



FINANCIAL HARDSHIP DEFERRAL Kent County

Hardship extensions only **delay** foreclosure 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. Present a plan for payment 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.

While the Treasurer cannot assist delinquent taxpayers in developing a payment plan as part of the application process, we can refer you to expert, confidential budget counseling at no cost to you.

The Kent County Treasurer will consider extenuating circumstances that create a financial hardship for you. Withholding the property from 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 the current year pending foreclosure; it only extends the time to pay the amount due. Additional expenses, interest, and penalties continue to accrue. **This is a one-time deferral.**

Tax Year: _____

Foreclosure Year: _____

FINANCIAL HARDSHIP DEFERRAL REQUEST FORM

General Information

Parcel # 41- - - - -

Owner's/Applicant's Name: _____ Age: _____

Spouse or Co-owner: _____ Age: _____

Address of property hardship deferral is being requested for: _____

Applicants mailing address if different from property address _____

Phone: _____ Cell: _____ Email: _____

Is this property your principle residence? yes no

Do you own any other properties? If yes, please list address. yes no Address: _____

List on a separate sheet of paper of more than one _____

Are you in bankruptcy? Or Probate? yes no Case # _____

Have you applied for a poverty exemption? yes no

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: _____

Self: Full Time	yes <input type="checkbox"/>	no <input type="checkbox"/>
Part Time	yes <input type="checkbox"/>	no <input type="checkbox"/>
Unemployed	yes <input type="checkbox"/>	no <input type="checkbox"/>
Spouse: Full Time	yes <input type="checkbox"/>	no <input type="checkbox"/>
Part Time	yes <input type="checkbox"/>	no <input type="checkbox"/>
Unemployed	yes <input type="checkbox"/>	no <input type="checkbox"/>

What is your household income: \$ _____ - _____

Other income:

Other income may include social security, disability, veterans benefits, unemployment, child support, retirement, rentals, etc. \$ _____ - _____

For Office Use Only

Approved: _____	Deferral Granted: Provisional <input type="checkbox"/> June 1-current yr
Date: _____	1 Year <input type="checkbox"/> March 31, _____
	DENIED <input type="checkbox"/>

Do you have unusual expenses or circumstances that are causing you financial hardship?

Job loss	Self	yes	<input type="checkbox"/>	no	<input type="checkbox"/>
Reduction of income		yes	<input type="checkbox"/>	no	<input type="checkbox"/>
Medical expenses		yes	<input type="checkbox"/>	no	<input type="checkbox"/>
Death in immediate family		yes	<input type="checkbox"/>	no	<input type="checkbox"/>
Recently divorced		yes	<input type="checkbox"/>	no	<input type="checkbox"/>
Job loss	Spouse	yes	<input type="checkbox"/>	no	<input type="checkbox"/>
Reduction of income		yes	<input type="checkbox"/>	no	<input type="checkbox"/>
Medical expenses		yes	<input type="checkbox"/>	no	<input type="checkbox"/>
Death in immediate family		yes	<input type="checkbox"/>	no	<input type="checkbox"/>
Recently divorced		yes	<input type="checkbox"/>	no	<input type="checkbox"/>

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

	1	2	3	4	5
Name					
Age					
Relationship					
Occupation					
Annual Income					
Can Claim as a Dependent?					

Budget Counseling

We encourage all taxpayers requesting a hardship extension to seek financial assistance. We work with a nonprofit organization which provide expert help at no cost. They can help you develop a payment strategy to address your delinquent taxes and seek financial assistance. Their services are confidential. We do not receive any of the information that you might provide to them, or any advice that they might provide to you. Also - Michigan Homeowners Assistance Fund (**MIHAF**) Program was established under ARPA of 2021. You may be eligible for assistance on your primary residence for the purpose of preventing homeowner foreclosures. You can contact MSHDA, call 211, or for more help contact resources below:

Home Repair Services	616-241-2601	https://www.homerepairservices.org
Kent County Community Action	616-632-7950	https://www.accesskent.com/Departments/CommunityAction
MDHHS	517-241-3740	https://www.michigan.gov/mdhhs
MSHDA	855-646-7432	https://www.michigan.gov/mshda

Your signature: _____

Spouse or Co-owner signature: _____

Date: _____

****THIS MUST BE COMPLETED AS PART OF THE APPLICATION AND APPROVAL PROCESS
Financial Plan for Payment of Taxes Due**

Hardship deferrals are designed to delay foreclosure deadlines for owners who are **actively working** with the county treasurer to catch up on delinquent property taxes.

**Present a plan for payment 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.*

If you are approved for a one-time deferral for your delinquent taxes, **you will be responsible for paying for multiple tax years that will come due and payable on _____.**

Down payment: _____ **Date:** _____

Please explain how you plan on paying the amount due? (Attach separate sheet if needed)

Please Note:

- Submitting a financial hardship deferral application does not guarantee it will be approved.
- A hardship deferral is not an exemption. The taxes remain due and payable, and interest will continue to accrue at the rate of 1.5% per month. This deferral is one-time only.
- A down payment at time of the application is required.

Print Name: _____

Signature: _____ Date: _____

Address: _____