

CAREN PIGLOWSKI
OGEMAW COUNTY TREASURER

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OGEMAW COUNTY
FINANCIAL HARDSHIP POLICY
ONE-YEAR EXTENSION FROM FORECLOSURE
FOR 2023 TAXES

Hardship Extensions are designed to delay foreclosure deadlines by up to one year for owners who are actively working to pay 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 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 and fees 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.

You may apply for this extension at the Show Cause Hearing which will be held January 15, 2026 at the Ogemaw County Treasurer's Office between the hours of 9:00 a.m. and 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 need to apply for this extension, please complete the application and bring in copies of your financial information as requested. If you cannot attend the Show Cause Hearing, please contact the Ogemaw County Treasurer's Office.

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 to pay the delinquent taxes 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.

Hardship extension determination will be at the sole and absolute discretion of the County Treasurer

PARCEL I.D. _____

OGEMAW COUNTY TREASURER'S OFFICE
Application for One-Year Hardship Extension
CONFIDENTIAL INFORMATION

APPLICANT'S NAME _____

NAME OF SPOUSE or CO-OWNER (if applicable) _____

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 I
HAVE APPLIED FOR A POVERTY EXEMPTION AT MY LOCAL TOWNSHIP () YES () NO

EMPLOYMENT STATUS AND NAME OF EMPLOYER:

EMPLOYED			EMPLOYER	ARE YOU DISABLED?	
SELF	() YES () NO	() FULL TIME () PART TIME		SELF	() YES () NO
SPOUSE	() YES () NO	() FULL TIME () PART TIME		SPOUSE	() YES () NO

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

2026 - 2027 Payment Plan

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

I understand my 2023 property taxes must be paid in full by March 31, 2027.

**** Failure to make payments as stated above
will result in the foreclosure of this property. ****

Signed _____ Date _____
Property Owner

Ogemaw County Treasurer Date _____

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