? □ YES □ NO

Is the Deed to the property in your name? □ YES □ NO

Is your household income (all combined income received by applicant and spouse of the household in the 2006 tax year while members of the household) less than the income standards on Page 2 of this application? □ YES □ NO

Please briefly describe the event(s) creating substantial financial hardship.

(Continue on reverse side if more space is needed)

I (we) hereby make application to have the property identified above withdrawn from the current Petition For Foreclosure due to substantial financial hardship. I (we) declare that the information provided is true and complete to the best of my (our) knowledge. I (we) understand that the available relief is a withholding of the property from the current Petition For Foreclosure, and that I (we) remain responsible for the payment of the delinquent taxes, fees, penalties, and interest December 31, 2007.

Date

Applicant’s Signature

Co-Applicant’s Signature

Subscribed and sworn before me this ______ day of ___________ 200_.

Notary Public

My Commission expires:

FOR USE BY THE OFFICE OF THE WAYNE COUNTY TREASURER

Witnessed by

Wayne County Treasurer’s Representative

*Some exceptions apply to the deed requirement. If the property is contested in legal action, subject to probate or bankruptcy action you must provide copies of legal documents.

Return this application and required documents to:
A4. Instructions for Michigan Department of Treasury Homeowners Principal Residence Exemption Affidavit

Instructions for Form 2368,
Homeowner’s Principal Residence Exemption Affidavit

General Information
If you own and occupy your principal residence, it may be exempt from a portion of your local school operating taxes. To claim an exemption, complete this affidavit and file it with your township or city by May 1st of the year of the claim. Your local assessor will adjust your taxes on your next property tax bill. Note that this is an exemption from part of the taxes and does not affect your assessment.

Owning means you hold the legal title to the principal residence or that you are currently buying it on a mortgaged or recorded land contract. Renters should not file this form.

Occupying means this is your principal residence, the place you intend to return to whenever you go away. It is the address that appears on your driver’s license or voter registration card. You may have only one principal residence at a time. Vacation homes and income property which you do not occupy as your principal residence, may not be claimed.

Rescinding Your Exemption. If you claim an exemption, then stop using it as a principal residence, you must notify your township or city assessor within 90 days of the change or you may be penalized. This can be done using the Form 2602, Request to Rescind Homeowner’s Principal Residence Exemption.

Interest and Penalty. If it is determined that you claimed property that is not your principal residence, you may be subject to the additional tax plus penalty and interest as determined under the Property Tax Act.

Line-by-line Instructions
Lines not listed here are explained on the form.

Property Information
Line 1. Property is identified with a property tax identification number. This number will be found on your tax bill and on your property tax assessment notice. Enter this number in the space indicated. If you cannot find this number, call your township or city assessor. Submit a separate affidavit for each property being claimed.

Your property number is vital. Without it, your township or city cannot adjust your property taxes accurately.

Lines 2-5. Enter the complete address of the property you are claiming. Check the appropriate box for city or township. If you live in a village, list the township in which the principal residence is located.

Line 6. Your principal residence is the dwelling that you occupy as your permanent home and any vacant adjacent or contiguous properties that are classified residential. Indicate the date this property became your principal residence.

Lines 7-11. Enter the name, Social Security Number(s) and daytime telephone number of the legal owner(s). Do not include information for a co-owner who does not occupy the principal residence.

Note: The request for the Social Security number is authorized under section 42 USC 1085 (c) (2) (C) (i). It is used by the Department of Treasury to verify tax exemption claims and to deter fraudulent filings. Any use of the number by closing agents or local units of government is illegal and subject to penalty.

Line 12. Multiple-Unit or Multi-Purpose Property. If you own and live in a multiple-unit or multi-purpose property (e.g., a duplex or apartment building, or a storefront with an upstairs flat), you can claim an exemption only for the portion that you use as your principal residence. Calculate your portion by dividing the floor area of your principal residence by the floor area of the entire building.

If the parcel of property you are claiming has more than one home on it, you must determine the percentage that you own and occupy as your principal residence. A second residence on the same property (e.g., a mobile home or second house) is not part of your personal residence, even if it is not rented to another person. Your local assessor can tell you the assessed value of each residence to help you determine the percentage that is your personal residence.

If you rent part of your home to another person, you may have to prorate your exemption. If your home is a single-family dwelling and the tenants enter through a common door or your living area to get to their room, you may claim a 100 percent exemption if less than 50 percent of your home is rented to others who use it as a residence. However, if part of the home was converted to an apartment with a separate entrance, you must calculate the percentage that is your principal residence, by dividing the floor area of your principal residence by the floor area of the entire building.

Lines 13-16. Check the box or boxes that apply to you.

Certification
Sign and date the form. Enter your mailing address if it is different from the address at the top of the form.

Mailing Information
Mail your completed form to the township or city assessor in which the property is located. This address may be on your most recent tax bill or assessment notice. Do not send this form directly to the Department of Treasury.

If you have any questions, visit our Web site at www.michigan.gov/treasury or call 1-800-827-4000.
### A5. Michigan Department of Treasury Homeowners Principal Residence Exemption Affidavit

**Homeowner's Principal Residence Exemption Affidavit**


Completion of this affidavit constitutes a claim for a Homeowner's Principal Residence Exemption when filed with the local assessor of the city or township where the property is located. Filling this affidavit invalidates any previous Homeowner's Principal Residence Exemption the homeowner may have claimed. A Request to Rescind Homeowner's Principal Residence Exemption, Form 2022 must be filed with the local assessor for any previous claims.

Print or type in blue or black ink. Use a separate form for each property number.

<table>
<thead>
<tr>
<th>Property Information</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Property Tax Identification Number</td>
<td>2. Zip Code</td>
<td></td>
</tr>
<tr>
<td>3. Street Address of Property</td>
<td>4. Name of Township or City</td>
<td></td>
</tr>
<tr>
<td>(Township)</td>
<td>(City)</td>
<td></td>
</tr>
<tr>
<td>5. County</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

6. Date the property in line 1, above, became your principal residence

6a. **Principal residence**
6b. **Residential vacant contiguous or adjacent lot**

7. Name of Owner (First, Middle, Last)

8. Owner's Social Security Number

9. Name of Co-Owner (First, Middle, Last)

10. Co-Owner's Social Security Number

11. Property owner's daytime telephone number

12. %

13. Have you claimed a principal residence exemption for another Michigan principal residence?
14. If yes, have you rescinded that principal residence exemption?
15. Do you or your spouse claim an exemption, credit or deduction on property located in another state?
16. Have you or your spouse filed a tax return as a resident of another state?

**Certification**

I certify under penalty of perjury the information contained on this document is true and correct to the best of my knowledge.

17. Owner's Signature 17a. Date 17b. Co-Owner's Signature 17c. Date

18. Mailing Address, if different than Property Address Above

19. Local Government Use Only – Do Not Write Below This Line

19. Was an exemption in place prior to this affidavit being filed?
20. What is the first year this exemption will be posted to the tax rolls?
21. Indicate property classification

[www.michigan.gov/treasury](http://www.michigan.gov/treasury)
A6. City of Detroit Hardship Program Request for Application

CITY OF DETROIT
PROPERTY ASSESSMENT BOARD OF REVIEW
824 COLEMAN A. YOUNG MUNICIPAL BUILDING
DETROIT, MI 48226

HARDSHIP PROGRAM – REQUEST FOR APPLICATION

DATE: ____________________    WARD: _______    ITEM: ________________

NAME: ______________________

ADDRESS: ____________________

ZIP CODE: ____________________

PHONE NO: ____________________

I AM APPLYING FOR A POVERTY TAX EXEMPTION FOR THE FOLLOWING REASON:

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

________________________________________________________________________

SIGNATURE: ____________________________
A7. City of Detroit Citizens Board of Review Process for reviewing Hardship Application

Detroit Citizens Board of Review  
Process for Reviewing Hardship Application

1. The Applicant must own and occupy the Property as their primary Homestead.

2. A Homestead with a Taxable Value of $110,000, and above will not be considered for exemption unless there are extenuating circumstances. All Homesteads must have been owned for a minimum of three years unless verification proves a substantial loss of income since the date of purchase. Any applicant with this set of circumstances must submit signed legal and/or medical documentation to the Board of Review.

3. Taxpayer’s household income that does not exceed $2,500 over the stated guidelines for full exemption can be granted a fifty-percent (50%) partial exemption.

Applicant is required to complete a 5-page application form along with required documentation verifying family composition, all sources of annual income, i.e., rents, Family Independence Agency grants, Michigan Homestead credit, medical and household bills, all other assets, bank statements and other pertinent data requested on the application. A copy of application is attached.

The Applicant is required to submit to the Board of Review the federal and state income tax returns for all persons residing at the property, including any property tax credits returns, filed in the immediately preceding year or in the current year or submit the enclosed affidavit explaining why no income tax returns were filed. The applicant is also required to submit to the Board of Review the most current report card (or a transcript) for all school aged persons residing at the property.

4. HOUSEHOLD (RELATED AND NON-RELATED) COMPOSITION AND ANNUAL INCOME – While recognizing that there is no universally agreed upon view as to what constitutes poverty, the Detroit Board of Review has established the following maximum eligible income as a “guideline” and as an aid in eliminating subjective judgments for reviewing 2007 petitions.

<table>
<thead>
<tr>
<th>NUMBER IN HOUSEHOLD</th>
<th>MAXIMUM INCOME FOR FULL EXEMPTION</th>
<th>MAXIMUM INCOME FOR PARTIAL EXEMPTION</th>
</tr>
</thead>
<tbody>
<tr>
<td>0-1</td>
<td>$14,160.00</td>
<td>$16,660.00</td>
</tr>
<tr>
<td>2</td>
<td>$17,450.00</td>
<td>$19,950.00</td>
</tr>
<tr>
<td>3</td>
<td>$19,600.00</td>
<td>$22,100.00</td>
</tr>
<tr>
<td>4</td>
<td>$23,100.00</td>
<td>$25,600.00</td>
</tr>
<tr>
<td>5</td>
<td>$28,668.00</td>
<td>$31,168.00</td>
</tr>
<tr>
<td>6</td>
<td>$29,890.00</td>
<td>$32,390.00</td>
</tr>
</tbody>
</table>

Add $3,667.00 to the income limit for each household member above six.

In addition, the total household assets (i.e. bank accounts, rental properties) shall not exceed $5,000.
5. Each application is reviewed as to its individual circumstances based upon all facts submitted by the applicant. The Board of Review in judging the taxpayer’s ability to meet the tax obligation utilizes all information. If the taxpayer is within the above guidelines, the taxpayer will be granted an exemption. If the taxpayer is outside the above guidelines, the exemption will usually be denied.

If the taxpayer shows extraordinary circumstances that are substantial and compelling, the Board of Review may deviate from the above guidelines and grant or deny a full or partial exemption. In such an instance, the taxpayer shall be advised in writing of the substantial and compelling reasons for the granting or denying of an exemption and the reasons shall also be noted on the application. These guidelines are in accord with the amendments to Section 7(u) of M.C.L.A. 211.1 et seq.

It should be noted that each taxpayer’s circumstances are considered anew each year.

Respectfully submitted,

DETROIT CITIZENS BOARD OF REVIEW

MATTIE JOHNSON

DEBORAH E. DAVIS

LOYCE HELESTER

CELESTINE STOZIER

ROBERT HOLLAND

CLIFTON F. WILLIAMS

ROSYN TROTTER

SEAN TIDWELL

NEDRA LUCAS

Attachments
Dated: December 12, 2006
A8. City of Detroit 2007 Property Tax Hardship Application

CITY OF DETROIT – BOARD OF REVIEW
Coleman A. Young Municipal Center
Two Woodward Avenue, Suite 804
Detroit, MI 48226

Enclosed is a 2007 Property Tax Hardship Application. The completed application and all of the required documents must be returned by

TO BE CONSIDERED FOR A HARDSHIP EXEMPTION, YOU MUST COMPLETE THIS ENTIRE APPLICATION AND PROVIDE THE FOLLOWING DOCUMENTATION FOR ALL MEMBERS IN THE HOUSEHOLD (PLEASE DO NOT SUBMIT ORIGINAL DOCUMENTS – PHOTOCOPIES ONLY):

1) COMPLETE, SIGN, AND HAVE NOTARIZED THE ENCLOSED PETITION TO THE BOARD OF REVIEW – THIS MUST BE RETURNED!

2) Photocopy of applicant’s picture ID with property address (Driver’s License or State ID).

3) Photocopy of Driver’s License or State ID for ALL ADULTS over 18 in the Household.

4) Photocopy of all school-age child(ren)’s current report card(s) or a transcript(s).

5) Photocopy of last year’s income tax forms for all adults including Homestead Property Tax Credit form.

6) Photocopy of all year-end income statements that apply: (SEE SECTION B)
   a) W-2 form from all employers
   b) Social Security Benefit
   c) Disability Benefit
   d) SSI
   e) General Assistance
   f) FIA (Family Independence Grants)
   g) Alimony
   h) Child Support
   i) Pension
   j) Dividends
   k) Rental Income
   l) Any other income

7) List monthly expenses on the application in Section B
   a) Mortgage
   b) Utilities
   c) Charge Accounts
   d) Delinquent Taxes
   e) Medical not covered by insurance
   f) Child Support Payments
   g) Alimony
   h) Other

8) Photocopy of recent utility bills (water, electric, gas)

The PETITION FORM MUST BE SIGNED AND NOTARIZED. (If married, both parties must sign.) Include a phone number where you can be contacted between the hours of 8:00 am and 3:30 pm. You will be notified in writing of the decision of the Board of Review.

WARNING: ANY PERSON WHO KNOWINGLY MAKES A FALSE STATEMENT OR MATERIAL MISREPRESENTATION WILL BE DENIED.

FOR YOUR INFORMATION
Taxpayers claiming inability to meet their property tax obligation due to limited income may be eligible for financial assistance by filing:

1) Michigan Homestead Property Tax Credit Claim
2) Home Heating Tax Credit

Refunds arising from these claims are intended to assist taxpayers in meeting their obligation.

If the Board of Review exempted your property last year from paying taxes, you are NOT ELIGIBLE TO FILE A Michigan Homestead Property Tax Claim. If you are eligible, you are required to file and submit a copy of your filing as part of your required documentation when seeking a property exemption.

Your credit claim form is subject to review by the State of Michigan, City of Detroit and Board of Review.

Your Neighborhood City Hall is NO LONGER assisting with filing these forms.
### CITY OF DETROIT
BOARD OF REVIEW - HARDSHIP APPLICATION

You must complete this page and mail in copies of supporting documents. Incomplete forms WILL BE DENIED!

**A** HOW MANY YEARS HAVE YOU OWNED THIS PROPERTY?  
[ A COPY OF YOUR DEED MAY BE REQUIRED]

**B** SOURCE OF INCOME FOR ALL MEMBERS OF THE HOUSEHOLD TO BE INCLUDED WITH YOUR APPLICATION

Copies of W-2’s, Year End Statements, Family Independence Grants, DSS, Alimony, Child Support, Pensions, Michigan Homestead Credit, for all persons residing in the home and all other sources of income, including rental income.

<table>
<thead>
<tr>
<th>SOURCE OF INCOME</th>
<th>MONTHLY</th>
<th>YEAR-END TOTAL</th>
<th>SOURCE OF INCOME</th>
<th>MONTHLY</th>
<th>YEAR-END TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages</td>
<td></td>
<td></td>
<td>Unemployment Comp</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Unemployment Comp</td>
<td></td>
<td></td>
<td>Pension</td>
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<tr>
<td>Pension</td>
<td></td>
<td></td>
<td>Social Security</td>
<td></td>
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</tr>
<tr>
<td>Social Security</td>
<td></td>
<td></td>
<td>Rental Income</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Rental Income</td>
<td></td>
<td></td>
<td>VA Benefits</td>
<td></td>
<td></td>
</tr>
<tr>
<td>VA Benefits</td>
<td></td>
<td></td>
<td>SSI</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SSI</td>
<td></td>
<td></td>
<td>(FIA) Family Independence</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(FIA) Family Independence</td>
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<td></td>
<td>Disability</td>
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<td>Dividends</td>
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<td>Dividends</td>
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<td>Self-Employment</td>
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<td>Self-Employment</td>
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<td></td>
<td>Bridge Card</td>
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<tr>
<td>Bridge Card</td>
<td></td>
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**C** ASSETS

<table>
<thead>
<tr>
<th>SAVINGS ACCOUNT BALANCE</th>
<th>CHECKING ACCOUNT BALANCE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Value All Stocks:</td>
<td>Value All IRA:</td>
</tr>
<tr>
<td>Value All IRA:</td>
<td></td>
</tr>
<tr>
<td>Addresses of other Props.</td>
<td>Value:</td>
</tr>
<tr>
<td>Owned #1:</td>
<td></td>
</tr>
<tr>
<td>Addresses of other Props.</td>
<td>Value:</td>
</tr>
<tr>
<td>Owned #2:</td>
<td></td>
</tr>
<tr>
<td>Vehicle Purchase Date:</td>
<td>Make &amp; Year:</td>
</tr>
<tr>
<td>Vehicle Purchase Date:</td>
<td>Make &amp; Year:</td>
</tr>
</tbody>
</table>

**D** DEBTS

Send Copies of current bills/debts. Incomplete forms will be DENIED!

<table>
<thead>
<tr>
<th>CREDITOR</th>
<th>MONTHLY</th>
<th>BALANCE DUE</th>
<th>CREDITOR</th>
<th>MONTHLY</th>
<th>BALANCE DUE</th>
</tr>
</thead>
<tbody>
<tr>
<td>MORTGAGE</td>
<td></td>
<td></td>
<td>BACK TAXES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HOUSE INSURANCE</td>
<td></td>
<td></td>
<td>CHILD SUPPORT</td>
<td></td>
<td></td>
</tr>
<tr>
<td>ELECTRIC</td>
<td></td>
<td></td>
<td>ALIMONY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>WATER</td>
<td></td>
<td></td>
<td>EDUCATION</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HEATING</td>
<td></td>
<td></td>
<td>MASTERCARD</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TELEPHONE</td>
<td></td>
<td></td>
<td>VISA</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MEDICAL INSURANCE</td>
<td></td>
<td></td>
<td>OTHER CHARGES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HOSPITAL</td>
<td></td>
<td></td>
<td>FRIENDS/FAMILY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DOCTOR</td>
<td></td>
<td></td>
<td>GAS CARD CHARGES</td>
<td></td>
<td></td>
</tr>
<tr>
<td>PRESCRIPTIONS</td>
<td></td>
<td></td>
<td>OTHER</td>
<td></td>
<td></td>
</tr>
<tr>
<td>VEHICLE 1</td>
<td></td>
<td></td>
<td>OTHER</td>
<td></td>
<td></td>
</tr>
<tr>
<td>VEHICLE 2</td>
<td></td>
<td></td>
<td>OTHER</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Proposal for a Wayne County Property Tax Foreclosure Prevention Program

PETITION TO CITY OF DETROIT MARCH BOARD OF REVIEW
TO BE COMPLETED BY OWNER OF HOMESTEAD

NEW RENEWAL COMPLETE APPLICATION AND RETURN BY:

The Petitioner, respectfully requests a review and adjustment of assessment for the year 2007 assessed against the following described property, because of inability to contribute fully toward the public charges by reason of poverty.

Property identified

PROPERTY (Legal description - long legal may be truncated):

Petitioner Name (owner of property)

PROPERTY CLASS:

1. IMPORTANT NOTE: IT IS NECESSARY THAT YOU COMPLETE ITEMS 3 AND 4 ON THIS PAGE AND ANSWER ALL QUESTIONS ON PAGES 1 AND 2 OF THE APPLICATION FOR POVERTY EXEMPTION.

2. VALUES

<table>
<thead>
<tr>
<th>Year</th>
<th>Assessed Value</th>
<th>Taxable Value</th>
<th>Current Homestead %</th>
<th>Residential House Style</th>
</tr>
</thead>
<tbody>
<tr>
<td>2007</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

3. REFERENCE: [Give the name of one person in the City of Detroit that we can contact]

Name ____________________ Relationship ____________________ Address ____________________ Phone # ____________________

4. NOTARIZATION: [THIS FORM MUST BE NOTARIZED OR THE PETITION WILL BE DENIED]

The undersigned, being duly sworn, deposes and says that the statements made in the foregoing application are true and that we have no money, income or assets other than that mentioned herein, and hereby grant the Board of Review permission to review the income tax files in order to process this application, and hereby grant permission to contact all financial institutions and creditors and audit account balances in order to process this application.

The undersigned certifies and requests exemption from property tax obligation for the CURRENT YEAR ONLY, because of the inability to contribute fully toward the public charges by REASON OF POVERTY.

OWNER(S) SIGNATURE ____________________ Day Telephone Number ____________________

Subscribed and Sworn to before me this ____________ DAY OF ____________, A.D. 20__

______________________________ NOTARY PUBLIC ____________________ MY COMMISSION EXPIRES ____________________

BOARD DISPOSITION: Committee #____________________

Poverty Exemption GRANTED __________ %

Poverty Exemption DENIED: __________

______________________________ Committee Member Signature and Date

______________________________ Committee Member Signature and Date

______________________________ Committee Member Signature and Date

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### Proposal for a Wayne County Property Tax Foreclosure Prevention Program

April 2007

---

**CITY OF DETROIT**

**BOARD OF REVIEW - HARDSHIP APPLICATION**

**Page 2**

**E**

**MARITAL STATUS**

<table>
<thead>
<tr>
<th>Married</th>
<th>Single</th>
<th>Divorced</th>
<th>Widow (er)</th>
<th>Separated</th>
<th>Deserted</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**F**

**LIST BELOW YOURSELF AND ALL PERSONS LIVING IN THIS HOUSEHOLD**

FOR ALL ADULTS OVER 18 YEARS OF AGE PROVIDE A COPY OF THEIR DRIVERS' LICENSE OR STATE OF MICHIGAN ID. FOR ALL SCHOOL AGE OCCUPANTS OF HOUSEHOLD, PLEASE PROVIDE A COPY OF MOST CURRENT REPORT CARD OR A TRANSCRIPT.

<table>
<thead>
<tr>
<th>FIRST NAME</th>
<th>LAST NAME</th>
<th>AGE</th>
<th>RELATIONSHIP</th>
<th>EMPLOYED</th>
<th>MONTHLY INCOME</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

10 OR MORE, USE ADDITIONAL SHEET OF PAPER

**G**

**PROPERTY TAX REBATE**

<table>
<thead>
<tr>
<th>CREDIT AND REBATES</th>
</tr>
</thead>
<tbody>
<tr>
<td>OTHER CREDITS</td>
</tr>
</tbody>
</table>

**FOR OFFICE USE ONLY**

**RECAPITULATION**

**BOARD OF REVIEW GUIDELINES**

Guidelines for Exemptions
- Full Exemption
- Partial Exemption

**BOARD OF REVIEW NOTES**

Any granting of property where applicant exceeds the maximum eligibility must be fully disclosed herein.

**PETITION DATA**

<table>
<thead>
<tr>
<th>1 $14,160</th>
<th>$16,660</th>
<th>Marital Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>2 $17,450</td>
<td>$19,950</td>
<td>Number of Property Owners</td>
</tr>
<tr>
<td>3 $19,609</td>
<td>$22,100</td>
<td>Total Persons Living in the Household</td>
</tr>
<tr>
<td>4 $23,100</td>
<td>$25,600</td>
<td>Number of Dependent in Household</td>
</tr>
<tr>
<td>5 $28,668</td>
<td>$31,168</td>
<td>Number of Non-Dependent in Household</td>
</tr>
<tr>
<td>6 $29,890</td>
<td>$32,390</td>
<td>Total Monthly Income</td>
</tr>
<tr>
<td>Add $3,667 for each exemption above six.</td>
<td>Total Monthly Household Expenses</td>
<td></td>
</tr>
<tr>
<td>Homestead Property Tax Rebate</td>
<td>Total Household Income</td>
<td></td>
</tr>
</tbody>
</table>

**Total household assets (i.e., bank account, rental property, etc. shall not exceed $5,000)**

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REQUEST FOR ADDITIONAL INFORMATION

You are required to submit to the Citizens Board of Review a copy of your (1040’s) Federal, State, and City Income Tax forms OR the original of this affidavit which states that you do not file 1040 forms.

Applications without all 1040s OR the Affidavit will be considered incomplete and thereby DENIED for processing.

In addition, all adults (18 and over) living in the household must send their 1040 tax forms or an original signed affidavit. You may make additional copies of this affidavit.

PROPERTY ADDRESS: ________________________________

PARCEL NUMBER: ________________________________

DAY PHONE NUMBER: ________________________________

AFFIDAVIT
MUST BE NOTARIZED

I, ________________________________, the undersigned, whose address is above, declares that I am not required to file Federal, State or City Income Tax forms.

DATE: ____________________________  SIGNATURE: ____________________________

______________________________  ________________________________
Notary Public, Wayne County, Michigan  My Commission Expires
Appendix B: Intake Forms and Applications for Organization that Provide Property Tax Assistance and Counseling in Wayne County

B1. Soldiers’ and Sailors Relief
B2. Department of Military and Veterans Affairs Emergency Grants

B3. Department of Human Services State Emergency Relief Eligibility Requirements
B4. Department of Human Services State Emergency Relief Application

B5. Legal Aid and Defender Packet
B1. Soldiers’ and Sailors Relief

Wayne County, Michigan - Community Services

Community Services

Soldiers’ and Sailors’ Relief

What to bring to apply for benefits:

- DD-214 (Military Discharge)
- Valid Michigan ID w photo
- Verification of Income and Expenses
- Utility Shut-off Notices
- Foreclosure Notices
- Eviction Notice (Arrest Court-Ordered Judgment)
- Tax Notice of property being taken for delinquent taxes

Widows must also provide:

- Marriage Certificate
- Certified Death Certificate

http://www.waynecounty.com/community/being.htm
Proposal for a Wayne County Property Tax Foreclosure Prevention Program

Eligibility for Soldiers' and Sailors' Relief

Veterans must have served in the Armed Forces during one of the periods listed below, or have been awarded an expeditionary medal, which should be indicated on the DD-214 (Military Discharge).

<table>
<thead>
<tr>
<th>Period</th>
<th>Dates</th>
</tr>
</thead>
<tbody>
<tr>
<td>Persian Gulf</td>
<td>5/03 to present</td>
</tr>
<tr>
<td>Vietnam</td>
<td>2/28/91 to 5/7/96</td>
</tr>
<tr>
<td>Korea</td>
<td>6/27/50 to 1/31/55</td>
</tr>
<tr>
<td>World War II</td>
<td>12/7/41 to 12/3/46</td>
</tr>
<tr>
<td>Russian Service</td>
<td>4/5/17 to 4/5/20</td>
</tr>
<tr>
<td>World War I</td>
<td>4/6/17 to 11/11/18</td>
</tr>
</tbody>
</table>

http://www.waynecounty.com/corrs/eligibility.htm
B2. Department of Military and Veterans Affairs Emergency Grants

Temporary assistance granted by the Michigan Veterans Trust Fund (MVTF) for emergencies or hardships is available to eligible wartime veterans, and their families, residing in the state. Under the authority of Public Act 9 of 1946 (as amended), the MVTF cannot provide assistance for long-term problems or chronic financial difficulties. Those eligible for the MVTF temporary grant program must apply through the MVTF county committee serving their county of residence. All applications are investigated, deliberated, and decided in confidence. Any applicant may request a personal hearing before the county committee at the meeting when his/her application is considered. If the county committee denies an application every applicant has the right to appeal that decision to the MVTF Board of Trustees (with the opportunity to appear before the board to present information and answer questions.) The MVTF does not provide loans under the temporary assistance program.

General Definition of Need

When an eligible applicant is unable to temporarily provide the basic necessities of life in our society without causing a hardship, a situation for a possible MVTF grant exists. The assistance must be essential and not for the relief of an inconvenience, or the purchase of a want/desire. The key factor in determining whether or not a grant is justified is the ability of the applicant to manage the obligation for which aid is requested after a grant is made. If there is no reasonable expectation that the MVTF grant would enable the applicant to resume his/her responsibility, then aid is not appropriate or wise. Since the MVTF only has the yearly earnings of the trust to provide grants and administer its operations, care must be taken to insure that the resources are expended wisely and where they will help the most. If, by experience with the MVTF or through other means, an applicant's financial situation creates repetitive "emergencies" or appears chronic in nature, the county committee and/or the board must refer that person to other resources designed to address those lingering needs. In addition, the applicant should have attempted to resolve the emergency or hardship through every reasonable means available prior to asking the MVTF for assistance. (Often the willingness to take responsibility for one's difficulties is demonstrated by the ability to pay a portion of the debt). In other words, the applicant should have tried to resolve the problem, but is apparently unable to do so without MVTF aid.

Basic Eligibility

To be eligible for a grant from the MVTF, a veteran or dependent must
B3. Department of Human Services State Emergency Relief Eligibility Requirements

Application: See Customer Application Process

Asset Limits

SER groups, except some applying for burial services, have a $50 cash asset exclusion. Countable cash assets over $50 are part of the group's cash asset co-payment and must be used to meet the need.

SER groups with only one member have a $1750 non-cash asset limit. SER groups with two or more members have a $3000 non-cash asset limit. Some assets, such as a homestead, one vehicle, personal and household goods, etc., are excluded.

Income Limits

The income limits for the SER program are as follows:

<table>
<thead>
<tr>
<th>Group Size</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Income Limit</td>
<td>$445</td>
<td>$500</td>
<td>$625</td>
<td>$755</td>
<td>$885</td>
<td>$1015</td>
</tr>
</tbody>
</table>

Should your income exceed this limit, the excess amount becomes your income co-payment and your responsibility.

Countable Income

Both earned and unearned incomes, less mandatory deductions, are countable with few exceptions. Examples of income include:

- Wages
- Self-employment earnings
- Social Security Benefits
- Veterans Benefits
- Child Support
- Rental Income

Only a DHS Specialist can accurately determine your eligibility for this program. Ask for details when turning in a completed application at your local DHS County Office.
Home Ownership Services may help prevent loss of a home, providing services such as:

- House payments (mortgage or land contract payments), including principal, interest, legal fees and escrow for taxes and insurance
- Property taxes and fees
- Mobile home lot rent for owners or purchasers of mobile homes
- Insurance coverage required by a mortgage or land contract.

The lifetime Home Ownership Services maximum is $2000. The lifetime maximum is the combined cumulative total of all home ownership service payments. Home Ownership Services cannot be approved if the emergency was client-caused. The total amount of taxes past due for all years does not exceed $2,000.

A client-caused emergency is when an SER group fails to pay required payments for the six-month period prior to the month of application. Good cause may exist (except for property taxes) as a basis for an applicant’s failure to prevent an emergency.

Only a DHS Specialist can accurately determine your eligibility for this program. Ask for details when turning in a completed application at your local DHS County Office.
B4. Department of Human Services State Emergency Relief Application

You have the right to file an application today or at any time, including prior to any interview or appointment. The date you file may affect the amount of benefits you receive. Your application must be approved or denied within the following standards:

- **Family Independence Program (FIP)** .......................... 45 days
- **State Disability Assistance (SDA)** .............................. 60 days
- **Adult Medical Program (AMP)** ................................. 45 days
- **State Emergency Relief (SER)** ................................. 10 days
- **Food Assistance Benefits (FAP)** ............................... 30 days
- **Subjected Food Assistance Benefits (FAP)** .................. 7 days
- **Medical Assistance (MA)** ........................................ 45 days
- **except disability-related MA** ................................... 60 days
- **Refugee Assistance Program (RAP)** -
  - **Cash Assistance** .................................................. 30 days
  - **Refugee Assistance Program (RAP)**
    - **Medical Aid** ..................................................... 45 days
    - **Rehabilitation Assistance Program (REP)** ............... 45 days
    - **Child Development and Care (CD&C)** ................. 45 days

You must complete the entire application to have your eligibility determined.

If you cannot complete the entire application today, you can file today for assistance and begin these time periods by providing the following information:

- **Your name**,
- **Your birthdate**,
- **Your address (homeless persons do not have to list an address)**, and
- **Your signature or your representative’s signature**.

If you wish to do this, complete the **DHS-1171-F**, Filing Document.

Then, return the filing document to the DHS office in your area to establish your filing date.

**Exception:** If you are applying for Supplemental Security Income (SSI) and Food Assistance benefits before being released from a medical institution, the filing date of your application will be the date of your release from the institution.

**LOCAL OFFICE:**

- **How do I apply?**  
  - [Client Application Process](#)
- **Where do I apply?**  
  - [DHS office in your area](#)

---

**ASSISTANCE APPLICATION**
State of Michigan
Department of Human Services

HELP IS AVAILABLE

DEPARTMENT OF HUMAN SERVICES MUST HELP ALL PERSONS FILL OUT THE APPLICATION, WHEN REQUESTED. IF YOU NEED HELP, PLEASE CALL OR VISIT YOUR SPECIALIST OR THE OFFICE NAMED BELOW. IF YOU NEED AN INTERPRETER, YOU MAY USE ONE OF YOUR CHOICE OR THE DEPARTMENT WILL PROVIDE ONE. IF YOU ARE REFUSED HELP IN FILLING OUT THE APPLICATION, YOU MAY CALL (517) 373-0707.

DEPARTMENT OF HUMAN SERVICES DEBE AYUDAR A TODAS LAS PERSONAS A COMPLETAR LA SOLICITUD CUANDO ASÍ LO PIDAN. SI USTED NECESITA AYUDA, POR FAVOR LLAME O VISITE A SU ESPECIALISTA O VISITE LA SITIO WEB. SI NECESITA UN INTERPRETE, USTED PUEDE USAR UNO DE SU ELECCIÓN O LE PROPORCIONARÁNOS UNO. SI USTED NECESITA AYUDA PARA COMPLETAR LA SOLICITUD, PUEDE LLAMARNOS (517) 373-0707.

Department of Human Services (DHS) no discrimina contra ningún individuo o grupo a causa de su raza, sexo, religión, edad, origen nacional, color de piel, estatura, peso, estado matrimonial, creencias políticas o incapacidad. Si usted necesita ayuda para leer, escribir, oír, etc., bajo la Acta de Americanos con Incapacidades, usted está invitado a hacer saber sus necesidades a una oficina de DHS en su área.

**PLEASE READ CAREFULLY**

You must complete this form if you want the department to consider your application for financial or medical assistance or food stamps.

**Department of Human Services (DHS) will not discriminate against any individual or group because of race, sex, religion, age, national origin, color, height, weight, marital status, political beliefs or disability. If you need help with reading, writing, hearing, etc., under the Americans with Disabilities Act, you are invited to make your needs known to a DHS office in your area.**

DHS-1171 (Rev. 3-06) 7-04 edition may be used. (Web version)
INFORMATION ABOUT MEDICAID

Rules may have changed since this was printed. Check with your local DHS office.

Medicaid helps people pay for medical care. A person may have Medicare, Health Insurance, and Medicaid. Medicaid may help with expenses not paid by Medicare or Health Insurance. If you need help with past, unpaid medical expenses, your coverage may begin three months before you apply.

Coordination of health care and benefits of participants in medical assistance programs.

The State's Medical Assistance program relies upon a large number of managed care health programs, mental health and substance abuse programs, and private providers to deliver quality care to beneficiaries like you. In order to assure a high level of care and benefit coordination, providers in the program may share information about your care (or your child or ward) with other providers in the program when such information and consultation is clinically indicated.

Receiving Medicaid Services

You must tell all your providers (doctors, hospital, pharmacy, etc.) that you have applied for Medicaid before you receive any new medical services. Not all providers accept Medicaid. Choose a provider who does accept Medicaid.

You must give your medical providers a copy of your Medicaid card or approval letter as soon as it is received. This letter tells when your eligibility began. Your providers need this information to receive prompt payment for medical services provided to you. This information is also needed to issue you a refund if you pay for a Medicaid covered service between the date your hearing request is received by the Department of Human Services after an incorrect denial of Medicaid and the date your Medicaid is approved as a result of your hearing request.

We might approve Medicaid for up to 3 months before you applied. If we do, ask your providers to bill Medicaid for any covered services you received during those months. If you paid for any of these bills before you received the approval letter, ask your health providers if they will refund your money and bill Medicaid. Providers are not required to do this, but many will.

Your providers must submit your bills to Medicaid within 12 months after the date you received the services. If they wait more than 12 months, then Medicaid may not pay the bill unless the delay in billing is because you had to file an appeal to get Medicaid benefits.

Who May Receive Medicaid

a. A Family Independence Program (FIP) recipient.
c. Anyone who is financially eligible and is:
   • under age 21,
   • pregnant,
   • age 65 or older,
   • blind or disabled, or
   • a parent or close relative living with a child. The child must be under age 18, or age 18 or 19 in high school full-time and expected to graduate before age 20.

Assets

There is a limit on assets for Medicaid categories that are based on age (65 or older), disability or blindness. Countable assets must be at or below the asset limit at least part of each month for which Medicaid is requested. If your assets are more than the asset limit, you may become eligible for Medicaid if you use your excess assets to pay some of your medical bills, living expenses, or other debts. You may be asked to verify when and for what purposes you used your excess assets.

Income

Income is compared to an income allowance based on family size. The allowance varies across Michigan. If your monthly income is above the allowance, help may still be available depending on your medical expenses.

Medicaid Publications

In addition to being financially eligible, a person must meet other requirements, such as being a Michigan resident and providing a social security number. For more information about income, assets and other requirements, ask for the appropriate publication(s) listed on the next page.
PUBLICATIONS

If you would like information about FIP, ask for the following publication:

- DHS Publication 178: Family Independence Program

If you would like information about Food Assistance benefits, ask for the following publications:

- DHS Publication 16: Food Assistance in Michigan

If you would like information about Medicaid, ask for the following publications:

- MDCH Publication 141: Medicaid Health Care Coverage: explains basic Medicaid eligibility rules.
- MDCH Publication 728: Nursing Facility Eligibility: explains eligibility for nursing home patients.
- MDCH Publication 748: Medicare Premiums: Get the most out of life by getting the most out of health care: explains eligibility for Medicare Savings Programs.
- MDCH Publication 617: Medicaid Spend-Down Information: explains the income spend-down process.

If you would like information about Child Development and Care, ask for the following publications:

- DHS Publication 766: Michigan Cares for Today’s Child
- DHS Publication 656: 4 Steps to Choosing Quality Child Care - A Parent’s Checklist
- DHS Publication 230: Provider Handbook and Reporting Instructions for Child Care Providers

If you would like information on establishing paternity (establishing a legal father for a child born to an unwed mother) or child support services, ask for the following publications:

- DHS Publication 760: What Every Parent Should Know About Establishing Paternity
- DHS Publication 885: DNA Paternity Testing: Questions and Answers

FOOD ASSISTANCE BENEFITS — 7-DAY PROCESSING

Your household may qualify for 7-day processing of your Food Assistance application. This faster service is available if:

- you have less than $150 in monthly gross income and $100 or less in liquid assets (cash on hand, checking or savings accounts, savings certificates), or
- your combined gross income and liquid assets are less than your monthly rent and/or mortgage payment plus heat and utilities, or
- you are a destitute* migrant or seasonal farmworker with less than $100 in liquid assets.

*Destitute means that your income has stopped before the date of your application, or your income has started but you expect to receive no more than $25 within the next 10 days.

If your household qualifies for 7-day processing, you will need to:

- participate in an interview, and
- provide proof of your identity, and
- complete the entire application process.

To continue receiving Food Assistance benefits, you will be asked to provide proof of other information, such as income, residency, etc. If you can provide those proofs today, you may be given a longer Food Assistance benefit period.

MORE ABOUT FOOD ASSISTANCE BENEFITS

A face-to-face interview may be waived and replaced by a telephone interview if household hardships exist. These hardship conditions include, but are not limited to: illness, transportation difficulties or work hours which prevent participation in an in-office interview. Contact your specialist if you believe a telephone interview is necessary.

To receive a deduction for the following expenses, you must report and provide any required verification to your Specialist of:

- Child Care expenses
- Rent or mortgage payment
- Medical expenses

DHS-1171 (Rev. 3-06) 7-04 edition may be used. (Web version)
FOOD ASSISTANCE PROGRAM (FAP) WORK REQUIREMENTS

The following section describes the work requirements for FAP-only households. A FAP-only recipient does not have to participate in work-related activities unless receiving Time-Limited Food Assistance (see last paragraph).

Adults who are working and who are not deferred or do not have good cause (see below) may not:

- Voluntarily quit a job of 20 hours or more per week.
- Voluntarily reduce hours of employment below 30 hours per week.
- Be fired from a job for misconduct or absenteeism (except for incompetence).

**Note:** No penalty applies if the job quit, reduction in hours or firing occurred more than 30 days before your application date for FAP.

Adults who are not working or are working less than 30 hours per week (unless deferred) must:

- Accept a legitimate offer of employment.
- Participate in employment-related activities that are required of an individual in order to receive unemployment compensation.

Your FAP can be reduced or closed if an adult in your household does not comply with any of those work requirements without good cause. The first time you do not comply, the adult will be removed from your FAP group for one month or until he or she complies with the work requirements, whichever is longer. After the first time, the adult will be removed from the FAP group for six months or until they comply with the requirements, whichever is longer.

**Note:** If you receive Food Assistance Program (FAP) benefits in addition to Family Independence Program (FIP) benefits, you must follow the work requirements for the FIP program.

Deferral and Good Cause Criteria

The work requirements do not apply to you if you are deferred. You may be deferred if you are:

- Under age 16 or age 60 or older
- Personally providing care for a child under age 6 who is a member of your FAP group
- Incapacitated due to injury, physical illness or mental illness
- Disabled or personally providing care for a disabled member of your FAP group
- Attending High School or a GED preparation program
- A pregnant woman who has medically documented complications or is beginning the 6th month of pregnancy
- Applying for both SSI and FAP through the Social Security Administration
- Participating in a substance abuse treatment or rehabilitation program (This does not include Alcoholics Anonymous or Narcotics Anonymous group meetings)
- Applying for, receiving or appealing the denial of unemployment compensation

Let your specialist know as soon as possible if you have a good reason for not following FAP work requirements, such as you did not have child care or transportation, or you or your child were ill. Your FAP will not be reduced if you have "good cause" for not complying with a work rule.

Voluntary Employment, Education and Training Opportunities

Employment services may be available if you are looking for a job or want to find a better job. There may be education and job training programs available in your area. Participating in some of these programs may also meet FAP work requirements. Ask your DHS specialist or local Michigan Works! Agency to tell you about voluntary education and job training programs that are available.

TIME-LIMITED FOOD ASSISTANCE

Special work requirements and time limits apply if you are not deferred from FAP work requirements and are an able-bodied (not disabled) adult who is at least 18 years old and less than 60 years old, and have no children living in your home (related or unrelated).

Your specialist will give you a "Time Limited Food Assistance Notice" that explains these requirements. If you have questions, be sure to contact your specialist.
PLEASE KEEP THIS PAGE.

ACKNOWLEDGMENTS
State of Michigan
Department of Human Services

This is your copy of your rights and responsibilities as an applicant for or recipient of assistance benefits. By signing the application you acknowledge that you understand your rights and responsibilities.

1. Non-discrimination. In accordance with Federal law and U.S. Department of Agriculture (USDA) and U.S. Department of Health and Human Services (HHS) policy, this institution is prohibited from discriminating on the basis of race, color, national origin, sex, age, or disability. Under the Food Stamp Act and USDA policy, discrimination is prohibited also on the basis of religion or political beliefs.

To file a complaint of discrimination, contact USDA or HHS. Write USDA, Director, Office of Civil Rights, Room 326-WV, Whitten Building, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or call (202) 720-5964 (voice and TDD). Write HHS, Director, Office for Civil Rights, Room 506-F, 200 Independence Avenue, S.W., Washington, D.C. 20201 or call (202) 619-0403 (voice) or (202) 619-3257 (TDD). USDA and HHS are equal opportunity providers and employers.

Noncitizens who live in your household who choose not to apply for benefits do not have to provide a Social Security Number or information about their immigration status. Other eligible members of your household will still be able to receive benefits. Persons applying only for the Child Development and Care Program do not have to provide a Social Security Number and do not have to provide information about the immigration status of themselves or others in their household other than the children they are requesting care for. However all persons who live in your household must provide information about their income and resources.

2. Reporting Changes. I understand that the department needs to know of any changes in income or assets of all persons listed on the application form. I will report any change in my living arrangement, such as address change, persons coming to live with me or leaving home, getting married, and so on. I will tell the department of a change within ten days of the change. I understand that if I intentionally do not do this, I can be prosecuted for fraud or perjury.

If I begin employment, I must report this within 10 days of my start date.

The types of changes that must be reported within ten days of the date I first know about them are:

- Employment starts or stops
- Change of employer
- Change in rate of pay
- Hours of work change by more than 5 hours per week if it will last more than one month.
- Unearned income starts or stops (examples: Social Security, pension, unemployment and retirement)
- Unearned income changes by more than $50 since the last reported change
  Exception: For Medicaid only (except for Healthy Kids), you must report a change of more than $25.
- Health or hospital insurance premiums or coverage change
- Child care need or provider changes
- Change of address and shelter costs
- Child support expenses paid
- Change of persons in the home

My specialist will notify me if my reporting requirements change. If I have any doubt about whether to report a change, I will ask my Department of Human Services specialist.
3. Social Security Numbers. I understand that the social security number is required by federal law (42 USC 1320b-7) for all persons applying for assistance. If I do not have a social security number for each person, the department will help me apply for one. I understand that if I apply on my own, including at the hospital at the time of my child’s birth, I must provide the social security number to the department immediately after receiving it. Failure to do so may result in an overpayment which I must repay. If applying for CDC only, providing your social security number is voluntary and may be used for establishing identity, tracking and report purposes. Aliens who cannot get a social security number may still qualify for Medicaid emergency services.

4. Child Support. I understand that I have the right to claim good cause for not cooperating in establishing paternity and obtaining child support and that cooperation is not required to get Medicaid for children or pregnant women.

5. Domestic Violence Waivers of Program Requirements. I understand that if certain program requirements (such as working, looking for a job, or going to school) would put me in danger of physical, emotional or sexual abuse, expose me to further harm or unfairly penalize me, waivers may be available. More information about these waivers is available from my specialist if I am interested in program requirements which may be waived. You are authorized for domestic violence comprehensive services. Contact your specialist or local DHS to access these services.

6. Hearings. I understand that if I do not agree with any decision made on any matter concerning my case, I have the right to ask for an administrative hearing. I understand that I can ask for information about an administrative hearing by calling the local Department of Human Services office and that I can request an administrative hearing by writing to the local Department of Human Services office. For Food Assistance benefits, I may request an administrative hearing in person, in writing or by telephone.

   I understand that if I want someone else to request a hearing for me or represent me in a hearing, that person must first have written authorization to do so unless that person is my attorney, or for Medicaid only, my spouse. The Department of Human Services administrative hearings must have one of the following:
   • my original signed statement authorizing the person to request a hearing; or
   • a copy of the court order naming the person as my guardian or conservator.

   Otherwise, my hearing request will be denied.

7. Food Assistance Benefit Rules. I understand that if my household receives Food Assistance benefits, it must follow the rules listed below. I will also follow the instructions for reporting changes as described in Item 2 of these Acknowledgments. If my household holds back information about changes on purpose, it will owe the value of any extra Food Assistance benefits received as a result. If any information is found to be inaccurate, I may be denied Food Assistance benefits. I may also be subject to criminal prosecution for knowingly providing false information. Any member of my household who breaks any of these rules on purpose can be barred from the Food Assistance program for 1 year for the first violation, 2 years for the second violation, and life for the third violation; fined up to $250,000, imprisoned up to 20 years, or both; and subject to prosecution under other applicable federal laws. A court can also bar an individual from the Food Assistance program for an additional 18 months.

   • DO NOT give false information, or hide information, to get or continue to get Food Assistance benefits.
   • DO NOT trade or sell Food Assistance benefits or Bridge Cards.
   • DO NOT use Food Assistance to buy ineligible items, such as alcoholic drinks and tobacco.
   • DO NOT use someone else’s Food Assistance benefits or electronic benefits cards for your household.

   If any member of my household is found guilty in court of the trading of controlled substances (drugs) for Food Assistance, that member will be barred from the Food Assistance Program for 2 years for the first
offense and life for the second offense. If any member of my household is found guilty in court of the trading of firearms, ammunition or explosives for Food Assistance, that member will be barred from the program for life. If any member of my household is found guilty of trafficking Food Assistance of $500 or more, that member will be barred from the program for life. Any person who obtains Food Assistance benefits in 2 or more cases at the same time will be barred from the Food Assistance program for 10 years.

8. Fraud disqualification. I understand I can be prosecuted for fraud if I intentionally make a false or misleading statement or misrepresent, conceal or withhold facts for the purpose of establishing or maintaining my group's eligibility or increasing or preventing reduction of benefits.

Any person who is found guilty of fraud, pleads guilty to fraud or waives legal rights concerning an allegation of fraud or FAP Trafficking will be barred from the Family Independence Program or State Disability Assistance program or Food Assistance Program for 1 year for the first violation, 2 years for the second violation, and life for the third violation. A person who is convicted of having made a fraudulent statement regarding his residence in order to receive assistance simultaneously in 2 or more cases shall be ineligible for the Family Independence Program for 10 years from the date of conviction. Assistance includes programs funded under Title IV-A of the Social Security Act, Medicaid, Food Assistance benefits and Supplemental Security Income. These special penalties do not stop you from receiving medical assistance.

9. Repayment of benefits. I understand that any adult in the household at the time a benefit overpayment occurs is responsible for repayment of any extra benefits received from DHS. This does not apply to Agency errors in medical assistance.

A Food Stamp Authorized Representative may also be responsible for repayment of any extra Food Assistance benefits received in error.

If an overpayment occurs, the information on this application, including Social Security Number, may be referred to Federal, State and private agencies for collection actions.

10. Investigations. I understand that my application might be one of those chosen for a complete investigation and that a Department of Human Services representative might call at my home and might contact other people in order to verify my eligibility for assistance.

11. Computer cross-checking. I understand that the information I give on this application will be verified by computer cross-checking with other public and private agencies.

The information obtained through this cross-checking may be verified through collateral contact when discrepancies are found. The information may affect both my eligibility for and the level of my benefits.

Wages reported by my employer(s) to the Michigan Department of Consumer and Industry Services will be checked against wage information I report to the Department of Human Services. My social security number will be used to check this information. Throughout the year, my social security number will also be checked with other sources such as the Internal Revenue Service (IRS), unemployment compensation, and the Social Security Administration concerning income or assets.

Information may be disclosed to law enforcement officials for the purpose of apprehending persons fleeing to avoid prosecution if I am receiving FIP and Food Assistance. This does not apply to medical assistance.

12. Medical Information. By signing the application form, I understand that the Department of Human Services and Michigan Department of Community Health, may get and use necessary medical information about me or any of my wards or my minor children, including any information relative to HIV, ARC, or AIDS if applicable. This information will only be obtained and used as necessary to determine eligibility for a specific program or for other program administration purposes. DHS's treatment of protected health information (PHI) complies with HIPAA requirements.

*Some examples of uses are with auditors, caregivers, etc. State law (MCL 333.5131(6)) provides that a person who shares HIV, ARC, or AIDS information except as authorized by signed release or by law may be found "guilty of a misdemeanor punishable by imprisonment for not more than 1 year or a fine of not more than $5,000.00, or both, and is liable in a civil action for actual damages or $1,000.00, whichever is greater, and costs and reasonable attorney fees."*
13. Coordination of health care and benefits of participants in medical assistance programs. I understand that necessary information about me (or my child or ward) may be shared between Medicaid managed care health plans and programs to identify all such health plans and programs in which I (or my child or ward) participate. I also understand that the health plans, programs, and providers that deliver health care to me (or my child or ward) may share necessary information in order to manage and coordinate health care and benefits. This information may include, when applicable, information relative to HIV, ARC, AIDS or other communicable diseases, information about behavioral or mental health services, and referral or treatment for alcohol and drug abuse as permitted by 42 CFR Part 2.

14. Immunizations (Shots) For Children. If my household is eligible to receive Family Independence Program benefits, I understand that the amount of those benefits will be reduced by $25.00 for each month any of my children under the age of six (6) are not immunized as recommended by the Michigan Department of Community Health.

15. Child Development and Care (CDC) I understand that:

- I am responsible for all child care costs, including benefits which may have been authorized but for which I no longer qualify, based on a change in circumstances.
- I am not eligible for CDC benefits before the need exists or before the DHS local office receives my signed application.
- If a reported change results in a reduction in benefits, the reduction will be made as soon as administratively possible by DHS without advance notice.
- If approved for CDC, I may only use child care services during the times that I and all other parents/primary substitutes in my home are unavailable due to employment, high school completion classes, approved education and training activities, and approved activities for a health or social condition.
- To be eligible for CDC payment, child care must be provided in Michigan by:
  - A licensed Child Day Care Center
  - A licensed Group Day Care Home
  - A registered Family Day Care Home
  - A DHS-enrolled Day Care Aide who provides the child care in the home where the child lives
  - A DHS-enrolled adult Relative Care Provider who provides the child care in his/her home and
    - is an adult grandparent/step-grandparent, great-grandparent/step-great-grandparent, aunt/step-aunt, uncle/step-uncle or sibling/step-sibling of the child needing care, and
    - does not live in the same home as the child
- If I use a Day Care Aide, I am the employer and responsible:
  - to discuss health and safety issues such as: emergency phone numbers, storage of poisons, handwashing, diapering, discipline procedures and immunization records with the aide.
  - for the employer's share of any employer's taxes which need to be paid.
  - to get and keep receipts to verify the money that I paid to my Day Care Aide for DHS-funded child care. (If my Day Care Aide is not paid, other DHS benefits I receive may be affected.)
- My Day Care Aide or Relative Care Provider will not be enrolled and will not receive payment, or will stop receiving payment, if he/she reports, or a criminal background check shows, that he/she has been convicted of certain crimes.
- My Day Care Aide or Relative Care Provider will not be enrolled and will not receive payment, or will stop receiving payment, if he/she (and/or for Relative Care Providers, any adult reported as living in his/her home) is on the Central Registry as a perpetrator on a substantiated Children's Protective Services case.
- As a condition of eligibility for CDC, it is my responsibility to pursue other benefits for which I may be eligible, such as child support, unemployment benefits, etc., and I must cooperate in child support actions.
# Proposal for a Wayne County Property Tax Foreclosure Prevention Program

## April 2007

- **FOR OFFICE USE ONLY**
  - Grantee Name
  - Grantee ID
  - Case Number
  - County
  - District
  - Section
  - Unit
  - Specialist

## Applicant Information, Please Print

<table>
<thead>
<tr>
<th>1. Name (First, Middle, Last)</th>
<th>2. Date of Birth (Mo/Day/Year)</th>
<th>3. Phone Number</th>
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<tr>
<th>4. Residence Address (Number, Street, Rural Route, Apt. No.)</th>
<th>City</th>
<th>County</th>
<th>State</th>
<th>Zip code</th>
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<tr>
<th>5. Mailing Address (If Different From Above)</th>
<th>City</th>
<th>County</th>
<th>State</th>
<th>Zip code</th>
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<tr>
<th>6. Directions to Home</th>
<th>8. Name of person and phone number where you can be reached</th>
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<tr>
<th>9. Is your household homeless?</th>
<th>10. Do you or your household intend to stay in Michigan?</th>
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<tbody>
<tr>
<td>No</td>
<td>Yes [ ] No [ ]</td>
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| 11. Have you or your household come to Michigan looking for work or a job commitment? |
| 12. Have you moved here or received money or benefits (Cash Assistance, Food Stamps, Medical Assistance, etc.) from another state since August of 2008? |

<table>
<thead>
<tr>
<th>14. Check the Programs you are applying for</th>
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<tbody>
<tr>
<td>Cash Assistance (rent and other living expenses) [ ]</td>
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<tr>
<td>State Emergency Relief (utility shut-off, eviction) [ ]</td>
</tr>
<tr>
<td>Medical Assistance (prescriptions, Medicare premiums, notice, or other emergency) [ ]</td>
</tr>
<tr>
<td>Food Assistance Benefits (FAP, food) [ ]</td>
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<tr>
<td>Child Development Care (CDC, childcare payment) [ ]</td>
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<th>16. If you are in a nursing home or institution, name of housing or institution:</th>
<th>Phone Number</th>
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<th>17. Have you ever applied for or received assistance from the state of Michigan?</th>
<th>18. If you are eligible for Food Assistance and want someone else to shop for you, enter the name of an authorized representative:</th>
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<tr>
<td>Yes [ ] No [ ]</td>
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<th>19. If you have received Food Assistance benefits in the past, do you still have your bank card?</th>
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<tr>
<td>Yes [ ] No [ ]</td>
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<tr>
<th>20. If you have received Food Assistance benefits, including rent and other living expenses, for more than 30 days in the past 12 months (include cash, cash advances, checking, master card, etc.)</th>
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<th>21. Do you pay for heat?</th>
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<td>Yes [ ] No [ ]</td>
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<th>22. What is the total income of your household?</th>
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<td>(include earnings, EOB, child support, Social Security benefits) $</td>
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<th>23. If anyone in your household is a member of a recognized homeless group (Y/N)?</th>
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<td>Yes [ ] No [ ]</td>
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<th>24. If anyone in your household is a member of a recognized homeless group (Y/N)?</th>
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<td>Yes [ ] No [ ]</td>
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| 25. If you are applying for someone else, complete the following information: |
| Name (First, Middle, Last) |
| Relationship |
| Phone Number |

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<tr>
<th>Address (Number, Street, Rural Route, Apt. No.)</th>
<th>City</th>
<th>County</th>
<th>State</th>
<th>Zip code</th>
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## Answer All Questions Listed Below

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<tr>
<th>Line No.</th>
<th>Enter the date of marriage No./Day/Yr</th>
<th>Enter the name of this person's father.</th>
<th>Name</th>
<th>Enter the name of this person's mother.</th>
<th>G</th>
<th>Is this person's mother in the home?</th>
<th>H</th>
<th>If Q is NO, is this person's mother dead?</th>
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17. If you need, or currently pay for, child care services, check why and explain.

If applying for Food Assistance only, do not complete Dar G.

<table>
<thead>
<tr>
<th>A</th>
<th>Name of child needing care</th>
<th>B</th>
<th>Age</th>
<th>C</th>
<th>Cost of care and how often paid</th>
<th>D</th>
<th>Is provider related to child? How?</th>
<th>E</th>
<th>Name and address of care provider</th>
<th>F</th>
<th>Provider phone number</th>
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<th>Provider ID Number</th>
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18. Is care provided in the home where the child lives?

19. Are you a foster parent to a child needing care?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
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<th>Yes</th>
<th>No</th>
<th>If yes, Who?</th>
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### Employment Income

20. Is any person employed or self-employed, including odd jobs?

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
<th></th>
<th>Yes</th>
<th>No</th>
<th>If yes, and self-employed, complete Section 21. All other responses, complete earned income on page 4. Include employment of all household members.</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Self-Employment

21. Name of self-employed person

22. Gross monthly income, minus allowable federal tax deductions (DEPENDEATIONS not allowed)

23. Is health insurance offered by business?

24. Type of business

<p>| | | | | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>per/month</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td></td>
<td>$</td>
<td>per/month</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>
# Proposal for a Wayne County Property Tax Foreclosure Prevention Program

April 2007

---

**EARNED INCOME:** (Answer All Questions)

<table>
<thead>
<tr>
<th>Name of person with earnings</th>
<th>Start date</th>
<th>Will employment continue</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

Is health insurance offered by your employer?  
☐ Yes  ☐ No  
If yes, enter the amount of monthly premiums $  
even if you are not covered by the insurance

<table>
<thead>
<tr>
<th>Employer Name</th>
<th>Monthly pay before taxes (tips included)</th>
<th>Monthly take home pay after taxes (tips included)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

Average number of hours per week  
☐ Weekly  ☐ Twice a month  ☐ Every other week  ☐ Other
How often paid (length of pay period)  
☐ Weekly  ☐ Twice a month  ☐ Every other week  ☐ Other

Rate of Pay  
$ Hourly  $ Salary  $ Other
Tips/bonus received?  Tips included in gross income on check stub?  Average amount for tips $ per hour $ per week

<table>
<thead>
<tr>
<th>Name of person with earnings</th>
<th>Start date</th>
<th>Will employment continue</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

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☐ Yes  ☐ No  
If yes, enter the amount of monthly premiums $  
even if you are not covered by the insurance

<table>
<thead>
<tr>
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<th>Monthly pay before taxes (tips included)</th>
<th>Monthly take home pay after taxes (tips included)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

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Tips/bonus received?  Tips included in gross income on check stub?  Average amount for tips $ per hour $ per week

<table>
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<th>Start date</th>
<th>Will employment continue</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

Is health insurance offered by your employer?  
☐ Yes  ☐ No  
If yes, enter the amount of monthly premiums $  
even if you are not covered by the insurance

<table>
<thead>
<tr>
<th>Employer Name</th>
<th>Monthly pay before taxes (tips included)</th>
<th>Monthly take home pay after taxes (tips included)</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>$</td>
<td>$</td>
</tr>
</tbody>
</table>

Average number of hours per week  
☐ Weekly  ☐ Twice a month  ☐ Every other week  ☐ Other
How often paid (length of pay period)  
☐ Weekly  ☐ Twice a month  ☐ Every other week  ☐ Other

Rate of Pay  
$ Hourly  $ Salary  $ Other
Tips/bonus received?  Tips included in gross income on check stub?  Average amount for tips $ per hour $ per week

---

**OTHER INCOME:**

<table>
<thead>
<tr>
<th>Does anyone receive money from?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Social Security Benefits (SSI)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supplemental Security Income (SSI)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Veterans benefits</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

How Often Paid  
W = Weekly  M = Monthly  T = Twice a Month  E = Every Other Week  O = Other

<table>
<thead>
<tr>
<th>How often paid?</th>
<th>How often paid?</th>
</tr>
</thead>
</table>

<table>
<thead>
<tr>
<th>Worker's Compensation</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Disability benefits</td>
<td></td>
</tr>
<tr>
<td>Child support</td>
<td></td>
</tr>
<tr>
<td>Unemployment compensation</td>
<td></td>
</tr>
<tr>
<td>Retirement benefits</td>
<td></td>
</tr>
<tr>
<td>Military allotments</td>
<td></td>
</tr>
<tr>
<td>Gaming distributions</td>
<td></td>
</tr>
<tr>
<td>(Casino profit sharing)</td>
<td></td>
</tr>
<tr>
<td>Is there any other income? Please specify</td>
<td></td>
</tr>
</tbody>
</table>

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*MS 7.0d edition may be used (final version)*

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52
If you are applying for Food Assistance or Child Development and Care only do not complete this page.

**ASSETS:** Complete this section by providing requested asset information, including assets held jointly.

<table>
<thead>
<tr>
<th>Does any person have any of the following:</th>
<th>Yes</th>
<th>No</th>
<th>Name(s) on the account</th>
<th>Name and address of bank, credit union, savings and loan</th>
<th>Account number</th>
<th>Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Checking/Draft Accounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Money Market Accounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Savings/Share Accounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Certificates of Deposit (C.D.)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Christmas Club Accounts</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Patient Trust Fund</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Does any person have any of the following:</th>
<th>Yes</th>
<th>No</th>
<th>If Yes, give amount/value</th>
<th>Owner(s)</th>
<th>If Yes, give amount/value</th>
<th>Owner(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Cash on hand or in safe deposit box</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Real Estate (not including place you live) including income-producing and non-income-producing property</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Mortgage, Land Contract or other notes payable to household member</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Savings Bonds, Stocks or Mutual Funds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• IRA, KEogh, 401k or Deferred Compensation Account(s)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Trust funds</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Life estate</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Tools and equipment, livestock or crops</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Life insurance or annuity</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Burial plot(s), Casket, etc.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Burial Trust Funds/cremation contract(s)</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Are there any other assets? Please specify</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**ADDITIONAL ASSET INFORMATION**

Has any person sold or given away property, land, vehicles, stocks, bonds, savings, cash, checking, income, etc., closed any accounts or removed or added a name on any asset within the last 30 months?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>If yes, Who?</th>
</tr>
</thead>
</table>

Do you, or does any person living with you, have a pending lawsuit which may bring him/her money, property, etc.?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>If yes, Who?</th>
</tr>
</thead>
</table>

Have you, or has anyone who lives with you, received a one-time cash payment (such as worker’s compensation, lottery winnings, insurance settlement, lawsuit award, etc.) within the last 30 months?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>If yes, Who?</th>
</tr>
</thead>
</table>

Have you, or has anyone living with you, or has anyone acting for any household member, ever put any money, lawsuit settlement, income or assets in a trust, annuity or similar legal device?

<table>
<thead>
<tr>
<th>Yes</th>
<th>No</th>
<th>If yes, Who?</th>
</tr>
</thead>
</table>

**VEHICLE INFORMATION** — List all vehicles owned or titled in the name of any person living in the home.

Include vehicles owned jointly.

<table>
<thead>
<tr>
<th>Name of vehicle owner(s) (As shown on vehicle title or registration)</th>
<th>Type of vehicle</th>
<th>Year</th>
<th>Make/ Model</th>
<th>Amount owed</th>
</tr>
</thead>
</table>

**Proposed Wayne County Property Tax Foreclosure Prevention Program**

**April 2007**
If you are applying for Child Development and Care only, do not complete this page. Go to page 7.

<table>
<thead>
<tr>
<th>SHELTER (HOUSING) EXPENSES</th>
<th>Yes</th>
<th>No</th>
<th>Amount Paid Per Month</th>
<th>MEDICAL INFORMATION</th>
<th>Yes</th>
<th>No</th>
<th>Amount You Pay Per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Does any person have a rent, mortgage or other shelter expense?</td>
<td></td>
<td></td>
<td></td>
<td>13. Does any person have any of the following medical expenses:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• Medical/Dental care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• Prescription drugs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Does any person have a second mortgage or home equity loan as part of their shelter expense?</td>
<td></td>
<td></td>
<td></td>
<td>• Prescribed over-the-counter drugs</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>3. Do you live in HUD, Section 8, MSHDA subsidized housing?</td>
<td></td>
<td></td>
<td></td>
<td>• Hospitalization or nursing home care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>4. Do you have any of the following expenses separate from rent or mortgage?</td>
<td></td>
<td></td>
<td></td>
<td>• Dentures/hearing aids/eye glasses</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>• Prosthetics</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Homeowners' insurance</td>
<td>Per Yr</td>
<td></td>
<td></td>
<td>• Seeing eyehearing dog</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Property Taxes</td>
<td>Per Yr</td>
<td></td>
<td></td>
<td>• Transportation for medical care</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Mortgage Guarantee Insurance</td>
<td></td>
<td></td>
<td></td>
<td>• Personal care/services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Cooperative/condominium or association fee</td>
<td></td>
<td></td>
<td></td>
<td>• An employer's group health plan</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Special Assessments</td>
<td></td>
<td></td>
<td></td>
<td>• A health or hospital insurance policy other than Medicaid</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Renters' Insurance</td>
<td>Per Yr</td>
<td></td>
<td></td>
<td>• I would like more information about the AARP employer-sponsored insurance option</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Mobile Home Lot Rent</td>
<td></td>
<td></td>
<td></td>
<td>• Not complete items 15-22 if applying for FAP Only.</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>5. Do you or does your household share shelter expenses?</td>
<td></td>
<td></td>
<td></td>
<td>15. Does any person have unpaid medical expenses for services provided in the last 3 months?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>6. Does your heat or utility meter service more than one unit?</td>
<td></td>
<td></td>
<td></td>
<td>16. Does any person pay for transportation to receive medical care for pregnancy or an ongoing medical problem?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>17. Does any person go to an alcohol or drug treatment program?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>18. Has any person set up a plan or entered into a contract, such as a life care contract, that will pay for his/her medical care?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>19. Has any person had an accident of work-related illness or injury resulting in medical costs that may be paid by another person or an insurance company?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>20. Has any person applied for benefits from the Social Security Administration?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>21. If yes to above question, answer questions (a-d):</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>a. Has this person been denied SSI benefits because the Social Security Administration decided he/she is not disabled?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>b. If yes to question a, has the SSI denial been appealed?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>c. If yes to question a, has this person's health condition changed?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td>d. If yes to c, check appropriate change □ Different impairment □ Additional impairment □ Impairment worsened</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

OTHER LIVING ARRANGEMENTS

<table>
<thead>
<tr>
<th>OTHER LIVING ARRANGEMENTS</th>
<th>Yes</th>
<th>No</th>
<th>Amount you pay Per Month</th>
<th>OTHER EXPENSES</th>
<th>Yes</th>
<th>No</th>
<th>Amount You Pay Per Month</th>
</tr>
</thead>
<tbody>
<tr>
<td>9. Do you pay anyone you live with for:</td>
<td></td>
<td></td>
<td></td>
<td>12. Does any person pay court-ordered child support or alimony?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Rent and meals</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Rent only</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Meals only</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>10. Do you live in a commercial boarding house?</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>11. Do you live in:</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• A drug or alcohol abuse treatment center</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• An adult foster care home</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• A home for the aged</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• A county infirmary</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• A shelter for battered women</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• An emergency shelter</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>12. Does any person pay court-ordered child support or alimony?</td>
<td></td>
<td></td>
<td></td>
<td>22. Has anyone ever attended or is anyone now attending a special education class?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

If yes, who pays?
ASSIGNMENT OF BENEFITS

Support Payments.
I understand that, as a condition of eligibility for the Family Independence Program, I am assigning to the Department of Human Services any rights to support I may have from another person for myself or any person for whom I am applying or receiving assistance. This assignment includes rights to present and future support, as well as support owed to me from past periods. Such payments will be used to reimburse the department up to the amount of assistance granted.

Recovery of Medical Costs.
I understand that when the Michigan Department of Community Health (MDCH) pays the cost of hospital, surgical, or medical services, any right to recover costs from a third person or public or private contractor, except Medicare, is transferred to the MDCH. Payment of any recovery under such right is to be made directly to the State of Michigan — MDCH.

Supplemental Security Income (SSI) Payments.
I authorize the Social Security Administration to make my first Supplemental Security Income (SSI) payment to the Department of Human Services (DHS). If I fail to file an SSI claim for up to one year after the date this application is received by DHS, I further permit the DHS to deduct from such first payment an amount that is enough to pay back my interim assistance. After keeping such amount, the DHS shall promptly pay the balance. If I fail to file an SSI claim for up to one year after the date this application is received by DHS, I further permit the DHS to deduct from such first payment an amount that is enough to pay back my interim assistance. After keeping such amount, the DHS shall promptly pay the balance. If I fail to file an SSI claim for up to one year after the date this application is received by DHS, I further permit the DHS to deduct from such first payment an amount that is enough to pay back my interim assistance. After keeping such amount, the DHS shall promptly pay the balance. If I fail to file an SSI claim for up to one year after the date this application is received by DHS, I further permit the DHS to deduct from such first payment an amount that is enough to pay back my interim assistance. After keeping such amount, the DHS shall promptly pay the balance. If I fail to file an SSI claim for up to one year after the date this application is received by DHS, I further permit the DHS to deduct from such first payment an amount that is enough to pay back my interim assistance. After keeping such amount, the DHS shall promptly pay the balance.

RELEASES

Social Security Information.
I authorize the Social Security Administration to give to the Department of Human Services all information necessary to determine my eligibility for benefits under the Family Independence Program, Medicaid, Food Assistance, Child Development and Care, State Disability Assistance, or state medical programs until the 60th day following the expiration of my eligibility based on the current application.

Child Support Payment Information.
I authorize release of child support payment information from the Michigan Child Support Enforcement System for myself or for any person for whom I am applying for or receiving assistance for under the Family Independence Program, Medicaid, Food Assistance, Child Development and Care, State Disability or state medical programs.

Charitable Groups.
I authorize the department to give my name, the first name(s) and age(s) of the child(ren) living with me, and my address when requested by a charitable group whose purpose is to provide goods or services to my household. The group must be known to DHS staff for its charitable work. The information given to the group cannot be used for personal, political, commercial or religious reasons.

Child Development and Care.
I authorize the department to send notices and/or provide information to my child care provider(s) when: 1) child care services have been authorized, or 2) there are changes in the authorization information previously given to the provider, or 3) my application for Child Development and Care (CDC) services is denied or withdrawn, or 4) my CDC case is canceled. I also authorize the department to release information to my child care provider(s) necessary to determine my eligibility for benefits under any local, state or federal program.

Eligibility Information.
I understand the information I have provided will be used to make sure my household is eligible for Food Assistance benefits, other federal and state assistance programs, and federally assisted state programs such as school lunch. I understand that I must notify the Department of any change in my household that affects my eligibility. I understand that if I fail to provide the department with all information necessary to determine my eligibility, I may be denied benefits.

AFFIDAVIT

I certify, under penalty of perjury, that all the information that I have written on this form or told to a specialist is true. I understand that I can be prosecuted for perjury if I have intentionally given false information. I also know that I may be asked to show proof of any information I have given. I also know that if I have intentionally given false information, which causes me to receive assistance I am not entitled to or more assistance than I am entitled to, I can be prosecuted for fraud and/or required to repay the amount wrongfully received.

IMPORTANT: YOU MUST SIGN THE APPLICATION

I certify that I have received and reviewed a copy of the Acknowledgments, that explains additional information about applying for and receiving assistance benefits.

<table>
<thead>
<tr>
<th>Signatures: Client or Representative</th>
<th>Date</th>
<th>Department Witnesses (when in-person interview completed)</th>
<th>Load #</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
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</tbody>
</table>

Signature of Migrant Recruiter

<table>
<thead>
<tr>
<th>Date</th>
<th>Migrant Recruiter Address</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
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</tr>
</tbody>
</table>
State of Michigan

Voter Registration Application and Michigan Driver License/Personal Identification Card Address Change Form Instructions

You can use this form to:

- Register to vote in Michigan, or
- Change your name or address on your voter registration.

To register to vote in Michigan you must be:

- A resident of Michigan and the city or township where you are applying to register to vote.
- A citizen of the United States of America.
- At least 18 years of age (by election day).
- Not serving a sentence in jail or prison.

Voter registration and driver license address must be the same:

Michigan law requires that the same address must be used for voter registration and driver license purposes. Therefore, if the residence address you provide on this form differs from the address shown on a driver license or personal identification card issued by the State of Michigan, the Secretary of State will automatically change your driver license or personal identification card address to match the residence address entered on this form. If an address change is made, the Secretary of State will mail you an address update sticker for your driver license or personal identification card.

Special instructions:

Every person residing in Michigan lives in either a city or a township. If you do not know the name of your city or township, please describe your location in the space provided for “If no house number or street address.” Providing cross streets/roads and landmarks will help the clerk correctly identify your city or township.

Please sign and date in the two spaces marked with an “X”. The additional signature will be used to prepare a village voter registration record if needed.

Your application is not valid until accepted by the clerk of the city or township in which you reside. If you have questions or do not receive a Voter I.D. Card within three weeks, contact your city or township clerk.

Mailing address option provided:

If you would prefer to receive mail related to your voter registration or driver license/personal identification card at an address other than your residential address, provide a mailing address where indicated on the form. If you provide a mailing address, it will not appear on your voter I.D. card or driver license/personal identification card.

Information on registering to vote at a department:

If you believe that someone has interfered with your right to register or to decline to register to vote or your right to privacy in deciding whether to register or in applying to register to vote, you may file a complaint with the Secretary of State, P.O. Box 20126, Lansing, MI 48901-0720.

A voter registration application must be completed by the “close of registration” for an upcoming election in order to be effective for that election. If the application is not completed by the “close of registration” for the next election, it will be effective for future elections.

Instructions for Registering by Mail

Fold application in thirds and staple or tape together at bottom. Address and mail to your county or local clerk as instructed on the reverse side.

Completed applications must be received or postmarked by the “close of registration” for an upcoming election in order to be effective for that election. If the application is not submitted in time for the “close of registration” for the next election, it will be effective for future elections.

Are you registering to vote in Michigan for the first time?

If you have never voted in Michigan and choose to submit this form by mail, you must appear in person to vote in the first election in which you wish to participate. This requirement does not apply if:

1. you or another person hand delivers this form to your county, city or township clerk's office instead of mailing the form, or
2. you are 60 years of age or more, or
3. you are disabled, or
4. you are eligible to vote under the Uniformed and Overseas Citizens Absentee Voting Act.

If you have never voted in Michigan and choose to submit this form by mail, you must also meet a new identification requirement provided under federal law. To comply with the identification requirement, you must:

1. accurately enter your state issued driver license number or personal ID card number where requested on this form, or
2. send one of the following forms of identification when mailing this form to your county, city or township clerk: a COPY of a current and valid photo identification (such as a driver license or personal ID card) or a COPY of a paycheck stub, utility bill, bank statement or a government document which lists your name and address. DO NOT SEND ORIGINAL DOCUMENTS BY MAIL.

If you are subject to the identification requirement and do not meet the requirement as explained above, an acceptable form of identification will be requested before you vote in the first election in which you wish to participate.

Note: The identification requirement does not apply if:

1. you or another person hand delivers this form to your county, city or township clerk's office instead of mailing this form, or
2. you are disabled, or
3. you are eligible to vote under the Uniformed and Overseas Citizens Absentee Voting Act.

FORM # NSP-038B (Rev. 5-04) Instructions Previous edition may be used. (Web version)
Proposal for a Wayne County Property Tax Foreclosure Prevention Program  
April 2007

Selected City Clerks' Addresses

You must live within the city limits to use a city clerk's address.

- Ann Arbor: P.O. Box 6647, Ann Arbor, 48107-6647
- Battle Creek: 10 N Division St, Battle Creek, 49014-4001
- Bay City: 301 Washington Ave, Bay City, 48708-5688
- Dearborn: 15215 Michigan Ave, Dearborn, 48125-3566
- Detroit: 2871 W Grand Blvd, Detroit, 48202-3089
- Dearborn Heights: 8004 Fenton, Dearborn Heights, 48127-3204
- East Lansing: 812 Abbott Rd, East Lansing, 48823-3386
- Farmington Hills: 31555 Twelve Mile Rd, Farmington Hills, 48336-1155
- Flint: 514 S Saginaw, Flint, 48502-1416
- Grand Rapids: 200 Monroe Ave NE, Grand Rapids, 49503-2261
- Kalamazoo: 241 W South St, Kalamazoo, 49007-4748
- Lansing: 241 W Michigan, Lansing, 48933-1694
- Lincoln Park: 1355 Sfield Rd, Lincoln Park, 48143-2380
- Livonia: 3300 Civic Center Dr, Livonia, 48154-3097
- Pontiac: 47450 Woodward, Pontiac, 48342-2021
- Roseville: 2977 Gratiot, Roseville, 48066-0299
- Royal Oak: P.O. Box 64, Royal Oak, 48067-0064
- Saginaw: 121 S Washington, Saginaw, 48638-2899
- St. Clair Shores: 2700 Jefferson Ct, St. Clair Shores, 48081-5971
- Southfield: P.O. Box 1255, Southfield, 48037-5035
- Sterling Heights: P.O. Box 620, Sterling Heights, 48311-8009
- Troy: 25355 Goddard Rd, Troy, 48084-1117
- Warren: 18900 Van Dyke Ave, Warren, 48089-6272
- Westland: 36601 Ford Rd, Westland, 48185-2295
- Wyoming: P.O. Box 805, Wyoming, 49509-0805

County Clerks' Addresses

Use if you cannot locate your city or township clerk.

- Alcona: P.O. Box 300, Harsimus, 49740-0306
- Alger: 101 Court St, Munising, 49862-1996
- Allegan: 113 Chestnut St, Allegan, 49010-1550
- Alpena: 739 Cheboygan St, Alpena, 49707-2486
- Antrim: 205 E Cayuga, Bellaire, 49615-0209
- Arenac: P.O. Box 747, Standish, 48684-0747
- Baraga: 101 W Third St, Baraga, 49908-1968
- Branch: 51 Division St, Coldwater, 49036-1930
- Calhoun: 315 W Green St, Marshall, 49068-1389
- Cass: P.O. Box 355, Cassopolis, 49032-0055
- Charlevoix: 103 W Central, Charlevoix, 49720-1397
- Cheboygan: P.O. Box 70, Cheboygan, 49721-0701
- Chippewa: 319 Court St, Sault Ste Marie, 49782-2194
- Clare: P.O. Box 438, Hanson, 49602-0038
- Clinton: P.O. Box 69, St Johns, 48879-0029
- Crawford: 200 W Michigan, Grayling, 49738-1235
- Delta: 310 Ludington St, Escanaba, 49729-4057
- Dickinson: P.O. Box 609, Iron Mountain, 49801-0960
- Eaton: 1045 Independence Blvd, Charlotte, 48813-1065
- Emmet: 200 Division St, Petoskey, 49770-2444
- Genesee: 900 S Saginaw, Flushing, 48432-1571
- Gladwin: 401 W Cedar Ave, Gladwin, 48624-2088
- Gogebic: 200 N Moore, Bessemer, 49911-8952
- Grand Traverse: 500 Boardman Ave, Traverse City, 49684-2577
- Gratiot: P.O. Box 437, Mt Clemens, 48044-0437
- Hillsdale: 29 N Howell St, Hillsdale, 49242-1980
- Houghton: 401 E Houghton Ave, Houghton, 49931-2209
- Huron: 299 E Huron Ave, Bad Axe, 48413-1369
- Ingham: P.O. Box 179, Mason, 48854-0179
- Ionia: 109 Main St, Ionia, 48845-9497
- Iosco: P.O. Box 329, Tawas City, 48707-0320
- Iron: 288 S 9th St, Crystal Falls, 49920-1495
- Isabella: 209 N Main St, Mt Pleasant, 48858-2985
- Jackson: 312 S Jackson St, Jackson, 49201-2229
- Kalamazoo: 201 W Kalamazoo Ave, Kalamazoo, 49007-3777
- Kalkaska: P.O. Box 10, Kalkaska, 49646-0010
- Kent: 303 Monroe N W, Grand Rapids, 49503-2288

Keweenaw: 4th St, Eagle River, 49924-2007
- Lake: 800 10th St, Suite 200, Belknap, 49304-7971
- Lapeer: 225 Clay St, Lapeer, 48446-2291
- Leelanau: P.O. Box 467, Leelanau, 49654-0467
- Lenawee: 321 N Main, Adrian, 49221-2191
- Livingston: 200 S Grand River, Howell, 48843-2290
- Luce: 407 W Harris Ave, Newberry, 49866-1200
- Manistee: 401 N Main, Manistee, 49660-1896
- Marquette: 234 W Baraga Ave, Marquette, 49855-4782
- Mason: 304 E 10th St, Mason, 49660-3000
- Mecosta: 450 S E 10th St, Big Rapids, 49307-1649
- Menominee: 830 E 10th St, Menominee, 49858-3000
- Montmorency: P.O. Box 740, Delta, 49719-0749
- Muskegon: 980 N Hemlock, Muskegon, 49442-3379
- Newaygo: P.O. Box 865, White Cloud, 49349-0865
- Oakland: 1202 N Telegraph, Pontiac, 48341-0413
- Oscoda: 311 W Upton, Reed City, 49677-1149
- Osceola: P.O. Box 500, Mio, 48867-0999
- Ontonagon: 725 Greenland Rd, Ontonagon, 49953-1492
- Ottawa: 226 W Main St, Gaylord, 49735-1293
- Presque Isle: P.O. Box 110, Rogers City, 49779-0110
- Rogers: P.O. Box 86, Rogers, 49876-0086
- Saginaw: 111 S Michigan, Saginaw, 48902-2086
- Sanilac: 60 W Sanilac, Sandusky, 48471-1094
- Schoolcraft: 300 Walnut, Maniscopic, 49854-1467
- Shiawassee: 230 N Shiawassee, Corunna, 48817-1461
- St. Clair: 201 Michigan Blvd, Port Huron, 48060-3003
- Tuscola: 440 N State St, Caro, 48723-1552
- Van Buren: 212 E First St, Paw Paw, 49079-1466
- Washtenaw: P.O. Box 645, Ann Arbor, 48107-6455
- Wayne: 211 City Hall Bldg, Detroit, 48226-3483
- Wexford: 437 E Division, Cadillac, 49601-1605

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B5. Legal Aid and Defender Packet

Date

Client's Name

Client's Address

Dear Client:

If you still owe delinquent 2004 County taxes, you are running out of time. You must pay the taxes by March 1, 2007, to avoid a judgment of foreclosure being entered on your property. If a judgment is entered on March 1, 2007, then you only have until March 31, 2007 to "redeem" the property, which basically means you can buy the house back from the Treasurer by paying the taxes. But if you do not redeem by March 31, 2007, then you lose the property forever.

In Wayne County, there are three ways to find out how much you owe. If you have access to a telephone, you can call the Tax Information Line at (313) 224-5990. Otherwise you can visit the Treasurer's Office on a walk-in basis and they can tell you in person. If you have access to the internet, you can look up your property on the Treasurer's website: http://www.waynecounty.com/treasurer. For Macomb County please call (586) 469-5190 for more information. For Oakland County please call (248) 858-0611 for more information.

You can pay your delinquent property taxes at the County Treasurer's Office. In Wayne County the Treasurer's office is located at 400 Monroe Street, 5th Floor, in Detroit. In Macomb County, the office is located at the Macomb County Administration Building, 1 South Main Street, 2nd Floor in Mount Clemens, Michigan 48043. In Oakland County, at the County Service Center, 1200 North Telegraph Road, Building 12 East, Pontiac, Michigan 48341. In Macomb County Delinquent taxes MUST be paid in full—partial payments are not accepted. Please call your respective Treasurer to find out the accepted methods of payment at the numbers listed above. Please be advised that Wayne County does not accept personal checks.

If your property is foreclosed after March 31, 2007, the property will belong to the County Treasurer. At any time thereafter, the Treasurer
could take you to court and have you evicted. The Treasurer may or may not do that; usually, however, the Treasurer will schedule an auction for the property, and sell it to the highest bidder. These auctions usually start several weeks after the foreclosure. If you are still living there after an auction, the purchaser will then probably take you to court for eviction unless you agree to move out on your own.

Your taxes first come due on December 1 of each year. If you do not pay by then you can be assessed a late fee by your local government of up to 3%. If you still haven’t paid by the end of February, the taxes are turned over to the county, which adds another 4% fee, and begins charging interest on the taxes at 1% per month. If the taxes are not paid by the first of March a year later, the property is “forfeited” and the Treasurer taxes on a an additional $175 fee, plus the interest rate is increased to 1.5%. Not only that, but the interest rate increase is retroactive meaning you automatically are charged an additional half percent interest for the past year. By the time the property forfeits, the foreclosure is imminent, but you would still likely incur maybe one more month’s interest before you lose the property.

Below is an example of the interest and fees that would add up on a property with $1,000.00 per year taxes:

<table>
<thead>
<tr>
<th>Description</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Taxes unpaid on 12/1/04:</td>
<td>$1,000.00</td>
</tr>
<tr>
<td>3% fee added 2/15/05:</td>
<td>$1,030.00</td>
</tr>
<tr>
<td>4% fee added 3/1/05:</td>
<td>$1,071.20</td>
</tr>
<tr>
<td>1% fee added 4/1/05:</td>
<td>$1,081.91</td>
</tr>
<tr>
<td>1%/mth added through 2/28/06</td>
<td>$1,200.92</td>
</tr>
<tr>
<td>($approx.)</td>
<td></td>
</tr>
<tr>
<td>$175 fee added 3/1/06</td>
<td>$1,375.92</td>
</tr>
<tr>
<td>Retroactive interest (1.5%) added 3/1/06</td>
<td>$1,447.98</td>
</tr>
<tr>
<td>1.5% interest added through 3/15/07</td>
<td>$1,708.62</td>
</tr>
<tr>
<td>(approx.)</td>
<td></td>
</tr>
<tr>
<td>Total Delinquent 2002 taxes by 3/15/07:</td>
<td>$1,708.62</td>
</tr>
</tbody>
</table>

State law allows you to file written objections to the foreclosure process. However, the objections must be filed prior to the hearing on the Treasurer’s foreclosure petition. You must file the written objection with the circuit court clerk. You would also have to serve
your objections on the Treasurer’s office. If you think your tax bill is inaccurate or unfair for some reason, you should consult an attorney. Even if you did not own the property in the year the property taxes were due, you are still responsible for them. Property taxes “run with the land.” This means that the taxes need to be paid regardless of who owns the property. However, if you bought property from someone and that person was supposed to have paid all the taxes and did not do so, you might be able to get your money back from that seller. However, you should still pay off the property taxes to keep the house from being foreclosed to the County.

If you have a mortgage on the property, most people have what is called an “escrow account” where they send in extra money to the mortgage company each month to cover things like taxes and insurance premiums. The mortgage company is supposed to keep track of your taxes and insurance and use the money to pay those costs. There are some mortgage companies, however, that do not fulfill their responsibilities and you should still make sure those taxes are paid. Keep in mind that not all mortgages have escrow accounts, and thus, it is your responsibility to make sure your property taxes are paid.

Enclosed please find Information regarding Hardship Policy for Wayne County Property Taxes, Important Tax Reversion Information, Property Tax Timeline for Delinquent 2004 taxes, and resources for possible monetary assistance.

Your file at this office is closed with the information and advice provided.

Please be advised that in all legal matters there are deadlines after which a claim or defense cannot be maintained.

If your matter is filed in court you must appear at any and all scheduled court dates and complete any and all court documents and requirements.
If you have any questions, do not hesitate to contact me at (313) 964-4111.
Sincerely,

______________________________
Attorney
Appendix C: List of Wayne County Local Assessors

C1. List of Local Assessors\textsuperscript{12}

### C1. List of Local Assessors

<table>
<thead>
<tr>
<th>MUNICIPALITY</th>
<th>Treasurer/Assessor Phone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>ALLEN PARK</td>
<td>(313) 926-4964</td>
<td><a href="http://www.cityofallenpark.org">www.cityofallenpark.org</a></td>
</tr>
<tr>
<td>10002 Southfield Rd.</td>
<td>(313) 926-2125</td>
<td></td>
</tr>
<tr>
<td>Allen Park, MI 48101</td>
<td></td>
<td></td>
</tr>
<tr>
<td>BROOKSVILLE TWP.</td>
<td>(734) 675-0362</td>
<td><a href="http://www.brooksvillen-mi.org">www.brooksvillen-mi.org</a></td>
</tr>
<tr>
<td>21313 Telegraph Rd.</td>
<td>(734) 675-2929</td>
<td></td>
</tr>
<tr>
<td>CANTON TWP.</td>
<td>(734) 394-5130</td>
<td><a href="http://www.canton-mi.org">www.canton-mi.org</a></td>
</tr>
<tr>
<td>1150 Canton Center Rd.</td>
<td>(734) 394-5111</td>
<td></td>
</tr>
<tr>
<td>Canton, MI 48186</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DEARBORN HEIGHTS</td>
<td>(313) 791-3410</td>
<td><a href="http://www.dhoi.org">www.dhoi.org</a></td>
</tr>
<tr>
<td>60x15 Fenton</td>
<td>(313) 791-3400</td>
<td></td>
</tr>
<tr>
<td>Dearborn, MI 48126</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DEARBORN</td>
<td>(313) 943-2040</td>
<td><a href="http://www.cityofdearborn.org">www.cityofdearborn.org</a></td>
</tr>
<tr>
<td>4900 Maple</td>
<td>(313) 943-2140</td>
<td></td>
</tr>
<tr>
<td>Dearborn, MI 48126</td>
<td></td>
<td></td>
</tr>
<tr>
<td>DETROIT</td>
<td>(313) 224-3560</td>
<td><a href="http://www.ci.detroit.mi.us">www.ci.detroit.mi.us</a></td>
</tr>
<tr>
<td>2 Woodward Ave. Ste 1010</td>
<td>(313) 224-4067</td>
<td></td>
</tr>
<tr>
<td>Detroit, MI 48226</td>
<td>(313) 224-3024</td>
<td></td>
</tr>
<tr>
<td>ECORSE</td>
<td>(313) 294-3715</td>
<td><a href="http://www.city.ecorse.org">www.city.ecorse.org</a></td>
</tr>
<tr>
<td>3207 W. Jefferson Ave.</td>
<td>(313) 986-2485</td>
<td></td>
</tr>
<tr>
<td>Ecorse, MI 48229</td>
<td></td>
<td></td>
</tr>
<tr>
<td>FLAT ROCK</td>
<td>(734) 882-2465</td>
<td><a href="http://www.flatrocks.org">www.flatrocks.org</a></td>
</tr>
<tr>
<td>20000 Gibraltar Rd.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Flat Rock, MI 48134</td>
<td></td>
<td></td>
</tr>
<tr>
<td>GARDEN CITY</td>
<td>(734) 793-1520</td>
<td><a href="http://www.gardencity.mi.org">www.gardencity.mi.org</a></td>
</tr>
<tr>
<td>6000 Middlebelt</td>
<td>(734) 703-1612</td>
<td></td>
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<tr>
<td>Garden City, MI 48136</td>
<td></td>
<td></td>
</tr>
<tr>
<td>GROSSE ILE TWP.</td>
<td>(734) 676-4422</td>
<td><a href="http://www.grosseile.com">www.grosseile.com</a></td>
</tr>
<tr>
<td>9901Chart</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grosse Ile, MI 48138</td>
<td></td>
<td></td>
</tr>
<tr>
<td>GROSSE POINTE FARMS</td>
<td>(313) 685-6500</td>
<td><a href="http://www.ci.grosse-poinds-farms.mi.us">www.ci.grosse-poinds-farms.mi.us</a></td>
</tr>
<tr>
<td>60 Kerby Rd</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

66
<table>
<thead>
<tr>
<th>MUNICIPALITY</th>
<th>Treasurer/ Assessor Phone</th>
<th>Website</th>
</tr>
</thead>
<tbody>
<tr>
<td>GROSSE POINTE PARK</td>
<td>(313) 622-6300 (313) 622-6320</td>
<td><a href="http://www.grossepointe.org">www.grossepointe.org</a></td>
</tr>
<tr>
<td>15415 E. Jefferson</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grosse Pointe Park, MI 48230</td>
<td></td>
<td></td>
</tr>
<tr>
<td>GROSSE POINTE WOODS</td>
<td>(313) 343-2462</td>
<td><a href="http://www.ci-grosse-pointe-woods.mi.us">www.ci-grosse-pointe-woods.mi.us</a></td>
</tr>
<tr>
<td>20025 Mist Plaza Drive</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Grosse Pointe Woods, MI 48236</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HARPER WOODS</td>
<td>(313) 343-2524</td>
<td></td>
</tr>
<tr>
<td>10517 Harper Ave</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Harper Woods, MI 48225</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HURON TOWNSHIP</td>
<td>(734) 753-4466</td>
<td></td>
</tr>
<tr>
<td>P.O. Box 218</td>
<td></td>
<td></td>
</tr>
<tr>
<td>New Boston, MI 48164</td>
<td></td>
<td></td>
</tr>
<tr>
<td>INKSTER</td>
<td>(313) 963-4366</td>
<td></td>
</tr>
<tr>
<td>2121 Inkster Road</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Inkster, MI 48141</td>
<td></td>
<td></td>
</tr>
<tr>
<td>LINCOLN PARK</td>
<td>(313) 386-1600</td>
<td><a href="http://www.lincolnpark.govoffice.com">www.lincolnpark.govoffice.com</a></td>
</tr>
<tr>
<td>1305 Southfield Road</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lincoln Park, MI 48146</td>
<td></td>
<td></td>
</tr>
<tr>
<td>LIVONIA</td>
<td>(734) 466-2346 (734) 466-2220</td>
<td><a href="http://www.ci.livonia.mi.us">www.ci.livonia.mi.us</a></td>
</tr>
<tr>
<td>33000 Civic Center Drive</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Livonia, MI 48154</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MELVINDALE</td>
<td>(313) 920-1063 (313) 920-1046</td>
<td><a href="http://www.melvindale.org">www.melvindale.org</a></td>
</tr>
<tr>
<td>3100 Oakwood Boulevard</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Melvindale, MI 48122</td>
<td></td>
<td></td>
</tr>
<tr>
<td>NORTHVILLE TWP.</td>
<td>(248) 348-5810</td>
<td><a href="http://www.northvillemich.com">www.northvillemich.com</a></td>
</tr>
<tr>
<td>44626 Six Mile Road</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Northville, MI 48167</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CITY OF NORTHVILLE</td>
<td>(248) 440-5901</td>
<td><a href="http://www.ci.northville.mi.us">www.ci.northville.mi.us</a></td>
</tr>
<tr>
<td>215 W Main</td>
<td></td>
<td></td>
</tr>
<tr>
<td>MUNICIPALITY</td>
<td>Treasurer/Assessor Phone</td>
<td>Website</td>
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<tr>
<td>---------------------------</td>
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<td>---------------------------</td>
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<tr>
<td>Northville, MI 48167</td>
<td>(734) 354-3218</td>
<td><a href="http://www.plymouth.fwco.org">www.plymouth.fwco.org</a></td>
</tr>
<tr>
<td>PLYMOUTH TOWNSHIP</td>
<td>(734) 453-1254</td>
<td><a href="http://www.cityofplymouth.mi.us">www.cityofplymouth.mi.us</a></td>
</tr>
<tr>
<td>40050 Ann Arbor Road</td>
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<tr>
<td>490170</td>
<td></td>
<td></td>
</tr>
<tr>
<td>CITY OF PLYMOUTH</td>
<td>(313) 387-2746</td>
<td><a href="http://www.redfordship.org">www.redfordship.org</a></td>
</tr>
<tr>
<td>201 S. Main Street</td>
<td>(313) 387-2729</td>
<td></td>
</tr>
<tr>
<td>Plymouth, MI 48170</td>
<td></td>
<td></td>
</tr>
<tr>
<td>REDFORD TOWNSHIP</td>
<td>(313) 842-5602</td>
<td><a href="http://www.cityofriverview.org">www.cityofriverview.org</a></td>
</tr>
<tr>
<td>10140 Beach Drive</td>
<td>(313) 842-7822</td>
<td></td>
</tr>
<tr>
<td>Redford, MI 48299</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RIVER ROUGE</td>
<td>(313) 842-5602</td>
<td><a href="http://www.cityofriverrouge.com">www.cityofriverrouge.com</a></td>
</tr>
<tr>
<td>10000 W. Jefferson</td>
<td>(313) 842-7822</td>
<td></td>
</tr>
<tr>
<td>River Rouge, MI 48218</td>
<td></td>
<td></td>
</tr>
<tr>
<td>RIVERVIEW</td>
<td>(734) 379-9466</td>
<td></td>
</tr>
<tr>
<td>14000 Ceder Park Drive</td>
<td></td>
<td></td>
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<tr>
<td>Riverview, MI 48192</td>
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</tr>
<tr>
<td>ROCKWOOD</td>
<td>(313) 942-7580</td>
<td><a href="http://www.romulusgov.com">www.romulusgov.com</a></td>
</tr>
<tr>
<td>22330 Fort Street</td>
<td>(313) 942-7500</td>
<td></td>
</tr>
<tr>
<td>Rockwood, MI 48173</td>
<td></td>
<td></td>
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<tr>
<td>ROMULUS</td>
<td>(734) 258-3012</td>
<td><a href="http://www.southgate.mi.org">www.southgate.mi.org</a></td>
</tr>
<tr>
<td>11111 Wayne Road</td>
<td>(734) 266-3006</td>
<td></td>
</tr>
<tr>
<td>Romulus, MI 48174</td>
<td></td>
<td></td>
</tr>
<tr>
<td>SOUTHBAY</td>
<td>(734) 374-1315</td>
<td></td>
</tr>
<tr>
<td>23555 Goddard Road</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TAYLOR</td>
<td>(734) 374-1315</td>
<td><a href="http://www.cityoftaylor.com">www.cityoftaylor.com</a></td>
</tr>
<tr>
<td>MUNICIPALITY</td>
<td>Treasurer/Assessor Phone</td>
<td>Website</td>
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</tr>
<tr>
<td><strong>TAYLOR, MI 48190</strong></td>
<td>(734) 675-6510</td>
<td><a href="http://www.taylormi.gov">www.taylormi.gov</a></td>
</tr>
<tr>
<td><strong>TRENTON</strong></td>
<td>(734) 675-6810</td>
<td><a href="http://www.trentonmi.org">www.trentonmi.org</a></td>
</tr>
<tr>
<td><strong>VAN BUREN TOWNSHIP</strong></td>
<td>(734) 695-6965</td>
<td><a href="http://www.vanburencity.org">www.vanburencity.org</a></td>
</tr>
<tr>
<td><strong>WAYNE</strong></td>
<td>(734) 722-2000</td>
<td><a href="http://www.mi.wayne.mi.us">www.mi.wayne.mi.us</a></td>
</tr>
<tr>
<td><strong>WESTLAND</strong></td>
<td>(734) 467-3172</td>
<td><a href="http://www.citywestland.mi.us">www.citywestland.mi.us</a></td>
</tr>
<tr>
<td><strong>WOODHAVEN</strong></td>
<td>(734) 675-4625</td>
<td><a href="http://www.woodhaven.mi.gov">www.woodhaven.mi.gov</a></td>
</tr>
<tr>
<td><strong>WYANDOTTE</strong></td>
<td>(734) 324-4510</td>
<td><a href="http://www.wyandotte.mi.gov">www.wyandotte.mi.gov</a></td>
</tr>
</tbody>
</table>

*There is no link to this community.*

Register of Deeds Office  
www.waynecountylandrecords.com
Appendix D: Genesee County Property Tax Foreclosure Prevention Program Forms

D1. Genesee County Foreclosure Prevention Goals
D2. Genesee County Tax Foreclosure Financial Hardship Policy
D3. Genesee County Tax Foreclosure Prevention Checklist
D4. Genesee County Information Regarding Postponement of Tax Foreclosure
D5. Genesee County Application for Postponement of Tax Foreclosure
D6. Genesee County Principal Residence Credit Referral
D7. Genesee County Property Tax Payment Budget Form
D8. City Exemption Letter of Inquiry
D9. Genesee County Letter and City of Flint Exemption Application
D10. Genesee County Probate Court “How to Probate A Small Estate” Presentation
D11. Meaningful Careers for People with Disabilities Brochure
D12. Michigan Coalition of Benefits Planning, Assistance & Outreach Brochure
D13. Michigan Department of Treasury Affidavit Requesting Special Assessment Deferment
D14. Genesee County Reverse Mortgage Information Packet
D1. Genesee County Foreclosure Prevention Goals

GENESEE COUNTY
FORECLOSURE PREVENTION

The Foreclosure Prevention Program seeks to identify and utilize maximum relief mechanisms to achieve the Treasurer's goal.

FORECLOSURE PREVENTION GOALS

This program is not an entitlement program. Tax liability remains the taxpayer's responsibility. Penalties and interest are very high, and will continue to accrue. Partial payments can defray those expenses, therefore partial payments are highly recommended.

I believe it is essential to emphasize the commitment necessary to make essential changes in order to maintain home ownership.

Emphasize the importance on utilizing mechanisms recommended to attain necessary progress, to maintain home ownership.

Ultimate goal is encourage actions resultant in compliance of appropriate mechanisms of relief for individual circumstances. Design a payment plan that will ultimately attain current tax status, and break the cycle of ongoing delinquent tax status.

Realistically, we discuss if a person can afford the expenses of homeownership, and what would occur if the county were to foreclose.

Taxpayers in this program are well informed and acknowledge understanding of these concepts.
D2. Genesee County Tax Foreclosure Financial Hardship Policy

Tax Foreclosure
Financial Hardship Policy

MCL 211.78h (2-b). Allowed the (FGU) to develop and adopt a financial hardship policy.

GENESEE COUNTY
Daniel T. Kildee

The financial hardship policy establishes the guidelines to assist delinquent taxpayers that want to maintain their homestead property or qualified agricultural property.

The Treasurer's goal is to assist taxpayers throughout the year to achieve their real property tax obligation, and to avoid foreclosure on homestead or qualified agricultural parcels by taxpayers who demonstrate financial hardship contributed to the inability to meet real property tax obligations.

- POVERTY
- INVOLUNTARY LOSS OF INCOME
- UNAVOIDABLE EXPENSES
- MEDICAL EXPENSES
- DIVORCE
- DEATH & BURIAL
- ILLNESS
- NATURAL DISASTER
- NECESSARY HOUSEHOLD EXPENSE
- NECESSARY VEHICLE EXPENSE
- UNIQUE FAMILY OWNERSHIP CIRCUMSTANCES
Tax Foreclosure
Financial Hardship Policy

Property owners who fail to pay delinquent property taxes are subject to losing their property to foreclosure. Foreclosure is the final process in the tax reversion process in which the Circuit Court enters the judgment of foreclosure and the redemption rights expire March 31 thereafter, and the property is sold at public auction.

The financial hardship policy establishes the guidelines to assist delinquent taxpayers that want to maintain their homestead property or qualified agricultural property (pursuant to MCL 211.7dd). The Treasurer's goal is to assist taxpayers throughout the year to achieve their real property tax obligation, and to avoid foreclosure on homestead or qualified agricultural parcels by taxpayers who demonstrate financial hardship contributed to the inability to meet real property tax obligations.

Financial hardship will be considered for the postponement of the foreclosure process for one year. Applications for postponement of tax foreclosure of homesteads in Genesee County will be available at the Genesee County Treasurer's Office, Legal Services of Eastern Michigan, and other locations designated by the Treasurer. The application must substantiate the property as a homestead parcel or qualified agricultural property. The person applying for the postponement of a tax foreclosure must both own and reside at the property or be a legal guardian or conservator of or have power of attorney over the owner/resident. Title to the property must be held by the applicant prior to the Judicial Foreclosure Hearing.

The Treasurer may grant postponement for residential non-homestead parcels involving extraordinary family ownership circumstances.

The Treasurer may grant postponement for residential homestead parcels with documented approval of pending financing, legal settlement or agency assistance.

The applicant must complete a “Petition For Hardship Tax Foreclosure Postponement” and provide all required supporting documentation. The applicant must be approved by the Genesee County Treasurer in order for the tax foreclosure to be postponed for one year.

The Genesee County Treasurer will take into consideration the income and assets of the person or family applying for the postponement. The income guidelines for the Treasurer's consideration are the federal poverty guidelines as issued by the United States Department of Health and Human Services. Applicants whose assets exceed federal poverty limits for Genesee County will only be
eligible for postponement if their household has suffered substantial financial hardship due to an unavoidable increase in expenses or an involuntary reduction in income.

This may include, but is not limited to, the following:

- Health/medical issues including physical or mental disabilities.
- Outstanding financial obligations due to conditions/factors outside of the individual's control.
- Unemployment due to conditions/factors outside of the individual's control.

Applicants must exhaust all potential sources of assistance. A comprehensive list will be distributed to those applying for hardship postponement to assist them in applying for financial assistance from another agency.

The County Treasurer will compile a list of all applicants applying for postponement of tax foreclosure in Genesee County. The final determination to postpone the tax foreclosure will be made solely by the County Treasurer. The decision of the County Treasurer shall be provided by certified mail to all applicants for the postponement.

The "granting of hardship waivers" only extends the time to pay the delinquent amount due. Interest at 1½% monthly and any additional expenses continue to accrue on the parcel during the postponement period increasing the taxpayer's liability.

Witnessed:

[Signatures]

Daniel T. Klise
Genesee County Treasurer
D3. Genesee County Tax Foreclosure Prevention Checklist

DATE______________________________

NAME______________________________

PARCEL NUMBER______________________

_____ REFERRAL FOR PRINCIPALK RESIDENCE CREDIT

_____ MONTHLY PAYMENT AMOUNT – PARTIAL PAYMENTS ARE ACCEPTED AND
RECOMMENDED

YEAR________________ AMOUNT________________

YEAR________________ AMOUNT________________

_____ BUDGET FORM

_____ POVERTY EXEMPTION REFERRAL INFORMATION

_____ PROBATING A SMALL ESTATE INFORMATION

_____ MEANINGFUL CAREERS FOR PEOPLE WITH DISABILITIES FLYER

_____ BPA&O MICHIGAN COALITION OF BENEFITS PLANNING ASSISTANCE &
OUTREACH

_____ HELP AGENCY RESOURCE SHEET

_____ OBJECTION INFORMATION SHEET

_____ REVERSE MORTGAGE PACKAGE

_____ SPECIAL ASSESSMENT DEFERMENT - SENIOR CITIZENS OR TOTALLY AND
PERMANENTLY DISABLED PERSONS – MI DEPT OF TREASURY

I have received the above forms/pamphlets and they have been explained to me.

SIGNATURE_________________________ DATE__________
D4. Genesee County Information Regarding Postponement of Tax Foreclosure

GENESEE COUNTY
OFFICE OF THE TREASURER
1191 Beach Street, Suite 144
Flint, Michigan 48502-1470
Telephone (810) 237-3070
Fax (810) 237-3854

Daniel T. Kidee, Treasurer

APPLICATION INFORMATION REGARDING POSTPONEMENT OF TAX FORECLOSURE SALE OF HOMESTEADS IN GENESEE COUNTY

Genesee County requires that any person applying for the postponement of a tax foreclosure sale must both own and reside at the property, or be a legal guardian or conservator of or have power of attorney over the owner/resident.

The applicant must complete a Petition For Hardship Tax Foreclosure and attach one copy of the following documents:

1. Picture ID of applicant and, if applicable, picture ID of the person whom the applicant is the guardian or conservator of or has power of attorney over.

2. Documentation of the existence of the guardianship, conservatorship of power of attorney relationship.

3. A valid mortgage, deed or land contract for the premises.

4. Federal income tax returns for the last year filed for each resident of the household who filed.

5. Proof of the receipt of any needs-based state or federal assistance for any resident receiving the assistance.

All Applicants MUST be approved by the Genesee County Treasurer’s office in order for the tax foreclosure sale to be postponed for one year.

The Genesee County Treasurer’s office will consider the income and assets of the person or family applying for the postponement. Applicants whose assets exceed federal law income standards for Genesee County residents will only be eligible for a postponement if his or her household has suffered substantial financial hardship due to an unavoidable increase in expenses or an involuntary reduction in income.

An applicant may be subject to interview or investigation by the Genesee County Treasurer’s office or its agents for the purposes of verifying information contained in the application.

***
D5. Genesee County Application for Postponement of Tax Foreclosure

2007

PARCEL NUMBER

PETITION FOR HARDSHIP TAX FORECLOSURE POSTPONEMENT

I, (name)______________________________________, hereby petition the Genesee County
Treasurer to postpone the tax foreclosure of the property located in Genesee County at
(mailing address)____________________________________, for one year.
My day phone number is ____________________________.

Postponement of the tax sale will not affect the county's right to sell the property at a later foreclosure sale if the
delinquent property taxes remain unpaid.

Are you a military veteran? Yes [ ] No [ ] Is your spouse a military veteran? Yes [ ] No [ ]

Are you currently in bankruptcy? Yes [ ] No [ ]

1. Do you own and reside at the property which is subject to tax sale? Yes [ ] No [ ]
   If "yes" attach a copy of your deed, land contract or other proof of ownership and copy of your drivers
   license, or other photo identification showing that you reside at the property.

2. Did you receive a Homestead Property Tax Credit from the state? Yes [ ] No [ ]

3. Did you apply for an exemption from property taxes based on poverty within the last year? Yes [ ] No [ ]

4. If you do not own the property free and clear, what is the balance owing?________________________
   Name of Mortgage Company or Land Contract Holder________________________

EMPLOYMENT STATUS AND NAME OF EMPLOYER:

<table>
<thead>
<tr>
<th>Employed</th>
<th>Employer</th>
<th>Are you disabled?</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self</td>
<td>Yes [ ]</td>
<td>Full time</td>
</tr>
<tr>
<td></td>
<td>No [ ]</td>
<td>Part time</td>
</tr>
<tr>
<td>Spouse</td>
<td>Yes [ ]</td>
<td>Full time</td>
</tr>
<tr>
<td></td>
<td>No [ ]</td>
<td>Part time</td>
</tr>
</tbody>
</table>

   Nature of disability__________________________________________

CONTINUED ON OTHER SIDE

TREASURERS NOTES

DEED

HOMESTEAD

AGE

REFERRALS
5. Please list your and the other residents of the household’s names, social security numbers, ages and annual or monthly incomes. List yours first. Attach your and any other resident’s federal income tax returns for the last year filed.

<table>
<thead>
<tr>
<th>NAME (last name first)</th>
<th>RELATIONSHIP TO HOMEOWNER</th>
<th>SOCIAL SECURITY #</th>
<th>INCOME BEFORE TAXES</th>
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<tbody>
<tr>
<td></td>
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</tbody>
</table>

If necessary, please attach a separate sheet of paper with information on additional residents.

6. Do you or does any member of your household receive supplemental security income (SSI), Family Independence Payments, food stamps, medicaid, state medical benefits, state-provided child daycare or other needs-based public assistance? Yes [ ] No [ ] If “Yes”, list the name of the person and the type and amount of benefit, and attach to this petition recent documentation showing that the public assistance is being received.

<table>
<thead>
<tr>
<th>NAME</th>
<th>TYPE OF ASSISTANCE</th>
<th>MONTHLY AMOUNT</th>
</tr>
</thead>
<tbody>
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</tbody>
</table>
7. Did you or a member of your household experience an involuntary reduction in annual income last year due to any of the following? 
   a. Became unemployed or underemployed after a job loss? [ ] [ ]
   b. Became laid off, take family medical leave or go on strike for 4 weeks or more? [ ] [ ]
   c. Experience a wage reduction? [ ] [ ]
   d. Experience a decline in earnings and are self-employed, or working on commission? [ ] [ ]
   e. Gone on long or short term disability? [ ] [ ]
   f. Been divorced, separated or abandoned? [ ] [ ]
   g. Experienced a significant delay in payment of an approved private or government benefit such as a pension or annuity? [ ] [ ]

If you answered “Yes” to any of the above, how much less was your household income last year than the year before?

8. Did your household experience an unavoidable increase in expenses last year due to any of the following? 
   a. Significant dental or medical payments not covered by insurance? [ ] [ ]
   b. Significant uninsured costs resulting from a natural or man-made disaster? [ ] [ ]
   c. Expenses for major property repairs or maintenance necessary to keep your home livable? [ ] [ ]
   d. Major vehicle repairs not covered by insurance? [ ] [ ]
   e. Death and/or burial of a member of your family? [ ] [ ]

Date 

Print and sign your name 

Witness 

I swear, under the penalty of perjury that the above information is truthful and accurate, to the best of my knowledge.
ARE YOU FACING ANY SPECIAL CIRCUMSTANCES WHICH MAKE IT HARD TO PAY YOUR DELINQUENT TAXES? Please describe.

FUTURE PLAN TO CREATE POSITIVE CHANGES
- What specific action will be taken to avoid future property tax delinquency?
D6. Genesee County Principal Residence Credit Referral

PARCEL NUMBER ____________________________

YOU ARE BEING REFERRED FOR A POSSIBLE **PRINCIPAL RESIDENCE CREDIT**

YOU MUST TAKE A **COPY OF YOUR DEED**

AND **PROOF THAT THIS PROPERTY IS YOUR PRIMARY RESIDENCE TO**

YOUR LOCAL ASSESSOR’S OFFICE AT ________________________________

**ON OR BEFORE MAY 1, 2007**

---

Attach copy of their deed or land contract.

Attach a copy of their drivers license.
D7. Genesee County Property Tax Payment Budget Form

PARCEL NUMBER

REGULAR, MONTHLY PAYMENTS ARE NECESSARY TO RESOLVE YOUR DELINQUENT TAXES.

PAYMENTS SHOULD BEGIN IN MARCH 2007. AT LEAST ONE PAYMENT SHOULD BE MADE EACH MONTH.

IT IS RECOMMENDED THAT YOU PAY EVERY MONTH.

IF YOU HAVE ANY QUESTIONS, PLEASE CALL ME.

THANK YOU,

CATHY TOWN
## BUDGET

### Gross Monthly Income:

- **Salary/Wages:** $ __________________
- **Social Security/SI:** $ __________________
- **Pension/Retirement:** $ __________________
- **Interest/Dividends:** $ __________________
- **Rent Received:** $ __________________
- **Other:** $ __________________
- **Monthly Income:** $ __________________
- **Yearly Income:** $ __________________

### Assets:

- **Checking:** $ __________________
- **Savings:** $ __________________
- **Stock/Bonds:** $ __________________
- **Other Assets:** $ __________________
- **Total Assets:** $ __________________

### Monthly Expenses:

- **Mortgage:** $ __________________
- **Home Insurance:** $ __________________
- **Gas/Oil:** $ __________________
- **Electric:** $ __________________
- **Telephone:** $ __________________
- **Cell Phone:** $ __________________
- **Cable:** $ __________________
- **Credit Cards:** $ __________________
- **Auto Loan:** $ __________________
- **Auto Insurance:** $ __________________
- **Transportation:** $ __________________
- **Gas:** $ __________________
- **Auto repairs:** $ __________________
- **Bus/cab fares:** $ __________________
- **Groceries:** $ __________________
- **Medical/Dental:** $ __________________
- **Medications:** $ __________________
- **Medical Insurance:** $ __________________
- **Other:** $ __________________
- **Other:** $ __________________
- **Subtotal:** $ __________________
- **Property Taxes:** $ __________________
- **Total:** $ __________________

#### Comments:

- **Employer**
  - **Part-time or Full-time**
  - **Source**
  - **Source**
  - **Source**

- **Comments:**
  - **Comments**
  - **Comments**

- **Subtotal:**
  - **doctor bills, eye care, hearing aids**
  - **prescription and over the counter**
  - **Subtotal:**
  - **Subtotal:**
  - **Subtotal:**

- **Property Taxes:**
  - **monthly estimate**
  - **monthly estimate**
  - **monthly estimate**
D8. City Exemption Letter of Inquiry

Dear Assessor/Treasurer:

RE: Poverty Exemptions

Thank you for your written policy, income guidelines and sample applications you sent me last year.

I am starting my yearly up-dating of Guidelines for Poverty Exemptions notebook.

Have you had any changes that would be applicable for the 2007 year? May I continue to copy your application for referral purposes?

Thank you for your cooperation

Sincerely,

Catherine E. Town
Foreclosure Prevention
D9. Genesee County Letter and City of Flint Exemption Application

GENESEE COUNTY
OFFICE OF THE TREASURER,
1101 Beach Street, Suite 144
Flint, Michigan 48502-1476
Telephone: (810) 267-3059
Fax: (810) 267-3085

June 16, 2006

Scott Arrand
2972 Meisner
Flint Michigan 48506

Dear Scott Arrand:

You may qualify for a "POVERTY EXEMPTION" through the City of Flint.

A Poverty Exemption could significantly reduce your current 2006 taxes.

You would need to fill out the attached forms, following all instructions completely, and return them to the City of Flint, Assessors Office on or before July 14, 2006.

This application will be considered in person, at the July Board of Review. You must schedule an appointment by contacting Linda Mahalak at (810) 766-7255 ext 2402 no later than Friday, July 14, 2006.

If you have any questions, please call me.

Sincerely,

Catherine E. Town
Foreclosure Prevention

47-33-355-018
March 29, 2006

RE: 2006 APPLICATION FOR POVERTY EXEMPTION

Dear Homeowner:

Beginning in 1995, the provisions for Exemption for Poverty changed under State Law (1994 PA 390). You must be the owner of the property.

For your assistance we are enclosing:

1) A copy of the resolution
2) A copy of the requirements and guidelines for applicants in the City of Flint
3) A blank form for Declaration of Poverty

If you feel you qualify for 2006, please file this form and the necessary documentation with the City Clerk, 1101 S. Saginaw Street, Flint, MI 48502, no later than Friday, July 14, 2006. If you wish to appear before the Board of Review, you must schedule an appointment by contacting Linda Mahalak at (810)766-7255 ext. 2402 and file this form and the necessary documentation with the City Clerk, 1101 S. Saginaw Street, Flint, MI 48502, no later than Friday, July 14, 2006.

The July 2006 Board of Review will meet on Tuesday, July 18, 2006, in the Committee of the Whole Room, City Council Chambers, Third Floor, City Hall, beginning at 9:00 a.m.

If you have any further questions or concerns, please feel free to contact our office.

Sincerely,

Assessment Division
City of Flint

lhm
Resolution Adopting Policies and Guidelines for  
Board of Review Consideration of  
Poverty Exemption Applications  

WHEREAS, the Michigan General Property Tax Act at MCL 211.7u provides for 
an exemption in whole or in part from taxation of homesteads of persons who, in the 
judgement of the Board of Review by reason of poverty, are unable to contribute toward the 
public charges, and

WHEREAS, in 1994, the City of Flint Board of Review adopted guidelines for 
applicants requesting considerations for poverty exemptions pursuant to the Act which 
incorporated income guidelines based on standards developed by the U.S. Department of 
Housing and Urban Development (Section 8) for Flint, Michigan, for the very low income 
category, and

WHEREAS, pursuant to 1994 Public Act 390, the governing body of the local 
assessing unit must determine the policies and guidelines which the local assessing unit will 
use when deciding whether to grant poverty exemptions, and

WHEREAS, the Act further provides that the guidelines shall include, but are not 
limited to, the specific income and asset levels for persons claiming the exemptions, and 
that the income standards shall not be lower than Federal Poverty Income Standards, and

WHEREAS, the Chief Legal Officer and the Office of the Assessor have reviewed 
the guidelines adopted by the City Council for 1999 and have revised those guidelines to 
comply with the Act for 2001;

NOW, THEREFORE, BE IT RESOLVED, that pursuant to 1994 Public Act 390, 
the Flint City Council hereby adopts the guidelines for applicants requesting consideration 
for poverty exemptions as revised January 24, 2001, a copy of which is attached to this 
resolution, hereby directs the Board of Review to follow the policies and guidelines adopted 
in this and in subsequent years when considering whether to grant or deny poverty 
exemption pursuant to the Act, unless the Board of Review determines that there are 
substantial and compelling reasons why there should be a deviation from the policy and 
guidelines, and the substantial and compelling reasons are communicated in writing to the 
claimant.

APPROVED AS TO FORM:

Karen McDonald Lopez  
Chief Legal Officer

APPROVED BY  
CITY COUNCIL

Diane Litchfield

FEB 12 2001
CITY OF FLINT
GUIDELINES FOR APPLICANTS REQUESTING
CONSIDERATION FOR POVERTY EXEMPTIONS
(revised 2/13/06)

1. Applicants must fill out the Declaration of Poverty form in its entirety, the applicant's signature must be notarized, and applicant must attach a copy of a deed, land contract, or other evidence of property ownership.

2. All applicants must submit copies of the following forms for all persons residing in the homestead, filed in the immediately preceding year or in the current year.
   A. Federal Income Tax Return - 1040 or 1040A
   B. W-2 Forms
   C. Senior Citizens Homestead Property Tax Claim MI-1040CR-1
   D. General Homestead Property Tax Claim MI-1040CR-4
   E. Social Security Benefit Statement Form SSA-1099

3. All applications must be submitted to and received by the Assessor or the Board of Review after January 1 but before the day prior to the last day of the Board of Review.

4. Applicants will not be eligible for consideration if they do not meet the current income limit standards developed by the U.S. Department of Housing and Urban Development (Section 8) for Flint, MI, USA for the Very Low Income category. For 2006, the limits are:
   - A family of 1 shall make no more than $17500 a year ($1459/month)
   - A family of 2 shall make no more than $20000 a year ($1667/month)
   - A family of 3 shall make no more than $22500 a year ($1875/month)
   - A family of 4 shall make no more than $25000 a year ($2084/month)
   - A family of 5 shall make no more than $27000 a year ($2250/month)
   - A family of 6 shall make no more than $29000 a year ($2417/month)
   - A family of 7 shall make no more than $31000 a year ($2584/month)
   - A family of 8 shall make no more than $33000 a year ($2750/month)

5. All applicants must be owners of the property in which they reside. These applicants must produce a driver's license or other acceptable identification.

6. Applications may be reviewed by the Board of Review without the applicant being present. However, the Board may request that any or all applicants be physically present to respond to any questions the Board of Review or the Assessor may have.

7. The applicant may have to answer questions regarding financial affairs, health, the status of people living in their home for the Board, at a meeting which is open to the public at large.

8. All requests will be evaluated based on data submitted to the Board by petitioner, testimony taken from petitioner and information gathered from any source the Board may wish to use regarding the income and assets of the applicant and all persons residing in the homestead. Additionally, the Board of Review will consider all revenue and non-revenue producing assets during its deliberation as to whether relief shall be granted.

9. All applicants, if approved by the Board of Review, will pay based on an assessment which will produce a property tax liability equal to 5% of their gross income. The effect of the property tax rebate feature of the Michigan Income Tax will be considered when making this calculation. No one will be reduced to a zero assessment.
DECLARATION OF POVERTY

PETITION TO BOARD OF REVIEW

Owner's Name

Mailing Address

COUNTY

Property identified (Parcel code required. Property address & legal description optional):

NOTE: ANY PERSON MAKING A FALSE AFFIDAVIT FOR THE PURPOSE OF EXEMPTION FROM TAXATION SHALL BE GUILTY OF THE CRIME OF PERJURY AND SHALL BE PUNISHED ACCORDINGLY.

Assessed Amount | Owner's Estimated True Cash Value | Tentative Taxable Value | Year

IMPORTANT: IT IS NECESSARY THAT YOU FILL OUT THIS PETITION AS CAREFULLY AS YOU CAN. ALL QUESTIONS MUST BE ANSWERED. YOU MUST PROVIDE SUPPORTING INFORMATION SUCH AS CONTRACTS, MORTGAGE RECEIPTS, TAX RECEIPTS, BANK BOOKS, ETC. FOR THE BOARD OF REVIEW TO EXAMINE.

1. PERSONAL INFORMATION:

YOUR SOCIAL SECURITY NUMBER:                      AGE ON DECEMBER 31 OF LAST YEAR: 

YOURS: _______________ 

SPOUSE'S SOCIAL SECURITY NUMBER: 

SPouses: _______________

I hereby grant permission to review the income tax files in order to process this application.

Did you receive a Homestead Property Tax Credit from the State of Michigan?  Yes  No

2. HOUSEHOLD: PLEASE LIST ALL MEMBERS OF YOUR HOUSEHOLD, THEIR AGES, AND SOCIAL SECURITY NUMBERS.

NAME: ___________________ AGE: _____ $SN: ______________

NAME: ___________________ AGE: _____ $SN: ______________

NAME: ___________________ AGE: _____ $SN: ______________

NAME: ___________________ AGE: _____ $SN: ______________

NAME: ___________________ AGE: _____ $SN: ______________

If necessary, please attach a separate sheet of paper with any other names.

Person(s) (if different than owner)

Date

Mailing information (if different than owner information)

Phone No.
INCOME INFORMATION. YOU MUST INCLUDE ALL SOURCES OF INCOME OF ALL MEMBERS OF THE HOUSEHOLD.

A. Salaries, Wages, Tips and other employee compensation (including strike, sick and SUB pay) ...........................................
B. All dividends and interest (including U.S. State and municipal bond interest) .................................................................
C. Rent, royalty, and net business income .............................................................................................................................
D. Annuity, pension benefits, workers compensation ..............................................................................................................
E. All capital gains less capital losses ........................................................................................................................................
F. Child support, alimony or other support income Describe ................................................................................................
G. Other adjustments to income Describe ..................................................................................................................................
H. Social security, supplemental security income (SSI) or railroad benefits ..........................................................................
I. Unemployment compensation and trade readjustment allowance (TRA) benefits ..............................................................
J. Public assistance payments Describe (food stamps, fuel assistance, etc.) ................................................................................
a. SUBTOTAL ..................................................................................................................................................................................
b. Insurance premiums you paid for medical care of yourself and family ..................................................................................

HOUSEHOLD INCOME = Subtract line 'b' from line 'a' ..............................................................................................................

4. INVESTMENTS - PLEASE PROVIDE A LIST OF ALL STOCKS, BONDS, MORTGAGES, LAND CONTRACTS, ANNUITIES, U.S. SAVINGS BONDS, OR ANY OTHER INVESTMENTS YOU MIGHT HAVE.

<table>
<thead>
<tr>
<th>DESCRIPTION OF INVESTMENT</th>
<th>PRESENT VALUE</th>
<th>INCOME EARNED LAST YEAR</th>
</tr>
</thead>
</table>

5. REAL ESTATE - PLEASE PROVIDE A LIST OF ALL PROPERTY OWNED IN FULL OR IN PART BY YOU OR BY A MEMBER OF YOUR HOUSEHOLD (HOUSES, LAND, COTTAGES, GARAGES, STORES, ETC.) DO NOT INCLUDE YOUR HOMESTEAD.

<table>
<thead>
<tr>
<th>ADDRESS OF PROPERTY</th>
<th>IN WHOSE NAME IS PROPERTY?</th>
<th>VALUE</th>
<th>TAXES PAID LAST YEAR</th>
<th>INCOME LAST YEAR</th>
</tr>
</thead>
</table>

I, ____________________________, being duly sworn, do solemnly swear and state under the penalties of perjury, that the information contained herein, and my financial condition as above stated, is true and correct to the best of my knowledge and belief. I hereby grant permission to review the income tax files in order to process this application. DO NOT SIGN UNTIL YOU ARE BEFORE THE NOTARY PUBLIC

(SIGNED) ____________________________ (TITLE) ____________________________

Owner, Agent, or Counsel

Subscribed and sworn to before me this __________________ day of __________________

________________________________________
Notary Public

My Commission Expires __________________

FOR BOARD OF REVIEW USE ONLY

ASSESSED VALUE (Disposition by Board of Review) The Board of Review must state the reason for its action below.

☐ Denied ☐ Assessed Value Changed From: ______________________________ To: ______________________________

Record of Vote - Board of Review or Three Member Committee of Board

Member 1: ☐ YES ☐ NO Member 2: ☐ YES ☐ NO Member 3: ☐ YES ☐ NO

COMMITTEE SIGNATURES

________________________________________

Reason For Board Action: (A copy of the calculation sheet for poverty exemption must be attached.)

________________________________________

Signature of Clerk of Board of Review

Date
D10. Genesee County Probate Court “How to Probate A Small Estate” Presentation

James Bauer  
Genesee County Probate Court  
Presents  

HOW TO PROBATE A SMALL ESTATE  

Date: May 3, 2007  
Time: 2:00 PM – 3:00 PM  
Please be prompt  
Place: Genesee County Administration Building  
1101 Beach Street  
Flint MI 48502  
Room 301 – 3rd Floor  
Cost: Free
How to Probate a Small Estate

James N. Bauer
Estate Analyst/Administrator
Genesee County Probate Court

Assets Not Included in Probate Estate
- Joint Accounts
- Joint Assets
- Beneficiary Designations (life insurance, pension, IRAs)
- Roth IRAs
- Properties owned by a trust
- Payable on Death Accounts

Petition and Order for Assignment
- After deducting reasonable funeral expenses and costs of administration, if the value of the assets in the estate are less than $18,000

REQUIRED DOCUMENTS
- PC 556 Petition and Order for Assignment
- Copy of Funeral Contract
- Receipt for Funeral

Transfer Real Estate via Petition and Order for Assignment
- Record a Certified Copy of the order for assignment at the Register of Deeds office in the proper county
- Need to provide the legal description for the property on the Assignment and Order Form
Proposal for a Wayne County Property Tax Foreclosure Prevention Program

Procedure

- Estate Property is paid first to whoever paid the funeral bill
- Balance is assigned to the surviving spouse or, if no surviving spouse, to the decedent's heirs
- An heir (other than surviving spouse or dependent children) receiving property is responsible for unassessed debts of the decedent for 63 days from the date of the Order
- Order is granted immediately; no waiting period for creditors – no notice to creditors or heirs

miscellaneous/fees

- If there is a will, it is not admitted to probate, but a copy is placed in the file.
- Filing Fee is $25.00
- Inventory Fee is based on the value of the estate
- Certified copies of the Order for Assignment are $11.00 each.

Who are the Heirs?

- Surviving spouse
- Descendants
- Parents
- Siblings
- Grandparents
- Descendants of grandparents

transferring vehicles

Secretary of State

- If no Letters of Authority are going to be issued, the Secretary of State can transfer vehicles with a total value up to $60,000
- MCL 257.236
- Watercraft $100,000
- MCL 334.80312

Summary Proceeding

A method of closing the estate if there is either a Surviving Spouse or Dependent Children, and the value of the Estate is less than $51,000
Necessary Documents to Open an Informal Proceeding
- Application for Informal Probate and/or Appointment of Personal Representative PC 558
- Testimony of Interested Persons PC 565
- Register's Statement PC 568
- Acceptance of Appointment PC 571
- Letters of Authority PC 572
- Notice to Creditors PC 578

Exemptions (in order of priority)
700.2402, 2403, 2404
- Homestead Exemption $18,000
- Family Allowance $21,000
- Exempt Property $12,000

Priority for Payment of Claims and Expenses 700.3805
- Administration Costs and Expenses
- Reasonable Funeral and Burial Expenses
- Homestead Allowance
- Family Allowance
- Exempt Property
- Debts and Taxes with priority under Federal Law
- Reasonable and necessary hospital expenses of the decedent's last illness
- Debts and taxes with priority under state law
- All other claims

Transferring Real Estate with Letters of Authority
- Personal Representative transfers the property by deed to a buyer or the heirs or devisees

Fees
- Filing Fee $150.00
- Publication Fee $56.45
- Certified Copies of Letters of Authority $10.00 each
- Before the estate is closed, the inventory fee is also due. (Calculated based on the value of the estate - $100,000 estate = $362.50)

Sworn Closing Statement — Summary Proceeding
- This form may be filed to close the estate before the five month waiting period for creditors
Collection of Personal Property by Sworn Statement

- No Court Involvement (we only supply the affidavit form)
- A person who owes a debt to the decedent, or who has personal property of the decedent, must deliver it to the successor upon presentation of the affidavit and a death certificate.

Collection of Personal Property by Sworn Statement (cont.)

- Must wait 28 days after death
- No real estate
- Net value is less than $17,000
- No estate has been opened (or pending)
- Claiming successor is entitled to the property
- PC 598 Affidavit of Decedent's Successor

James N. Bauer
Estate Analyst/Administrator
Genesee County Probate Court
900 S. Saginaw Street
Flint, MI 48502
810-424-4426
D11. Meaningful Careers for People with Disabilities Brochure

Chances Are . . . MRS Is the Right Place

Welcome to Michigan Rehabilitation Services, often just called MRS. If you, or someone you know, has a disability and wants to find a meaningful career, MRS is here to help. Each year, more than 7,000 Michigan citizens with disabilities are assisted into jobs through MRS services.

Who Should Go to MRS?

MRS works with people with a wide range of disabilities. Some examples are:

Amputation * Kidney disease
Back disability * Learning disability
Brain injury * Mental illness
Cancer * Mental retardation
Cerebral palsy * Multiple sclerosis
Diabetes * Muscular dystrophy
Epilepsy * Paraplegia
Hearing loss * Quadriplegia
Heart disease * Substance abuse

A person with a disability may be eligible for MRS services if the disability causes problems in preparing for, finding, or keeping a job. The individual must also require MRS services in order to work.
D12. Michigan Coalition of Benefits Planning, Assistance & Outreach Brochure
What is the Benefits Planning, Assistance and Outreach Project?
The BPA&O Project is an aspect of the Ticket to Work initiative in Michigan. Our objective is to educate and assist individuals with disabilities who currently receive benefits from Social Security to understand the benefits and risks of going back to work and/or increasing their work income. The goal of the Project is to assist individuals to have a better quality of life and contribute to their communities as working citizens.

There is no cost to consumers for this service.

Can the Benefits Planning project help me? The BPA&O project is for people with disabilities, ages 14 - 64, who receive either Supplemental Security Income (SSI) or Social Security Disability Insurance (SSDI) or both. By understanding the Work Incentives programs of Social Security, you may be able to go back to work without risk to your benefits. If you are already working, you may be able to earn more money and keep benefits. There is also a possibility that you may no longer need to continue receiving benefits.

We can help you to understand the effect of work on a variety of benefits:
At times, individuals are afraid to work because they deal with several benefit programs. We can help analyze the impact on:
- Medicaid and Medicare
- SSI & SSDI
- Food Stamps
- Housing Subsidies
- Workers Compensation
- Unemployment Insurance

How does this project work? A trained and Certified Benefits Planner will sit down with you and gather information that can help you know what your options are for working. The Counselor will help you understand any risks involved, and let you decide what you want to do. The Counselor will ask about your work history, disability and other related information. Counselors can meet with you in a place that is convenient for you, the consumer. For example:
- Local Michigan Works offices
- MRC Offices
- Schools
- Your home
- Agency Offices

Find out more at:
www.ssbenefitsplanning-mi.org

The Michigan Benefits Planning, Assistance and Outreach Program is a proud part of Ticket To Work

Michigan Coalition of Benefits Planning, Assistance and Outreach
D13. Michigan Department of Treasury Affidavit Requesting Special Assessment Deferment

**PURPOSE**

The purpose of P.A. 360 of 1978, as amended, is to defer payment of special assessments for senior citizens who qualify under the act. (For a description of special assessments see instructions for line 8.)

The State of Michigan will pay the entire balance owing on the special assessment, including delinquent, current and future installments. At the time of payment, a lien will be recorded in favor of the State of Michigan. The lien will be subject to interest at 1/2 of 1 percent per month or fraction of a month (3 percent per year), when paid in the State. The lien will be removed when the deferment, plus interest, is paid by the taxpayer or the taxpayer's estate.

Senior citizens who meet the qualifications must repay the special assessment on his and/or her homestead when:

A. The homestead or any part thereof is sold,
B. The homestead is transferred to another,
C. A contract to sell is entered into,
D. One year has elapsed following the owner's death, subject to further order by the Probate Court.

**QUALIFICATIONS**

To qualify for the special assessment deferment you or your spouse (if jointly owned) must:

A. Be 65 years or older at the time of filing of this affidavit.
(Extension: If you are on a fixed income or totally or permanently disabled, the age requirement is waived by authority of P.A. 360 of 1978, as amended.)

B. Have been a Michigan resident for 5 years or more and must have owned and occupied the homestead for 5 years or more.

C. Be a citizen of the United States.

D. Have a total household income not in excess of $20,000.00.

**INSTRUCTIONS**

**INSTRUCTIONS TO SECTION I:**

(To be completed by the applicant)

Lines 1-4: Enter your complete name (or names, if owned jointly), homestead address, social security number(s), date(s) of birth and home telephone number.

Lines 5-9: Enter your responses by checking the appropriate boxes.

Lines 10: Enter the name of the state in which the homestead is located.

Lines 11: Enter the total amount which has been paid on the special assessment by the owner(s).

Lines 12-13: Enter the amount of interest paid on the assessment for this year.

Lines 14: Enter the amount of the lien which will be placed on the homestead. This lien may be removed at any time by paying the full amount of the assessment deferred, plus 1/2 of 1 percent interest per month or fraction of a month.

**INSTRUCTIONS TO SECTION II:**

(To be completed by the assessor)

Line 15: Enter the total amount which has been paid on the special assessment by the owner(s).

Lines 16: Enter the amount of interest paid on the assessment for this year.

Line 17: Enter the description of the homestead as recorded in tax assessment records.

Line 18: Enter the following information:

- Local Property Assessment Division
- Michigan Department of Treasury
- Treasury Building
- Lansing, Michigan 48922

**INSTRUCTIONS TO SECTION III:**

Enter on appropriate line 10a the amount of the special assessment included on line 15a which is delinquent.

Line 19: Enter the description of the homestead as recorded in tax assessment records.

Line 20: Enter the amount of the lien which will be placed on the homestead. This lien may be removed at any time by paying the full amount of the assessment deferred, plus 1/2 of 1 percent interest per month or fraction of a month.

**INSTRUCTIONS TO SECTION IV:**

When special assessments are due, submit affidavit and tax statements to the address above.
**Proposal for a Wayne County Property Tax Foreclosure Prevention Program**

**April 2007**

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### SENIOR CITIZEN OR TOTALLY AND PERMANENTLY DISABLED PERSON'S AFFIDAVIT REQUESTING SPECIAL ASSESSMENT DEFERMENT

<table>
<thead>
<tr>
<th>Form Name</th>
<th>Initials (if applicable)</th>
<th>Last name</th>
<th>Social Security No.</th>
<th>Date of Birth</th>
</tr>
</thead>
<tbody>
<tr>
<td>Home address (number and street or APO)</td>
<td>State</td>
<td>ZIP Code</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**PART I - ELIGIBILITY DETERMINATION (This part to be completed by applicant)**

1. Are you (a) citizen(s) of the United States?  
2. Have you lived in Michigan for five years or more?  
3. Have you lived in the same residence for five or more years?  
4. What is the purpose of the special assessment?  
5. When is the next installment payment due on the special assessment?  
6. Total assessment income for the past calendar year  
7. Is there a mortgage or lien on your residence?  
8. Mortgages or liens on your residence?  
9. Are you familiar with the requirements of Social Security?  

**PART II - DEFERRED ASSESSMENT COMPUTATION (To be completed by local assessor)**

10. Original amount of special assessment (must be $1000.00)  
11. Amount paid on special assessment by owner  
12. Amount of assessment to be deferred (line 10 less line 11)  
13. Amount of time at which deferral occurs (line 12 divided by 24)  

**Signature**  
Date  
Spouse's signature  
City, Village, or Township  
Parish, County  
Assessor Telephone No.
D14. Genesee County Reverse Mortgage Information Packet

Reverse Mortgages for Seniors
Home Equity Conversion Mortgages

Reverse mortgages enable eligible homeowners to access the money they have built up as equity in their homes.

**How you use the money is entirely up to you.** Most importantly these funds would be available to supplement your retirement income.

- Extra Monthly Income
- Help with medical expenses
- Pay off other Debts
- Make home repairs
- New car
- Pay property taxes

**Borrower Requirements:**

- Age 62 years of age or older
- Own your property
- Occupy your property as primary residence
- Participation in a consumer information session given by an approved HECM counselor

**Mortgage Amount Based On:**

- Age of the youngest borrower
- Current interest rate
- Lesser of appraised value or the FHA insurance limit

**Financial Requirements:**

- No income or credit qualifications are required of the borrower
- No repayment as long as the property is the primary residence
- Closing costs may be financed in the mortgage

**You may choose one of the following methods or payment:**

- Lump Sum Cash Payments
- Line of Credit
- Monthly Payments
- Any Combination
Reverse mortgage information


Lenders in Michigan

Senior's Equity Income Inc., (866) 260-8345 or www.seniorequitvincome.com

1st Alliance Bank, (800) 350-8718 or www.alliance-mortgage.com

Financial Freedom Senior Funding Corp., (800) 860-6983 or www.financialfreedom.com

First Financial Mortgage Corp., (800) 720-7003, ext. 202 or www.firstloans.net

Park Place Mortgage Corp., (888) ASENIO

Pillar Mortgage, (800) 773-4444 or www.pillarmortgage.com

Reverse Mortgages of Michigan (branch of Seattle Mortgage Co.), (877) 590-9648 or www.seattlemortgagecom

Wells Fargo Home Mortgage, (866) 859-9269, or www.wellsfargo.com
Top Ten Things to Know if You're Interested in a Reverse Mortgage

Reverse Mortgages are becoming popular in America. The U.S. Department of Housing and Urban Development (HUD) created one of the first. HUD’s Reverse Mortgage is a federally-insured private loan, and it’s a safe plan that can give older Americans greater financial security. Many seniors use it to supplement social security, meet unexpected medical expenses, make home improvements, and more. You can receive free information about reverse mortgages by calling 1-800-209-8085, toll-free. Since your home is probably your largest single investment, it’s smart to know more about reverse mortgages, and decide if one is right for you.

1. What is a reverse mortgage?

A reverse mortgage is a special type of home loan that lets a homeowner convert a portion of the equity in his or her home into cash. The equity built up over years of home mortgage payments can be paid to you. But unlike a traditional home equity loan or second mortgage, no repayment is required until the borrower(s) no longer use the home as their principal residence. HUD’s reverse mortgage provides these benefits, and it is federally-insured as well.

2. Can I qualify for a HUD reverse mortgage?

To be eligible for a HUD reverse mortgage, HUD’s Federal Housing Administration (FHA) requires that the borrower is a homeowner, 62 years of age or older; own your home outright, or have a low mortgage balance that can be paid off at the closing with proceeds from the reverse loan; and must live in the home. You are further required to receive consumer information from HUD-approved counseling sources prior to obtaining the loan. You can contact the Housing Counseling Clearinghouse on 1-800-559-4287 to obtain the name and telephone number of a HUD-approved counseling agency and a list of FHA approved lenders within your area.

3. Can I apply if I didn’t buy my present house with FHA mortgage insurance?

Yes. While your property must meet HUD minimum property standards, it doesn’t matter if you didn’t buy it with an FHA-Insured mortgage. Your new HUD reverse mortgage will be a new FHA-insured mortgage loan.

4. What types of homes are eligible?

Your home must be a single family dwelling or a two-to-four unit property that you own and occupy. Townhouses, detached homes, units in condominiums and some manufactured homes are eligible. Condominiums must be FHA-approved. It is possible for condominiums to qualify under the Spot Loan program. The home must be in reasonable condition, and must meet HUD minimum property standards. In some cases, home repairs can be made after the closing of a reverse
5. What's the difference between a reverse mortgage and a bank home equity loan?

With a traditional second mortgage, or a home equity line of credit, you must have sufficient income versus debt ratio to qualify for the loan, and you are required to make monthly mortgage payments. The reverse mortgage is different in that it pays you, and is available regardless of your current income. The amount you can borrow depends on your age, the current interest rate, other loan fees, and the appraised value of your home or FHA's mortgage limits for your area, whichever is less. Generally, the more valuable your home is, the older you are, the lower the interest, the more you can borrow. You don't make payments, because the loan is not due as long as the house is your principal residence. Like all homeowners, you are still required to pay your real estate taxes and other conventional payments like utilities, but with an FHA-Insured HUD Reverse Mortgage, you cannot be foreclosed or forced to vacate your house because you "missed your mortgage payment."

6. Can the lender take my home away if I outlive the loan?

No! Nor is the loan due. You do not need to repay the loan as long as you or one of the borrowers continues to live in the house and keeps the taxes and insurance current. You can never owe more than your home's value.

7. Will I still have an estate that I can leave to my heirs?

When you sell your home or no longer use it for your primary residence, you or your estate will repay the cash you received from the reverse mortgage, plus interest and other fees, to the lender. The remaining equity in your home, if any, belongs to you or to your heirs. None of your other assets will be affected by HUD's reverse mortgage loan. This debt will never be passed along to the estate or heirs.

8. How much money can I get from my home?

The amount you can borrow depends on your age, the current interest rate, other loan fees and the appraised value of your home or FHA's mortgage limits for your area, whichever is less. Generally, the more valuable your home is, the older you are, the lower the interest, the more you can borrow.

9. Should I use an estate planning service to find a reverse mortgage?

I've been contacted by a firm that will give me the name of a lender for a "small percentage" of the loan. HUD does not recommend using an estate planning service, or any service that charges a fee just for referring a borrower to a lender! HUD provides this information without cost, and HUD-approved housing counseling agencies are available for free, or at minimal cost, to provide information, counseling, and free referral to a list of HUD-approved lenders. Before you agree to pay a fee for a simple referral, call 1-800-569-4287, toll-free, for the name and location of a HUD-approved housing counseling agency near you.

10. How do I receive my payments?

You have five options:

- Tenure - equal monthly payments as long as at least one borrower lives and continues to occupy the property as a principal residence.
A proposal for a Wayne County Property Tax Foreclosure Prevention Program

- **Term** - equal monthly payments for a fixed period of months selected.
- **Line of Credit** - unscheduled payments or in installments, at times and in amounts of borrower’s choosing until the line of credit is exhausted.
- **Modified Tenure** - combination of line of credit with monthly payments for as long as the borrower remains in the home.
- **Modified Term** - combination of line of credit with monthly payments for a fixed period of months selected by the borrower.

U.S. Department of Housing and Urban Development
451 7th Street, S.W., Washington, DC 20410
Telephone: (202) 708-1111 TTY: (202) 708-1455
Seniors put mortgages in reverse

By Melissa Burden
After years of living, Evangeline and James Sharpe of Vienna Township are living a little easier these days.

Strapped for cash the past few years, the retired couple this summer took out a reverse mortgage, trading their equity into cash.

Opposite a mortgage, a reverse mortgage gives seniors money for their home equity, based on their home's value and interest rate. They are available to seniors 62 and older who own their home outright or have low mortgage balances and who attend a reverse mortgage counseling session with the U.S. Department of Housing and Urban Development.

The number of reverse mortgages—referred to as Home Equity Conversion Mortgages—has increased in recent years. The number of these mortgages increased by 70 percent in the last fiscal year ending June 30, according to the Federal Housing Administration.

The reverse mortgage market has become more popular as the Baby Boomer generation ages and faces financial challenges. The number of reverse mortgages originated in 2016 was 85,000, up from 53,000 in 2015, according to the Federal Housing Administration.

The Sharpe's are part of this growing sector of seniors who are looking for reverse mortgages. The number of reverse mortgages in Michigan is expected to increase in the coming years, according to Michael J. Ketchum, president of Michigan National Bank, a reverse mortgage lender.

Ketchum said reverse mortgages are a good option for seniors, especially those who own their homes outright and have low mortgage balances. The reverse mortgage allows seniors to access the equity in their homes without selling the property.

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Continued from D1

REVERSE

set County operations.

Kitchin's brother, president of the Independence company, which launched in Michigan in fall 2001 and now has three loan officers in the state.

Lenders offer different reverse-mortgage products, including the Home Equity Conversion Mortgage, available since 1998 and backed by the Federal Housing Administration.

Other products are Fannie Mae's HomeKeeper, typically for higher-valued homes, and California-based Financial Freedom Senior Funding Corp.'s Cash Account plan, which provides borrowers an open-ended line of credit.

Borrowing for FHA's insured product is limited to FHA's loan limit, which is $150,000 in Genesee County.

Generally, seniors can take up to 75 percent of their home's appraisal value, Kitchin said. All loans on homes must be paid back. A borrower can never owe more than the home's value, Kitchin said.

"The older you are, the more you get," he said.

For reverse-mortgage borrowers of more than 80 years, Kitchin said, HomeKeeper can benefit others in a lump sum. Borrowers can select a lump sum, monthly payments for life or a payment for a designated time, a line of credit or a combination of these options.

"You want to help," Belling said.

Mellisa Burden covers business.

The 82-year-old woman was found dead in her Farmington Hills home, and dollars of high-interest bills and accounts could be paid from the proceeds, said Kitchin, whose company is a correspondent for Financial Freedom Senior Funding Corp. Inc., the largest reverse-mortgage company in the nation.

Homeowners using FHA's program also have to pay out of pocket for a home appraisal, which locally runs $150, he said.

"You probably only want to take one (reverse mortgage) out if you plan on staying in the house for a long time," said Brooklyn Belling, a reverse mortgage specialist for the AARP Foundation.

"These loans are fairly expensive to set up. It's a very expensive way to borrow money if you're not planning on staying there for a while.

"Interest is adjusted monthly or annually on the reverse mortgage and is added to the loan balance," Kitchin said. When a homeowner dies, the servicer sells the home and uses the sale money to pay off the principal loan, accumulated interest, real estate fees and any other costs. Remaining proceeds go to the estate.

In the past year, 978 people of Michigan Housing Counseling in Flint Township said she could sell 99 to 100 people.

Depending on a homeowner's position, he or she could sell the home and avoid cheaper living arrangements or borrow money for a home repair, Belling said.

"Often if someone just needs help with home repairs, they can sell their home and pay for their medical bills," Belling said.

Closing costs, in a fixed amount, and dollars of high-interest bills and accounts could be paid from the proceeds, said Kitchin.
Appendix E: Washtenaw County Property Tax Foreclosure Prevention Program Forms

E1. Washtenaw County Property Tax Foreclosure Information Brochure
E2. Washtenaw County Treasurer’s Office Financial Hardship Extension Policy
E3. Washtenaw County Financial Hardship Exemption Application
E4. Washtenaw County Application for Deferment of Taxes
E5. Washtenaw County Principal Residence Brochure
E6. Washtenaw County “Beware of Wolves” Brochure
E7. Housing Bureau for Seniors Property Tax Foreclosure Prevention Assessment Tool
E8. Housing Bureau for Seniors Property Tax Foreclosure Loan Policy
E9. Housing Bureau for Seniors Property Tax Foreclosure Prevention Applicant Screening and Loan Process
E10. Housing Bureau for Seniors Property Tax Foreclosure Prevention Loan Orientation Materials
E11. Housing Bureau for Seniors Property Tax Foreclosure Prevention Loan Application
E12. Housing Bureau for Seniors Property Tax Foreclosure Prevention Loan Discharge Procedures
E13. Housing Bureau for Seniors Property Tax Foreclosure Prevention Lien Subordination Policy
We can help you keep your property

If you are unable to pay your delinquent property taxes, please call us about your situation. We can offer suggestions for:

- Emergency loans and grants from various helping agencies
- Sources of legal assistance
- Budgeting help and partial payment plans
- Special resources for veterans and seniors
- Hardship extension of foreclosure deadline
- Senior deferment and hardship reduction of 2006 taxes
- Automatic payment arrangements or credit card payments

We want to help you keep your property

Catherine McClary
Washtenaw County Treasurer

Delinquent Tax Notice Enclosed

Fees and interest have been added to the base amount of your taxes:
- any fees/interest added by your local treasurer
- 4% administration fee
- 1% interest per month, beginning March 1, 2006

We cannot waive any of these fees even if you did not receive a prior bill.

Partial payments are accepted on your account and we strongly encourage you to make payment as soon as possible. We can also deduct payments automatically from your checking account.

Unpaid taxes can now lead to the loss of your property as early as February 2008.

Catherine McClary
Washtenaw County Treasurer

200 N. Main Street, Suite 200
F.O. Box 8645
Ann Arbor, MI 48107-8645
phone: 734-222-6600
taxes@washtenaw.org

Phone: 734-222-6699
Fax: 734-222-6692
taxes@washtenaw.org

A Note About Banks and Mortgage Companies

State law requires us to notify anyone with a claim against your property, including your mortgage lender. When we conduct a search of records in the County Register of Deeds office next year, we will notify anyone with a recorded claim against your property.

Sometimes a bank or mortgage company will pay your delinquent taxes to protect their mortgage. They may then demand repayment from you, either immediately or by increasing your monthly mortgage payment. They may even begin mortgage foreclosure.

Please contact us at once if you are concerned about a mortgage lender's payment. We can link you to legal and/or budget advice from one of our partnership organizations.

Also, please be cautious before refinancing to pay your delinquent taxes. Most lenders are reputable but there are predatory lenders whose business practices may endanger the equity you've built up in your home.
Proposal for a Wayne County Property Tax Foreclosure Prevention Program

Delinquent Property Tax Timeline for 2005 Taxes

This Year

On March 1, 2006
Unpaid 2005 taxes become "delinquent" and due to the Washtenaw County Treasurer
* 4% Administrative Fee added
* Interest begins to accrue at 12% per year

On Oct. 1, 2006
$15 fee added

On Nov. 1, 2006
Parcel added to preliminary foreclosure list

Next Year

On March 1, 2007
* Minimum of $206 in fees added
* Property forfeited to County Treasurer
* Interest rate increased to 18% per year retroactive to March 1, 2006

June 2007
Foreclosure petition filed in Circuit Court

Between June 1, 2007 and January 31, 2008
Tally research to identify owners and lienholders
Personal visit made to delinquent property
Mortgage lenders, banks and other lienholders notified

Early 2008

January 2008
Show Cause hearing held

February 2008
Court Hearing held and Judge signs Foreclosure Order

March 31, 2008
Redemption rights expire if taxes are not paid and property ownership transfers to the Washtenaw County Treasurer

July 2008
Property sold at auction. Prior owner does not receive any of the proceeds.

The property tax foreclosure process can be confusing. We'd like to answer any questions you might have. We can also help you develop a payment strategy. Please call us at 222-6600 or send an e-mail to taxes@eWashtenaw.org

This timeline is intended to describe in general terms the major elements and deadlines of the new law regarding delinquent property taxes.

Washtenaw County Treasurer
Catherine McClary
Phone: 734-222-6600
Fax: 734-222-6622
taxes@eWashtenaw.org

200 N. Main Street, Suite 210
P.O. Box 8645
Ann Arbor, MI 48107-8645
E2. Washtenaw County Treasurer’s Office Financial Hardship Extension Policy

Washtenaw County Treasurer’s Office
Catherine McClary, Treasurer

POLICY
One-Year Financial Hardship Extension from Foreclosure 2006
(2004 and prior years’ delinquent taxes to be withheld from foreclosure in February 2007)

Hardship Extensions are designed to delay foreclosure deadlines by one year for owners who are actively working to catch up their delinquent property taxes. Hardship Extensions are aimed at homeowners but may be granted occasionally for small, family businesses or commercial property that is the primary source of the owner’s income. The person requesting an extension must:

1. Hold title to the property or represent the estate if the owner is deceased.

2. Complete the attached Application.

3. Provide proof of income.

4. Provide information to us about assets and expenses you may have.

5. Present a plan for payment. Plans may include one or more of the following:
   a. Automatic deduction plan with the Treasurer
   b. Assistance from a local help agency
   c. Recent history of making regular payments
   d. Sale or refinancing of the property

The Treasurer will assist delinquent taxpayers to develop a payment plan as part of the application process. We can also refer you to expert, confidential budget counseling at no cost to you.

The law requires the Treasurer to review your income and allows the Treasurer to grant hardships to property owners whose household income is at or below the federal poverty income standards (as defined and determined annually by the United States Office of Management and Budget). However, the Washtenaw 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.

Granting of financial hardship status shall be for only current year(s) pending foreclosure; it extends only the time to pay the amount due; additional expenses, interest, and penalties continue to accrue.
E3. Washtenaw County Financial Hardship Exemption Application

INSTRUCTIONS FOR
APPLICATION
ONE-YEAR HARDSHIP EXEMPTION
WASHTENAW COUNTY TREASURER
2006

The 2006 Application for One-Year Hardship Exemption 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 exemption, the following information must be provided:

1. COMPLETE ALL SECTIONS OF THIS APPLICATION IN FULL; BE SURE TO SIGN THE APPLICATION.

2. Submit a completed and signed copy of the following:

   2005 Michigan Income Tax Return, including Homestead Property Tax Credit Claim (MI 1040 CR)

   2005 Federal Income Tax Return (1040), if you are required to file federal income tax.

   2005 Federal Income Tax Return (1040) for all other 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 3 under the “2006 Estimated Household Income” section and included in Total Projected Household Income for 2006.

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. The application must be legible. If you need or want to provide additional information, please attach a separate sheet. If you need help preparing your application, please call us.

6. Do not submit originals of supporting documentation as we must keep these for our records and cannot return them.

7. If the application is incomplete or you do not include copies of the required financial documents, you may be considered ineligible for a one-year hardship exemption.
# Application for One-Year Hardship Exemption

**Confidential Information**

WASHTENAW COUNTY TREASURER'S OFFICE

**APPLICATION**

APPLICATION FOR ONE-YEAR HARDSHIP EXEMPTION

PARCEL I.D. ____________________________

APPLICANT'S NAME ____________________________ AGE ______

NAME OF SPOUSE, or CO-OWNER (if applicable) ____________________________ AGE ______

APPLICANT'S MAILING ADDRESS ____________________________

PROPERTY ADDRESS FOR WHICH RELIEF IS BEING SOUGHT ____________________________

DO YOU CLAIM THIS PROPERTY AS YOUR HOMESTEAD (Principal Residence)? ( ) YES ( ) NO

TELEPHONE NUMBER ____________________________

ARE YOU A MILITARY VETERAN? ( ) YES ( ) NO IS YOUR SPOUSE A MILITARY VETERAN? ( ) YES ( ) NO

EMPLOYMENT STATUS AND NAME OF EMPLOYER:

<table>
<thead>
<tr>
<th>Employed</th>
<th>Employer</th>
</tr>
</thead>
<tbody>
<tr>
<td>SELF</td>
<td>( ) YES ( ) NO</td>
</tr>
<tr>
<td>SPOUSE</td>
<td>( ) YES ( ) NO</td>
</tr>
</tbody>
</table>

ARE YOU DISABLED?

<table>
<thead>
<tr>
<th>SELF</th>
<th>( ) YES ( ) NO</th>
</tr>
</thead>
<tbody>
<tr>
<td>SPOUSE</td>
<td>( ) YES ( ) NO</td>
</tr>
</tbody>
</table>

**Nature of Disability**

Please provide documentation of disability.

Do you have any MAJOR OR UNUSUAL OUT-OF-POCKET expenses? If yes, please list them below and provide verification.

<table>
<thead>
<tr>
<th>Type of Expense</th>
<th>Amount Per Year</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**List All Persons Living in This Home Other Than You or Your Spouse:**

<table>
<thead>
<tr>
<th>Name</th>
<th>Age</th>
<th>Relationship</th>
<th>Occupation</th>
<th>Annual Income</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Claimed As Dependent</th>
<th>( ) YES ( ) NO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>( ) YES ( ) NO</td>
</tr>
<tr>
<td></td>
<td>( ) YES ( ) NO</td>
</tr>
<tr>
<td></td>
<td>( ) YES ( ) NO</td>
</tr>
<tr>
<td></td>
<td>( ) YES ( ) NO</td>
</tr>
</tbody>
</table>

Attach additional sheet, if needed.
### PROPERTY INFORMATION

<table>
<thead>
<tr>
<th>Purchase Date</th>
<th>Purchase Price</th>
<th>If not, amount of monthly payment</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Do you own this property free and clear?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>Are the taxes included in payment?</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Have any improvements, changes, or additions been made to the property in the last two (2) years?</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>If yes, please explain:</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### ASSET INFORMATION

<table>
<thead>
<tr>
<th>Location</th>
<th>Value</th>
<th>Type of Use</th>
<th>Purchase Date</th>
<th>Purchase Price</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>What are your assets in addition to real estate? (Do not include sheltered retirement plans such as IRA, 401(K), 403(B), Keogh, 457, annuities, or company pension programs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash</td>
</tr>
<tr>
<td>Savings Accounts/Certificates &amp; Money Markets</td>
</tr>
<tr>
<td>Checking Accounts</td>
</tr>
<tr>
<td>Stocks/Bonds/Treasury Bills</td>
</tr>
<tr>
<td>Insurance – Cash Value</td>
</tr>
<tr>
<td>Other</td>
</tr>
<tr>
<td>Investments</td>
</tr>
<tr>
<td>Personal Property held as an investment (i.e., gems, jewelry, coin collections, antique cars, etc.)</td>
</tr>
<tr>
<td>Vehicles: Cars, Trucks, Boats, Trailers, etc.</td>
</tr>
</tbody>
</table>

### Vehicle Table

<table>
<thead>
<tr>
<th>Make</th>
<th>#1</th>
<th>#2</th>
<th>#3</th>
</tr>
</thead>
<tbody>
<tr>
<td>Model</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Year</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Value</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Balanced Owed</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
### INCOME INFORMATION

#### ESTIMATED HOUSEHOLD INCOME FOR THIS YEAR

<table>
<thead>
<tr>
<th>SOURCE</th>
<th>AMOUNT PER YEAR</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wages, Salaries, Tips, Sick, Strike, and sub-pay, etc.</td>
<td>$</td>
</tr>
<tr>
<td>Social Security/SSI Benefits Income</td>
<td>$</td>
</tr>
<tr>
<td>Retirement Pension or Annuity Benefits (Includes Military Retirement Pay)</td>
<td>$</td>
</tr>
<tr>
<td>Interest and/or Dividends Earned (includes non-taxable interest)</td>
<td>$</td>
</tr>
<tr>
<td>Rent/Business or Royalty Income</td>
<td>$</td>
</tr>
<tr>
<td>Disability Payments (Worker Comp, Veterans Disability, Pension Benefits)</td>
<td>$</td>
</tr>
<tr>
<td>ADC, SFA, SDA, RAP/REP (Attach a copy of DSS Annual Statement)</td>
<td>$</td>
</tr>
<tr>
<td>Alimony</td>
<td>$</td>
</tr>
<tr>
<td>Child Support</td>
<td>$</td>
</tr>
<tr>
<td>Unemployment Benefits</td>
<td>$</td>
</tr>
<tr>
<td>Other Nontaxable Income (Military Family Alloittments, College Scholarships, Grants, Fellowships, Etc.)</td>
<td>$</td>
</tr>
<tr>
<td>Less Amount YOU PAY for Medical Insurance</td>
<td>$ ( )</td>
</tr>
</tbody>
</table>

**YOUR TOTAL INCOME**

ADD INCOME FOR ALL MEMBERS OF HOUSEHOLD (not claimed as dependents) AS SHOWN ON FIRST PAGE OF APPLICATION  $ 

TOTAL PROJECTED HOUSEHOLD INCOME FOR THIS YEAR $ 

---

Are you facing any special circumstances which make it hard to pay your delinquent taxes? Please describe (use an additional sheet if you need to).

---

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

**YOUR SIGNATURE:**

**SPOUSE OR CO-OWNER'S SIGNATURE:**

**DATE:**
E4. Washtenaw County Application for Deferment of Taxes

Application for Deferment of Summer and Winter Taxes

See General Information on Back of Form

<table>
<thead>
<tr>
<th>Applicant’s Name (Last, First, Initial)</th>
<th>Parcel ID Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Address (Number and Street)</td>
<td>City Village Township</td>
</tr>
<tr>
<td>Name of City, Village, or Township</td>
<td></td>
</tr>
</tbody>
</table>

SUMMER / WINTER DEFERMENT:

I hereby request that the treasurer of the municipality where I reside defer without penalty and interest the due date of taxes on my principal residence identified above for the following:

- Summer Taxes Only (Payment due February 14)
- Winter Taxes Only (Payment due April 30)
- Summer and Winter Taxes (Payment due April 30)

☐ I certify that my gross household income for the preceding calendar year did not exceed $40,000 and that I qualify for the deferment provided for in the General Property Tax Act under the classification marked below, and that the Homestead Property Tax Credit Claim must be filed on or before February 14th. (and check one below)
  - 62 years of age or older, including the unmarried surviving spouse of a person who was 62 years of age or older at the time of death.
  - Paraplegic or Quadriplegic
  - Eligible Serviceperson, Eligible Veteran, Eligible Widow or Widower
  - Blind
  - Totally and Permanently Disabled

SPECIAL AGRICULTURAL SUMMER DEFERMENT:

I certify that I own the property, which is classified or used as agricultural real property, and the gross receipts of agricultural or horticultural operations in the previous year (or the average gross receipts for such operations in the previous three years) is not less than my household income for the preceding calendar year.

- Summer Taxes Only on Agricultural Property (Payment due February 14)

I understand that misleading or false statements on this application may subject me to penalties and interest for late payment of taxes.

Applicant's Signature

Date

After February 28th, please make property tax payments to:
Washtenaw County Treasurer
PO Box 8645, 200 N Main, Suite 200, Ann Arbor, MI 48107-8645.

FOR OFFICE USE ONLY

Municipality Approval Signature

Date

White - Local Unit
Yellow - County Treasurer
Pink - Applicant

PLEASE WRITE FIRMLY

Rev. 9/08
GENERAL INFORMATION:

A deferment is a process which delays the paying of taxes without interest or penalty within a specified time. Payment of the taxes is essential. Summer deferments only are deferred to February 14th. Winter deferments will "pull along" the summer deferment if one has been filed. An agricultural deferment does not exist for the winter, only the summer taxes. This form has been designed to combine the summer and winter application. It must meet the September 14th deadline to be approved for both summer and winter taxes. The responsibility for approval, or rejection, of any deferment resides with the municipality — according to the MCLA 211.44: 211.51: 211.59.

File this application with the Treasurer of your city, village or township to defer, without penalty and interest, the due date of your summer and/or winter taxes. Filing of this form is voluntary, however, your due date will not be extended unless this form is filed. To defer summer and winter taxes, this application is due:

• Summer deferment only application deadline: September 14 (Summer payments due February 14)
• Winter deferment only application deadline: February 14 (Winter payments due April 30)
• Summer and Winter deferment application deadline: September 14 (Both payments are due April 30)

This form is issued under authority of the State of Michigan Public Act 206, 1893 as amended and the Washtenaw County Board of Commissioners Resolution dated April 15, 1979 (below).

A RESOLUTION WAIVING THE COLLECTION OF FEES ON PROPERTY TAXES FOR SENIOR CITIZENS, PARAPLEGICS, QUADRIPLEGICS, ELIGIBLE SERVICE OFFICERS, ELIGIBLE VETERANS, ELIGIBLE WIDOWS, TOTALLY AND PERMANENTLY DISABLED OR BLIND PERSONS UNDER THE PROVISIONS OF SECTION 211.59 OF THE MICHIGAN COMPLIED LAWS.

WASHTENAW COUNTY BOARD OF COMMISSIONERS
APRIL 15, 1979

WHEREAS, senior citizens and others are eligible for certain property tax credits from the State of Michigan; and

WHEREAS, those credits are not always issued to applicants prior to the March 1 deadline for payment of county property taxes; and

WHEREAS, the Washtenaw County Board of Commissioners desires not to penalize these persons through the assignment of collection and interest penalties where evidence of a tax credit can be demonstrated; and

WHEREAS, this matter has been reviewed by the County Administrator, the Corporation Counsel, the County Treasurer, and the Ways & Means Committee;

NOW THEREFORE BE IT RESOLVED, that the Washtenaw County Board of Commissioners hereby provides that for taxes paid in the first year of delinquency before May 1 for a senior citizen, paraplegic, quadruplegic, eligible service officer, eligible veteran, eligible widow, totally and permanently disabled, or blind; as those persons are defined in Chapter 9 or Act No. 281 of the Public Acts of 1967, as amended, being Sections 206.501 to 206.532 of the Michigan Compiled Laws, who makes a claim before February 15 for the credit provided by Chapter 9 of Act 281 of the Public Acts of 1967, as amended, being Sections 206.501 to 206.532 of the Michigan Compiled Laws, who present a copy of the form filed for that credit to the county treasurer, who has not received the credit before March 1, and who states that the credit was needed to pay the taxes:

A. Any collection fee in excess of the fees that would have been added if the tax had been paid before February 15 shall be waived.
B. Interest paid pursuant to subsection (1) of Michigan Compiled Laws Section 211.59 shall be refunded from the General Fund of the County.
C. The local Treasurer shall indicate on the delinquent tax roll if a 1% collection fee was added to the tax collected before February 15.
D. The fees authorized and collected pursuant to the section and credited to the delinquent property tax administration fund shall be used by the Department of Treasury to pay expenses incurred in the administration of this act.

BE IT FURTHER RESOLVED, that the Board of Commissioners directs the County Administrator to notify all local units of government in the County and appropriate senior citizens, handicapped and veteran agencies of this resolution.
E5. Washtenaw County Principal Residence Brochure
I. Special Cautions

1. Homeowners qualify for only one Principal Residence Exemption. Married couples filing joint income tax returns qualify for only one Principal Residence Exemption.

2. Homeowners qualify for only one Principal Residence Exemption. Married couples filing joint income tax returns qualify for only one Principal Residence Exemption.

3. Homeowners qualify for only one Principal Residence Exemption. Married couples filing joint income tax returns qualify for only one Principal Residence Exemption.

II. What does the law mean by “own and occupy”? Simply put, you must own your home or be purchasing it through a land contract. Joint ownership is okay for example, older parents may add their adult children on the home’s title. You may also be an owner if you hold a lease or have placed your home in certain types of trusts.

III. What do I do next?

You may have received a letter from the Wayne County Treasurer regarding your principal residence status. That means that the State has flagged your property as possibly having an incorrect coalition for principal residence status. Your letter gives you 30 days to provide information to show that you should retain the principal residence status. After 30 days or we will have no choice but to deny your exemption and send you a bill. Once we deny, you can challenge the denial only by appealing to the Michigan Tax Tribunal in Lansing.

IV. Do I need to file an Affidavit?

Probably not. Most homeowners have already signed a Principal Residence Affidavit (formerly a Homestead Affidavit). New Affidavits are required only if you buy a new home or if you had previously signed the homestead status. You can check to see if you have homestead status by calling your local assessor. If you no longer qualify for the Principal Residence Exemption, you should complete a Request to Rescind Withdraw Principal Residence Exemption.

V. How do I qualify for a Principal Residence Exemption?

You must meet the following guidelines:

1. Be a Michigan resident—this tax benefit is now called the Principal Residence Exemption.

2. Own and occupy the property.

3. File an Affidavit.

VI. Who is a Michigan Resident?

Michigan must be your permanent home—the place to which you intend to return whenever you go away. You may still be a Michigan resident even if you spend part of the year in another state. However, you may not claim a Michigan Principal Residence Exemption if you also claim a similar exemption or credit in another state.
Proposition for a Wayne County Property Tax Foreclosure Prevention Program

April 2007

E6. Washtenaw County “Beware of Wolves” Brochure

Update for Taxpayers

Catherine McClary
Washtenaw County Treasurer

BEWARE OF WOLVES

There are people who aren’t always what they seem and don’t always have your best interest at heart. Beware of these “wolves.”

Anyone can buy a delinquent tax list – it is public information and Michigan law requires that County Treasurers provide the list of delinquent property tax payers to whomever asks.

Your name/address has been provided to people who buy delinquent property tax payer lists. They may offer to pay your taxes...

...by re-financing your home – you may have to pay more in monthly payments or pay a higher interest rate – you may have additional fees and may lose equity in your home.

...by taking possession (ownership by quit claim deed) of your home and making you pay rent to them.

Here are some tips if anyone calls you, visits you, or mails you something to “help” you with your delinquent taxes:

❖ Hang up or ask them to leave. You do NOT have to respond to a phone call, visit, or mailing.
❖ Do not give out any personal information regarding your situation.
❖ Do not automatically believe any claims they may make. If it sounds too good to be true, it probably is.

A message from Catherine McClary, County Treasurer:

Our staff is competent and caring. Information you provide is confidential.
### E7. Housing Bureau for Seniors Property Tax Foreclosure Prevention Assessment Tool

**Housing Bureau for Seniors**  
PTFP Assessment Tool

<table>
<thead>
<tr>
<th>Date: __________________</th>
<th>Counselor: __________________</th>
</tr>
</thead>
<tbody>
<tr>
<td>Case Number: __________________</td>
<td></td>
</tr>
</tbody>
</table>

**Client**: __________________  
**Phone**: __________________

**Street**: __________________  
**APT**: __________________  
**City**: __________________

**DOB**: __/__/__  
**Age**: ______  
**Sex**: ______  
**Race**: ______  
**Marital Status**: S M W D

**Education**: __________________

Any persons (aside from the client and HBS staff) present (name, relationship, phone):

---

**Emergency Contact Person(s)**:

---

**Supports (Family, Neighbors, Friends) and their limitations**: __________________

---

**What prompted HBS referral**: __________________

---

**Monthly Income(& sources)**:  
**Pension SS/SSI/SSDI**  
**Employment**

**Assets/Investments**: __________________

**Health factors affecting clients decision making process**: __________________

---

**Health problems**:  
__cognitive:__  
__physical:__

**Comments**: __________________

---

**Psychiatric and substance abuse**:  
__Psychiatric History__  
__History of Psychiatric Hospitalization__

__Substance abuse history__  
__ETOH__, __Rx (type)__

**Other**: __________________

__Currently under care of Psychiatrist__

__CMH Consumer/name of Caseworker__

S:\Foreclosure prevention\PTFP Policy and Procedures\PTFP assessment tool.doc
Comments: __________________________________________

Affiliations with other Agencies:
FIA: 
_ Medicaid  _ Food Stamps  _ Chore Services  _ SER  _ SMP

AAA/Community Health: 
_ Medicaid Waiver  _ Health Insurance  _ Chore Services

Other Nonprofits (ex. NSS, Catholic Social Services) and type of assistance:

Accessed Emergency Funds? (Which agency and why): ______________________________________

Transportation:
_ Owns/Drives Car  _ Uses Public Transportation (Regular Bus Routes)
_ Uses Dial-A-Ride  _ Uses Pre-scheduled Transportation
_ Needs specialized transport (for Wheelchairs etc.)

Comments: __________________________________________
E8. Housing Bureau for Seniors Property Tax Foreclosure Loan Policy

Housing Bureau for Seniors
Property Tax Foreclosure Prevention
Policy and Procedure regarding Loan Fund Review

Team participation in the Plan–Do–Check–Act (PDCA) cycle for continuous quality improvement is inherently critical to the success of the loan fund program.

The executive director, along with the financial clerk, and the program coordinator shall meet quarterly and review the following:

- Accounts receivable ledgers
- Assurance that all loans made during the quarter are recorded according to procedure
- Assurance that all loans discharged are recorded according to procedure
- Discuss loan balances and strategy to meet the needs of the potential loan pool
E9. Housing Bureau for Seniors Property Tax Foreclosure Prevention Applicant Screening and Loan Process

Property Tax Foreclosure Prevention

Applicant Screening and Loan Process

1. Applicant’s property must have delinquent taxes turned over to the County Treasurer or be in the process of mortgage foreclosure. The applicant must provide documentation in one of the following ways:

   ⇒ A delinquent tax notice issued by the Washtenaw County Treasurer
   ⇒ A forfeiture notice issued by the Washtenaw County Treasurer
   ⇒ A Show Cause Hearing Notice for Foreclosure issued by the Washtenaw County Treasurer
   ⇒ Notice from the client’s mortgage company with intent to foreclose (an acceleration letter)
   ⇒ Notice from a collections company or law firm that the client’s mortgage company has turned the account over to collections and will be involved with the foreclosure process.

If possible, the mortgage notification should include the date of the Sheriff’s Deed Sale. Mortgage foreclosure applicants must have attempted to negotiate either a special forbearance (a plan that would extend the applicants mortgage and tack on delinquent payments to the end of the mortgage) or a workout plan (an increased mortgage payment for a set period of time that would clear arrearages and then fall back down to a regular mortgage payment) with the mortgage company. The workout plan must be reviewed by a budget counselor for feasibility. If the applicant has already agreed to a workout plan which is proving to be unsensible, a loan could be considered after a budget counselor reviews and endorses a new plan.

2. The applicant will be provided orientation materials which will explain the loan application process, terms of the loan, and that: The Housing Bureau for Seniors, a community service of the University of Michigan Health System, adheres to a policy of equal opportunity and non-discrimination.
3. The loan may not exceed $15,000. The loan must be used to pay delinquent property tax or mortgage only. Loan funds may not be used to pay current property tax, home insurance or home repair costs.

4. Applicants’ income must be at or below 80% of county median income see county web site for detail each year:
http://www.ewashenaw.org/government/departments/community_development/housing_services/fy2005ami. Extremely extraordinary circumstances may be considered upon review with the director.

5. If the applicant(s) have a mortgage, they must provide proof of their current mortgage principle balance, monthly payments, and interest rate of the loan.

6. HBS will verify ownership through the Register of Deeds county on-line data-base for both mortgaged properties and those owned free and clear.

7. The Applicant(s) will provide verification of income. The following documentation is acceptable: Federal/State Income Tax returns, W2 and or 1099 statements, Social Security income statements, and pay stubs.

8. The applicant must provide full disclosure of all assets and all debts. If the clients wish to explore and understand the status of their credit reports, The Housing Bureau for Seniors will assist the clients in obtaining a free annual credit report through www.annualcreditreport.com

9. The property must be the applicant’s only residence and applicant may own only one property.

10. This loan is designed for one time use only. A second loan may be considered only upon the advice of a budget counselor. The second loan could be utilized within the same year. A third loan will be considered only under extreme circumstances and must be reviewed with the executive director.
11. If the property is in tax foreclosure, the redemption period must not yet have expired.

12. All applicants will be required to consult with a community budget counselor, which at present time is either a budget counselor that works through the County MSU Extension system or a private budget counselor under contract with the Washtenaw County Treasurer’s office. The budget counselor will furnish copies of the budget analysis to both the client and the Housing Bureau for Seniors. If this is the client’s second loan application, the budget counselor will provide a statement indicating the applicants’ ability to stay in the home with the assumption that if the applicant follows an action plan related to the budget counselor’s recommendations.

13. The director of the Housing Bureau for Seniors or designee will review all loan applications before submission to the loan committee.

14. Any loan applicants who have been screened out of the process may appeal to the director of the Housing Bureau for Seniors for reconsideration.

15. All loan applications shall be reviewed by either the Ann Arbor or the Washtenaw Loan Committees. Loan fund eligibility is determined by the property address, if the property is within Ann Arbor City limits, the Ann Arbor loan fund would be utilized. All others go to the Washtenaw County Loan Fund. The committees will decide upon the amount of money to loan the applicant.

16. If the loans are approved, the committee members may place further contingencies on receiving the loan.

Policies read and approved: ____________________________ 8/4/2005
Carolyn J. Hastings

S:\Foreclosure prevention\FTP Policy and Procedures\applicant screening and loan process.doc
E10. Housing Bureau for Seniors Property Tax Foreclosure Prevention Loan Orientation Materials

Housing Bureau for Seniors
A community-supported service of the U of M Health System
Property Tax Foreclosure Prevention
Loan Orientation Materials

The Housing Bureau for Seniors, a community-supported service of the University of Michigan Health System, administers a loan fund to assist residents of Washtenaw County who are at risk of losing their home because of delinquent property tax or mortgage foreclosure. The Housing Bureau for Seniors adheres to a policy of equal opportunity and non-discrimination.

Who qualifies for this loan?
- Washenaw County home owners.
- The home owned by the loan applicant must have delinquent property taxes (with delinquent taxes turned over to the County Treasurer) or be in the process of mortgage foreclosure.
- The property to be foreclosed must be the applicant’s only residence. The applicant may not own more than one property.
- The homeowners’ household income must not exceed of 80% of Washtenaw County median income. (see attached sheet)
- The loan applicant must provide one of the following documents:
  - a delinquent property tax notice, or
  - a notice from a mortgage company that states when the mortgage will be turned over to a collection agency (also known as an acceleration letter), or
  - a letter from a collections attorney on behalf of a mortgage company. (This letter often, but not always, discloses the date of the Sheriff’s deed sale).
- A loan applicant with a home in mortgage foreclosure must have made efforts to negotiate with the mortgage company and needs to show proof of this communication.

What sort of loan is this?
- A loan to pay delinquent property tax or mortgage payments.
- A loan intended for one time use only.
- No money is given directly to the applicant. When approved, the money will be given directly to the Washtenaw County Treasurer, the mortgage company, or the mortgage company’s representative.
- A lien to secure the repayment of the loan to the Housing Bureau for Seniors will be placed on the loan recipient’s home. This could be a primary or secondary mortgage.
- The loan recipient will sign two documents, a mortgage (lien) and a promise to repay the loan.
- Interest – 3% annual simple interest will be charged.
- Repayment information
  - The loan must be repaid under the following circumstances: sale of home, refinancing of home, transfer of title on home, death of homeowner(s).
  - There is no set time period for the loan to be paid back.
  - The loan recipient may not make partial payments. The loan must be paid back in full as one lump sum.
What is the loan application process?
- A Housing Bureau for Seniors social worker or designee will meet with the applicants, preferably in their home.
- A loan application form is filled out - forms include questions about applicants' income, household budget, health, family, and social supports.
- Applicants must provide proof of home ownership, previous year's income tax return and proof of current income (current Social security award letter, pensions and/or pay stubs, or W2 and/or 1099 statements)
- Applicants must provide full disclosure of all assets and all debts. Although not necessary, if it would be helpful, the Housing Bureau for Seniors could assist you to obtain a free credit report through www.annualcreditreport.com
- Applicants must seek budget counseling. Proof of a budget analysis is required.
- The applicant (with social worker's assistance) will present a plan to prevent future delinquent taxes or mortgage.

What happens next?
- The loan application will be presented to a community represented loan committee. The loan committee will review the loan application and accept it or deny it. Even when approved the loan agreement often includes action steps that the applicant must agree to complete before any money is loaned.
  - Example: The loan applicant may need to provide proof from his future employer that a job has been offered, including start date.
- The applicant will sign a mortgage and a Promissory Note, a promise to repay the loan.
- The mortgage will be registered with the Washtenaw County Register of Deeds.
- The Housing Bureau for Seniors expects the loan recipients to keep in contact with the agency by:
  - Participating in our income tax preparation program (a free service).
  - Updating us regarding changes such as intent to refinance, a death in the family, a plan to sell the home.

I certify that I have received and understand these orientation materials:

__________________________________________  ____________________________
Loan Applicant’s signature                       Date

Printed Name: ________________________________

__________________________________________  ____________________________
Loan Applicant’s signature                       Date

Printed Name: ________________________________

9/05
E11. Housing Bureau for Seniors Property Tax Foreclosure Prevention Loan Application

<table>
<thead>
<tr>
<th>Property Owner(s):</th>
<th>Other Occupants:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Name</td>
<td>Name</td>
</tr>
<tr>
<td>Name</td>
<td>Name</td>
</tr>
<tr>
<td>Street Address</td>
<td>Name</td>
</tr>
<tr>
<td>C/N/T</td>
<td>Name</td>
</tr>
<tr>
<td>State</td>
<td>Age</td>
</tr>
<tr>
<td>Zip</td>
<td>Age</td>
</tr>
<tr>
<td>Phone (Home)</td>
<td>Relationship</td>
</tr>
<tr>
<td>Phone (Work)</td>
<td></td>
</tr>
<tr>
<td>Marital Status:</td>
<td></td>
</tr>
<tr>
<td>Veteran or spouse of a veteran?</td>
<td>Y N</td>
</tr>
<tr>
<td>Parcel #:</td>
<td>Age of House:</td>
</tr>
<tr>
<td>SEV</td>
<td>Duration of Residence:</td>
</tr>
<tr>
<td>Property Ownership Status:</td>
<td>Free &amp; Clear</td>
</tr>
<tr>
<td>Mortgage</td>
<td>Land Contract</td>
</tr>
<tr>
<td>Name of Lien/Contract Holder:</td>
<td>(attach supporting documentation as needed)</td>
</tr>
<tr>
<td>Monthly Payments:</td>
<td>Remaining Term:</td>
</tr>
<tr>
<td></td>
<td>Remaining Principle:</td>
</tr>
<tr>
<td>Are payments paid to date?</td>
<td>Y N</td>
</tr>
<tr>
<td>If no, months delinquent:</td>
<td></td>
</tr>
<tr>
<td>Total Delinquent Mortgage/Contract Payments</td>
<td></td>
</tr>
<tr>
<td>Other liens on property?</td>
<td>Y N</td>
</tr>
<tr>
<td>Please specify:</td>
<td></td>
</tr>
<tr>
<td>Are the property taxes paid to date?</td>
<td>Y N</td>
</tr>
<tr>
<td>If no, amount past due:</td>
<td>Year</td>
</tr>
<tr>
<td></td>
<td>Year</td>
</tr>
<tr>
<td></td>
<td>Year</td>
</tr>
<tr>
<td>Total Delinquent Property Taxes</td>
<td></td>
</tr>
<tr>
<td>Prior Foreclosure Prevention Loan Fund Recipient?</td>
<td>Y N</td>
</tr>
<tr>
<td>Date</td>
<td>Amount</td>
</tr>
<tr>
<td>Ownership of other real estate?</td>
<td>Y N</td>
</tr>
<tr>
<td>Have you ever been obligated on a home loan or a home improvement loan, which resulted in foreclosure, deed in lieu of foreclosure, or judgement?</td>
<td>Y N</td>
</tr>
<tr>
<td>Property Address:</td>
<td></td>
</tr>
<tr>
<td>Street</td>
<td>City</td>
</tr>
<tr>
<td>Lender:</td>
<td></td>
</tr>
<tr>
<td>Gross Monthly Income:</td>
<td></td>
</tr>
<tr>
<td>---------------------------</td>
<td>---------------</td>
</tr>
<tr>
<td>Salary/Wages:</td>
<td>$</td>
</tr>
<tr>
<td>Social Security/SSI:</td>
<td>$</td>
</tr>
<tr>
<td>Pension/Retirement:</td>
<td>$</td>
</tr>
<tr>
<td>Interest/Dividends:</td>
<td>$</td>
</tr>
<tr>
<td>Rent Received:</td>
<td>$</td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
</tr>
<tr>
<td>Monthly Income:</td>
<td>$</td>
</tr>
<tr>
<td>Yearly Income:</td>
<td>$</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Assets:</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Checking:</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Savings:</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Stocks/Bonds:</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Other Assets:</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Total Assets:</td>
<td>$</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Monthly Expenses:</th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>Mortgage:</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Home Insurance:</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Gas/Oil:</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Electric:</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Telephone:</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Cable:</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Credit Cards:</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Auto Loan:</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Auto Insurance:</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Transportation:</td>
<td>$</td>
<td>(gas, auto repairs, bus/cab fares)</td>
</tr>
<tr>
<td>Groceries:</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Medical/Dental:</td>
<td>$</td>
<td>(doctor bills, eye care, hearing aides, equipment)</td>
</tr>
<tr>
<td>Medications:</td>
<td>$</td>
<td>(Rx and OTC drugs)</td>
</tr>
<tr>
<td>Medical Insurance:</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Donations:</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td>$</td>
<td>Explain:</td>
</tr>
<tr>
<td>Subtotal:</td>
<td>$</td>
<td></td>
</tr>
<tr>
<td>Property Taxes:</td>
<td>$</td>
<td>(monthly estimate)</td>
</tr>
<tr>
<td>Total:</td>
<td>$</td>
<td>(including monthly property tax estimate)</td>
</tr>
</tbody>
</table>
Future Plan to Create Positive Change
What specific action will be taken to avoid future property tax and/or mortgage delinquency?

If a Foreclosure Prevention Fund loan is approved, I/we agree to abide by the conditions stated in the above "Future Plan" to the best of my/our ability. I/We understand that changes and/or additions to this plan can be made by the Review Committee during the application review process and that I/we will be notified of these changes before the loan is administered.

I/We certify that all information in this application and all information furnished in support of this application is given for the purpose of applying for a Foreclosure Prevention Fund loan administered by the Housing Bureau for Seniors of the University of Michigan Health System and is true and complete to the best of my/our knowledge and belief.

I/We understand that verification of any of the information contained in this application may be obtained from any source named herein.

Signature __________________________ Date __________
Signature __________________________ Date __________
Signature __________________________ Date __________
Signature __________________________ Date __________

Application Completed by: __________________________ Date __________
Proposal for a Wayne County Property Tax Foreclosure Prevention Program

April 2007

Name

Amount Requested

**Review Committee Form**

☐ The undersigned have examined the application for a Foreclosure Prevention Fund loan, including supporting data, and find that the application does satisfy the Foreclosure Prevention Fund guidelines issued by the Housing Bureau for Seniors of the University of Michigan Health System. Accordingly, the undersigned approve an amount not to exceed $_____ to be made payable to ____________________________ on behalf of the applicant(s).

The granting of this deferred loan will be contingent upon the applicant(s) and other involved parties complying with the "Future Plan to Create Positive Change" outlined on page three of the application with these changes/additions:

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________

☐ The undersigned have examined the application for a Foreclosure Prevention Fund loan, including supporting data, and find that the application does not satisfy the Foreclosure Prevention Fund guidelines issued by the Housing Bureau for Seniors of the University of Michigan Health System.

Reason for Declination:

__________________________________________________________________________

__________________________________________________________________________

__________________________________________________________________________

Foreclosure Prevention Fund Review Committee:

Signature ____________________________ Date ____________

Signature ____________________________ Date ____________

Signature ____________________________ Date ____________
E12. Housing Bureau for Seniors Property Tax Foreclosure Prevention Loan Discharge Procedures

Discharge Loan Procedures

1. The client will repay the loan through paying HBS directly, refinancing, or selling the home. If the Client sells or refinances, generally a mortgage company or title company will contact HBS and ask for a payoff amount. Otherwise the client will ask directly for a payoff amount.

2. The coordinator will calculate the payoff amount through a particular date using the Excel receivables document prepared by Hospital finance or calculating interest at a fixed three percent interest. After the figures are calculated, the coordinator will prepare a payoff ledger utilizing the payoff ledger templates. The coordinator will review the document and clients' situation with the executive director.

3. The coordinator must receive a release of information from the title company, Mortgage Company, or seek permission directly from the clients. The clients should be contacted and have their situation reviewed. (IE why refinancing—is this a predatory loan? Are there other options etc.)

4. Once the coordinator has clear directives from the clients to proceed, the coordinator will fax over the payoff ledger to the interested party.

5. If the sale/refinance is completed, HBS will receive a check that reflects the payoff statement. The final payoff amount should agree with the date on the check issued by the mortgage/title company or individual paying back the loan. It is not uncommon however that HBS receives a check from a client or title/mortgage company with a payoff amount that varies slightly than the calculated payoff as per the loan receivables spreadsheet. It is acceptable to receive the check as long as the amount paid back is no more than $50.00 off from the calculated amount.

6. Once the check is posted by the financial clerk, the coordinator will prepare a loan discharge form from the existing template.

7. The coordinator will have the form witnessed and notarized.

8. The coordinator will register the document at the register of deeds.
E13. Housing Bureau for Seniors Property Tax Foreclosure Prevention Lien Subordination Policy

Housing Bureau for Seniors
Property Tax Foreclosure Prevention
Lien Subordination Policy

Periodically the Housing Bureau for Seniors receives requests either from loan recipients or a mortgage broker to subordinate the Housing Bureau’s lien to a new loan (refinancing package). Subordination of a lien is a document that the Housing Bureau would produce and record with the Register of Deeds stating that the Housing Bureau agrees to take a secondary position to a new loan the client is taking out on their home. If the Housing Bureau for Seniors chose not to subordinate, the new lender would take secondary position behind HBS. Most commercial lenders are not willing to do this. Essentially the client must pay HBS back or HBS agrees to subordinate. Many clients can not qualify for a loan if the principal balance includes repayment to HBS, but HBS seeks assurance that the client’s decision to refinance his/her home will not place him/her in a worse financial situation than prior to refinancing.

The Housing Bureau for seniors is willing to subordinate a lien under the following circumstances:
1. The client is refinancing into a better loan, lower interest rate and less hidden fees. (many loan recipients are often trapped in predatory loans)
2. An attorney reviews the new loan and provides a letter to the Housing Bureau that the loan is indeed not predatory in nature.
3. The client takes a “cash out” (a cash advance above the original principle balance) of less than $1000, unless the executive director approves a higher amount for a specific purpose. Examples are: installation of home adaptations to accommodate the needs of mobility or health impaired clients and critical repairs that impact the safety of the home. The client would then need to provide HBS with a quote from a contractor/vendor for the estimated cost of the improvement/repair.