

# RETURN NO LATER THAN FEBRUARY 29<sup>th</sup>

***Do not delay:***

***Applications turned in after this date may not be approved***

## Completing the Application

1. Required Paperwork, please provide us with copies of the following. Failure to provide copies will result in delays in reviewing your application:
  - Completed Two-Page Hardship Application (attached) MUST have an original signature
  - Proof of Income may include:
    - State and Federal tax returns for the past 2 years (first page only)
    - Paystubs
    - Social Security Statement
    - Disability Statement
    - Land contracts, leases, or rental income
    - State Assistance Statements
  - Details of all attempts for assistance or borrowing, or resolution of the delinquent tax bill i.e. assistance from local unit on Poverty Exemption for upcoming taxes, Family Independence Agency Grant, Home Heating Credits, Economic Opportunity Commission, Council on Aging, Churches or other government agencies who may offer assistance for housing expenses.
  - Copies of statements for all Assets and Expenses listed on the "Financial Statement" portion of the Application.
2. Please disclose any circumstances or conditions that may affect your ability to pay taxes. These may include, but are not limited to, the following:
  - A. Existence of physical and/or mental disabilities
  - B. Health issues
  - C. Outstanding financial obligations due to conditions/factors outside the individual's control
  - D. Unemployment
  - E. Recent loss of source of income due to death, disability, etc
3. Please note copies of income documentation are retained by the County Treasurer **do not give us originals**. This information is not public record and terms of the agreement will not be shared with anyone other than the applicant.
4. **If application is approved, failure to make monthly payments may result in the Treasurer denying any future deferral requests.**

## STATEMENT OF POLICY

The objective of the St. Clair County Treasurer is to assist delinquent taxpayers, who are actively working to fulfill their Real Property Tax obligation, in order to avoid foreclosure on any property the owner wishes to maintain. In order to ensure that all property owners in St. Clair County are treated equitably, information concerning the availability of Hardship Deferral will be provided to all taxpayers facing foreclosure prior to the Show Cause and Court hearings.

### PROCEDURE

1. Applications for deferrals will be available at the Treasurer's office or on the County Website. The Treasurer or her authorized representative will distribute applications when conducting site visits.
2. Financial Hardship applications will be reviewed by a panel consisting of the County Treasurer, a representative from the County Prosecutor's Office and a representative from the Human Services Agency. Representatives from other governmental or non-profit organizations may be included on the panel as necessary. Although the recommendation of the Review Panel will be sought, by State Statute, Hardship Deferral determination will be at the sole and absolute judgment of the County Treasurer.
3. Applications may be submitted throughout the year after a parcel has been forfeited. Applications must be submitted no later than February 28th. Failure to submit an application by that date may result in a denial of the application. The Show Cause Hearing is held during February, just prior to Foreclosure. Applicants will be notified via telephone and a follow-up letter upon approval or denial of their request for deferment.
4. The Income Guideline which will be used by the Treasurer and the Review Panel is the most recent Poverty Guidelines as issued by the Federal Department of Health and Human Services. Income shall not exceed 150% of Federal Poverty Guidelines. However, the Treasurer may consider extenuating circumstances that may have created a financial hardship even if the income level is above standards established.
5. The granting of a Hardship Deferral extends the period of time to pay the delinquent amount due by 12 months or until the following March. Interest at 1.5% monthly and any additional expenses continue to accrue on the parcel, increasing the tax liability. Ultimately, the Treasurer must determine if relief from foreclosure will enable the taxpayers to pay the delinquent tax within next 12 months.

Upon approval of the deferral, the Treasurer and property owner will agree on a payment plan of the taxes in question, not to exceed 12 partial payments and commencing immediately. **Failure to make monthly payments may result in the Treasurer denying any future deferral requests.**

### **INCOME GUIDELINE TABLE**

US Dept. of Health and Human Services (HHS) Poverty Guidelines for the most recent year

**SOURCE:** <https://www.federalregister.gov/articles/2015/01/22/2015-01120/annual-update-of-the-hhs-poverty-guidelines>

### **Percentage calculations as used by the St. Clair County Treasurer for determination of Hardship Deferment:**

150% of HHS Poverty Guidelines:

<b>Size of Family Unit</b>	<b>HHS Guideline Annual Income</b>	<b>St Clair County Guideline: 150% of HHS Guideline</b>
1	\$11,770	\$17,655
2	15,930	23,895
3	20,090	30,135
4	24,250	36,375
5	28,410	42,615
6	32,570	48,855
7	36,730	55,095
8	40,890	61,335
For each additional person	add \$4,160	6,240

**Application for Financial Hardship Deferral**

Complete all fields – leaving an item blank may result in delays and possible denial of application

<b>Property ID Number:</b>	74-	<b>Property Address:</b>
<b>Taxpayer name(s)</b>		<b>Is taxpayer over Age 62:</b> Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Taxpayer Mailing Address:</b>		
<b>Telephone Number(s)</b>		
<b>Current Employer (included address and telephone):</b>		

<b>Income from Employer (Above)</b>	\$
<b>Other Income (Please check all that apply)*:</b>	\$
<input type="checkbox"/> Social Security <input type="checkbox"/> Disability <input type="checkbox"/> Unemployment <input type="checkbox"/> Alimony <input type="checkbox"/> Child Support <input type="checkbox"/> State Aid <input type="checkbox"/> Veterans Benefits <input type="checkbox"/> Retirement <input type="checkbox"/> Rental	
<b>Total Monthly Income:</b>	\$

<b>Assistance Sought By: (check all that apply)</b>	<b>Amount Provided:</b>
<input type="checkbox"/> Poverty Exemption <input type="checkbox"/> Family Independence Agency Grant <input type="checkbox"/> Home Heating Credits <input type="checkbox"/> Economic Opportunity Commission <input type="checkbox"/> Council on Aging <input type="checkbox"/> Churches or other government agencies	\$

Treasurer Use Only:	
<b>Date Rec'd:</b>	<b>Approved:</b> Yes <input type="checkbox"/> No <input type="checkbox"/>
PRE % _____ SEV _____	<b>Recommended Payment:</b>
<b>Pending – Additional Items Required:</b>	<b>Comments:</b>



