



GOGEBIC COUNTY TREASURER

Lisa Hewitt

200 North Moore St, Bessemer, MI 49911

(906) 663-4517 · Fax (906) 663-4660

www.gogebiccountymi.gov email: gogebictreas@gogebiccountymi.gov

One-Year Financial Hardship Policy 2018 Taxes

(2018 and prior years' delinquent taxes to be withheld from foreclosure in March 2021)

Hardship Extensions only delay foreclosure by one year for owners who are actively working to catch up or have applied for assistance on their delinquent property taxes. Hardship Extensions are for homeowners but may be granted at the Treasurer's discretion for small, family-owned businesses or commercial property that is the primary source of the property 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. Submit a signed copy of the first two pages of your most recent Federal and State Tax Returns.
4. If you have not filed tax returns, please provide proof of income, unemployment, or financial hardship. (Copy of recent paystub, unemployment benefits, social security benefits, etc.)
5. Present a plan for payment of taxes due. Plans can include application for tax assistance from local resource agencies, a history of regular partial payments, or the sale or refinancing of the property.
6. Confirm that the parcel is in compliance with local codes and ordinances.

The Gogebic County Treasurer's Office will recommend a monthly payment plan as part of the application process and may refer you to confidential budget counseling at no cost.

The Gogebic County Treasurer's Office will consider extenuating circumstances that create a financial hardship for you. 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. (MCL 211.78h)

Granting of financial hardship status shall be for the current year pending foreclosure; it only extends the time to pay the amount due; additional expenses, interest, and penalties continue to accrue.



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The last day to accept this application is February 26, 2021

Financial Hardship Foreclosure Extension Request

For a one (1) year financial hardship foreclosure postponement, please provide the following information.

General Information

Applicants Name:

Name of Spouse or Co-owner:

Mailing Address:

City:

Zip Code:

Home Phone:

Cell Phone:

Email Address:

Address of Property Hardship Extension is Being Requested For (For additional Parcels see page 3)

Is this property your principle residence? Yes No

Parcel #:

Parcel Address:



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Property Ownership Information

Do you own or have ownership interest in other property? (If additional space is needed, please attached an additional page)

Parcel #: Is a Hardship Deferral required? Yes No

Parcel #: Is a Hardship Deferral required? Yes No

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Parcel #: Is a Hardship Deferral required? Yes No

Please provide detail on the above parcel numbers (such as if it is business property, rental property, etc.)

Code and Ordinance Compliance

Have any of these parcels been cited for any code and ordinances violations or slated for demolition?

Yes No Please describe below:



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Veteran, Disabled, or Blind

Are you a veteran? Yes No

Is your spouse a veteran? Yes No

Are you disabled? Yes No

Is your spouse disabled? Yes No

Are you blind? Yes No

Is your spouse blind? Yes No

Employment and Income Information

Name of Employer:

Employment Status: Self: Full Time Part Time

Spouse: Full Time Part Time

What is your annual income?

\$

What is your spouse's annual income?

\$

Please provide a copy of your last pay stub for verification.

Are you or your spouse receiving any form of other support? Yes No

Child Support: Inheritance: Alimony: Rental: SSI: Social Security:

Other: -

Amount of other support monthly: \$

Amount of other support spouse receives monthly: \$



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List all persons living in this home other than you or your spouse.

	1	2	3	4	5
Name					
Age					
Relationship					
Occupation					
Annual Income					
Dependent or Minor Child					

Assistance Sought:

Gogebic County Treasurer's Office encourages all taxpayers who are requesting a hardship postponement to seek financial assistance. A list of organizations and options are below.

Have you sought assistance from the following organizations to help with your property taxes?

- Housing Opportunities Made Equal (H.O.M.E.) www.homeofmackinac.wordpress.com/h-o-m-e/
- Department of Human Services
- Veteran's Administrations (for Veteran's only)
- Mortgage Company
- Have you filed your Michigan Income tax and claimed a property tax credit?
- Your City or Township for the following:
 - Poverty Exemption
 - Disabled Veteran's Exemption
 - Summer Deferment
 - If this is your primary residence, are you getting 100% Principle Residence Exemption?



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Do you have unusual expenses that are causing you financial hardship? Please explain below. If necessary, a separate letter can be attached.

Please present a plan for payments of taxes due. Plans can include assistance for help from a local agency, a history of regular partial payments or the sale or refinancing of the property.



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Please attach the following required information: (if copies need to be made Gogebic County Treasurer's Office will assist you). Failure to attach required documentation and complete the Application in its entirety may result in a denial of the application.

- First two pages of your most recent Federal and State Tax Returns.
 - Proof of income (last pay stub, unemployment benefits, disability benefits, retirement benefits)
-

The above statements are true to the best of my knowledge and belief and are made for the purpose of obtaining a Hardship Deferral on my property for Delinquent Real Property Taxes. 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 property's eligibility.

Non-compliance of recommended payment plans or assistance counseling may result in further requests being denied.

Your Signature: _____ Date: _____

Spouse or Co-owner Signature: _____ Date: _____



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REQUIRED DOCUMENTATION FOR FINANCIAL HARDSHIP EXTENSION 2018 Delinquent Tax Year

The Gogebic County Treasurer requires that any person applying for a financial hardship extension own, **reside** or be a legal guardian, conservator, or have power of attorney over the owner/resident and demonstrate a financial hardship.

The applicant must complete the Financial Hardship Extension application and attach copies of the following documents (do not submit originals & copies will not be returned):

_____ A copy of Michigan's **Driver's License or State Identification Card**

_____ A copy of your most recent **Federal or Michigan Income Tax Return** for yourself and all occupants in the home. If you don't file a tax return, please supply any verification of income (for example: W2's, Social Security Benefit Statement, Retirement Pension, Disability Payments, Alimony, Unemployment Benefits, Food Assistance, Child Support, etc.)

_____ A copy of a valid **Deed or Land Contract** for the premises

_____ A copy of recent utility bills in the name of the applicant

_____ If applicable, proof of guardianship, conservatorship, or power of attorney, including picture ID of the person whom the applicant is the guardian, conservator or power of attorney for

_____ Any other information you would like to submit to support your request

An applicant may be subject to interview or investigation by the Gogebic County Treasurer's office for the purpose of verifying information contained in the application. All applicants **MUST** be approved by the Gogebic County Treasurer's office in order for the tax foreclosure to be postponed for one year.

**RETURN APPLICATION & REQUESTED DOCUMENTATION
In person, by mail, or by email to the contact information above**