

# Ogemaw County Treasurer

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## OGEMAW COUNTY FINANCIAL HARDSHIP POLICY ONE-YEAR EXTENSION FROM FORECLOSURE FOR 2018 TAXES

Hardship Extensions are designed to delay foreclosure deadlines by up to one year for owners who are actively working to pay on their delinquent taxes. It is the objective of the Ogemaw County Treasurer to assist delinquent taxpayers to fulfill their Real Property Tax obligation and avoid any foreclosure on a taxpayer's home.

An Extension to pay the delinquent tax is only an extension of the deadline. It does not eliminate or lower the taxes due. Interest will continue to accrue on the unpaid balance. Unless extenuating circumstances exist, the applicant must be able to prove that he or she meets the most recent Poverty Guidelines as issued by the Federal Department of Health and Human Services.

The latest you can apply is at the Show Cause Hearing which will be January 20, 2021 at the Ogemaw County Treasurer's Office starting at 9:00 a.m. and going to 4:00 p.m. However, the Ogemaw County Treasurer will consider extenuating circumstances that may create financial hardship even if your income is higher than the federal standards. We are willing to discuss your individual situation with you as part of the application process. If you want to apply for the exemption, please complete the application and bring in copies of your financial information as requested in the application. We cannot return your copies. If you cannot come to the Show Cause Hearing, please mail your information to the address below. We will send you a letter to confirm that we have received this application.

### A Person requesting an extension must:

1. Hold title to the property that is in forfeiture, or a representative of the estate, if the owner is deceased.
2. Complete the attached application.
3. Provide proof of income/expenses as indicated on the application.
4. Present a plan for payment. This must be a realistic plan that will adhere to in order to pay the tax as quickly as possible.
5. Owner must occupy the property. This property must be your primary residence in the State of Michigan, or qualified agricultural property for the delinquent year.

806 W. Houghton Ave., Rm #103 PO Box 56 West Branch, MI 48661  
Phone: 989-345-0084 www.ocmi.us

**APPLICATION**

PARCEL I.D. \_\_\_\_\_

APPLICATION FOR ONE-YEAR HARDSHIP EXEMPTION *CONFIDENTIAL INFORMATION*  
OGEMAW COUNTY TREASURER'S OFFICE

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 \_\_\_\_\_  
\_\_\_\_\_

TELEPHONE NUMBER \_\_\_\_\_

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

EMPLOYMENT STATUS AND NAME OF EMPLOYER:

ARE YOU DISABLED?

EMPLOYED		EMPLOYER	
SELF	( ) YES ( ) NO	( ) FULL TIME ( ) PART TIME	
SPOUSE	( ) YES ( ) NO	( ) FULL TIME ( ) PART TIME	

SELF	( ) YES ( ) NO
SPOUSE	( ) YES ( ) NO

\* Please provide Proof of Income, RE: Pay Stub, Social Security statement or other statement of income. \*

**2021 - 2022 Payment Plan**

I agree to pay \$ \_\_\_\_\_ every (month or weekly) until my 2018 property taxes are paid in full.

I understand my 2018 property taxes must be paid in full by March 31, 2022. Failure to make payments as stated will result in the foreclosure of this property.

Signed \_\_\_\_\_ Date \_\_\_\_\_  
Property Owner

\_\_\_\_\_ Date \_\_\_\_\_  
Ogemaw County Treasurer

\*Hardship determination at the Show Cause Hearing will be at the sole and absolute discretion of the County Treasurer \*