

## Where to Turn for Assistance

### **City/Township Programs:**

- Poverty Exemption
  - Purpose – Reduce or eliminate taxes for a period of one year, in order to allow taxpayers who are suffering from a financial hardship to get prior year taxes paid without adding additional tax debt.
  - Apply at Local City/Township
  - Upcoming Tax Year 2013
  - Prior to end of March
  - For Low Income, Disabled, Seniors – guidelines set by State Statute
  
- Summer Tax Deferral
  - Purpose – to extend the original due date of Summer Taxes bills from July or September until February and reduce amount of interest charged on Summer Tax bills from 6% to a maximum of 1%.
  - Apply at Local City/Township
  - Upcoming Summer Tax Bill 2013
  - Prior to Summer Tax Due Date i.e. July 30<sup>th</sup> or September 14<sup>th</sup>
  - For Seniors, Veterans, Permanently Disabled, Blind Persons, and Paraplegic/Quadruplegic Persons
  
- Partial Payments
  - Purpose - allow taxpayers to pay down on current 2012 taxes, while taxes are held at the township, to reduce interest charges.
  - No application necessary – submit payments to local City or Township until last day of February 2014
  
- Board of Review Hearings
  - Purpose – to correct Taxable value and Homestead
  - Apply at Local City or Township
  - Further Appeals can be made to the Michigan Tax Tribunal
  - Held in March, July and December – contact local City or Township for hearing dates and times
  - There is no fee to appear at the Board of Review

### **Other Agencies:**

- Department of Human Services – Emergency Tax Relief Grant
  - Purpose – assist Taxpayers who are facing foreclosure
  - Apply at DHS Office – 220 Fort St. Port Huron, MI 48060.
  - Telephone #810-966-2000
  - For any tax year subject to Foreclosure
  - For Low Income Persons
  - Maximum Assistance is \$2,000 for all tax years owing
  
- St. Clair Council on Aging
  - Purpose – Assist elderly homeowners with community resources for financial assistance
  - Apply at Council on Aging at 600 Grand River Ave, P.H., MI 48060. Telephone#810-987-8811
  
- Veterans Trust Fund
  - Purpose – Assist both Active Duty, Retired, and Disabled Veterans
  - Apply at Veterans Office at 200 Grand River, P. H. MI 48060 Telephone#810-989-6945
  
- State of Michigan – Special Assessment Deferral
  - Purpose – to Assist Senior Citizens & Disabled Persons with Special Assessments
  - Applications Available at County or Township Treasurer
  
- Michigan Tax Tribunal
  - Purpose – appeal decisions from the Board of Review Hearing
  - Apply at P. O. Box 30232, Lansing MI 48909 or Telephone #517-373-3003
  - Tribunal cases may charge a fee
  
- Step Forward Michigan – through MSHDA
  - Grant Program
  - Interest Free Loan/5 year Lien
  - Primary Residence Only
  - Apply at [www.stepforwardmichigan.org](http://www.stepforwardmichigan.org) or
  - Call for appointment 810-667-0341

### **County Programs:**

- Partial Payments –
  - The County Treasurer allows partial payments on all delinquent tax years owing. Partial payments do not stop interest, administration, or forfeiture fees and does not stop final foreclosure unless taxes are paid in full by deadlines.
  - Purpose – allow taxes payers to reduce interest charges, help pay tax bill over time and get balances paid off prior to forfeiture or foreclosure deadlines
  - No application necessary – begin making payments to County Treasurer after taxes become delinquent after March 1, 2013
  
- Hardship Deferral – Extension of Time to Pay
  - Purpose – to provide a stay against a property that is subject to foreclosure. This provides the taxpayer with an additional year to make partial payments. The deferral only grants an extension on time to pay, it does not waive fees or stop postings, newspaper publications, mailings, or court proceedings
  - Applications are only good for one year. Taxpayers must re-apply each year for additional deferrals
  - Apply at the County Treasurers office at 200 Grand River St#101, P.H. MI 48060 Telephone #810-989-6915 or Online at: [www.stclaircounty.org/offices/treasurer](http://www.stclaircounty.org/offices/treasurer) and then look under "Forms and Reports:
  
- Additional Resources:
- Lakeshore Legal Aid – 888-783-8190
- Lending Institutions
- Churches or Religious Organizations
- United Way – 810-985-8169
- Economic Opportunity Commission – 810-989-6950
- Other Non-Profit Agencies