

YEAR: _____

PARCEL NO.: _____

PETITION NO.: _____

HARDSHIP APPLICATION CONFIDENTIAL INFORMATION

PETITIONER INFORMATION

Name: _____

Date of Birth: _____

Daytime Phone Number: (____) _____

Evening Phone Number: (____) _____

Street address for which relief is being sought:

<u>Marital Status</u>	<u>No. of Years</u>
<input type="checkbox"/> Married	_____
<input type="checkbox"/> Divorced	_____
<input type="checkbox"/> Widowed	_____
<input type="checkbox"/> Separated	_____
<input type="checkbox"/> Single	_____

PETITIONER EMPLOYMENT STATUS: _____

SPOUSE EMPLOYMENT STATUS: _____

- Disabled - No. of Years _____
- Do you qualify for disability benefits: Yes No
- Employed Full-time
- Employed Part-time
- Retired - No. of Years _____
- Unemployed - No. of Years _____
- Laid-off - No. of Years _____
- Are you employable? Yes No
- Other _____

- Disabled - No. of Years _____
- Do you qualify for disability benefits: Yes No
- Employed Full-time
- Employed Part-time
- Retired - No. of Years _____
- Unemployed - No. of Years _____
- Laid-off - No. of Years _____
- Are you employable? Yes No
- Other _____

Occupation: _____
(if employed)

Occupation: _____
(if employed)

Employer: _____

Employer: _____

Address: _____

Address: _____

Telephone: (____) _____

Telephone: (____) _____

Describe any disability or health problems:

Describe any disability or health problems:

INCOME INFORMATION

Please list all sources of your personal income. Please indicate the amount from each source on an annual basis.

Wages, salaries, tips, sick, strike and sub-pay, etc.	\$ _____
All interest and dividend income (including non-taxable interest)	\$ _____
Net rent, business or royalty income	\$ _____
Retirement pension and annuity benefits	\$ _____
Name of payer _____	
Net farm income	\$ _____
Capital gains less capital losses	\$ _____
Alimony and other taxable income	\$ _____
Social Security, SSI or railroad retirement benefits	\$ _____
Child support	\$ _____
Unemployment compensation and TRA benefits	\$ _____
Workers' compensation, veterans' disability compensation	\$ _____
ADC and GA benefits	\$ _____
All other public assistance payments	\$ _____
Describe _____	
Other non-taxable income	\$ _____
Describe _____	
TOTAL INCOME: \$ _____	

What was the total income from all sources of everyone living in your household for the past two (2) years?

Last Year _____ Prior Year _____

Does anyone outside of the home contribute to your support? Yes No

If yes annual amount contributed : \$ _____

Please Explain: _____

Is anyone other than the person referenced in question above, able to contribute to your support? Yes No

Please Explain: _____

MORTGAGE / LAND CONTRACT INFORMATION

A. Date Property was Purchased: _____ Amount Paid: _____

B. Mortgage/Land Contract Balance: _____

C. Monthly Payment: _____ Does this payment include taxes? [] Yes [] No

D. Number of years remaining on the Mortgage/Land contract _____

E. Are your property taxes paid? [] Yes [] No

F. Did you apply for a poverty exemption last year? [] Yes [] No

G. Do you have an ownership interest in any other real estate in Michigan or anywhere else? [] Yes [] No

If yes, please list:

Location _____ Tax I.D. No. _____

Current State Equalized Value _____ Estimated Current Value _____

Purchase Date _____ Purchase Price _____

Attach additional sheet if necessary.

H. Are you and/or your spouse the sole owners of the subject property? [] Yes [] No

If no, you must list all owners and their percentage of ownership:

I. Have any home improvements, changes and/or additions been made to the homestead property in the last two (2) years?

[] Yes [] No If yes, please explain: _____

J. Do you anticipate selling the homestead property for which relief is sought in the next year?

[] Yes [] No If yes, please explain: _____

OTHER LOAN DEBT

Please list any loans or land contracts outstanding? (This should not include the mortgage on your principal residence)

Creditor	
Creditor's Address	
Monthly Payment	
Current Balance	

Creditor	
Creditor's Address	
Monthly Payment	
Current Balance	

Creditor	
Creditor's Address	
Monthly Payment	
Current Balance	

Creditor	
Creditor's Address	
Monthly Payment	
Current Balance	

Creditor	
Creditor's Address	
Monthly Payment	
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Monthly Payment	
Current Balance	

Creditor	
Creditor's Address	
Monthly Payment	
Current Balance	

Creditor	
Creditor's Address	
Monthly Payment	
Current Balance	

EXPENSE INFORMATION

Average Monthly Expenses:

Rent/House Payment (principal & interest)	\$ _____
Life Insurance	\$ _____
Health Insurance	\$ _____
Home Insurance	\$ _____
Auto Insurance	\$ _____
Taxes (homestead)	\$ _____
Taxes on other property	\$ _____
Car payment	\$ _____
Special Assessment	\$ _____
Utilities:	
Gas/Oil	\$ _____
Electricity	\$ _____
Telephone	\$ _____
Water/Sewer	\$ _____
Child Care	\$ _____
Food/Clothing	\$ _____
Other Loans	\$ _____
Medical (not covered by insurance)	\$ _____
Lawn Care/snow removal	\$ _____
Cable	\$ _____
Other Misc. (Please specify) _____	\$ _____

Do you have any major or unusual expenses not included above? [] Yes [] No

If yes, please explain: _____

*** VERIFICATION OF EXPENSES MAY BE REQUESTED

ASSET INFORMATION

What are your current assets in addition to the real estate noted previously?

Cash	\$	
Savings Accounts/Certificates & Money Markets	\$	
Checking Accounts	\$	
Stock/Bonds/Treasury Bills	\$	
Insurance	\$	
Other	\$	
Investments	\$	
IRA, Kough Annuities, Deferred Compensation	\$	
Personal property held as an investment (i.e., gems, jewelry, coin collection, antique cars, etc.)	\$	

Vehicles, Cars, Trucks, Boats, Trailers, etc.

Make	#1	#2	#3
Model			
Year			
Value			
Balance Owed			

Make	#4	#5	#6
Model			
Year			
Value			
Balance Owed			

RESIDENT STATUS

A. Please list all people currently living in your household other than yourself and spouse:

	1	2	3	4
Name				
Age				
Relationship				
Occupation				
Annual Income				
Claimed as Dependant?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Heir to Estate?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

B. Complete the following chart for living parents, children, heirs to your estate and/or anyone else having any ownership interest in the property:

	1	2	3	4
Name				
Age				
Relationship				
Occupation				
Annual Income				
Investment Assets To include: All Cash, Savings Accounts/Certificates & Money Markets, Checking Accounts, Stock/Bonds/Treasury Bills, Insurance, IRAs, Kough Annuities, Deferred Compensation, Personal Property Held as an Investment and All Other Investment Holdings				
Vehicles (Cars, Trucks, Boats, Trailers, etc.)				
Claimed as Your Dependant?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Heir to Estate?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

	5	6	7	8
Name				
Age				
Relationship				
Occupation				
Annual Income				
Investment Assets To include: All Cash, Savings Accounts/Certificates & Money Markets, Checking Accounts, Stock/Bonds/Treasury Bills, Insurance, IRAs, Kough Annuities, Deferred Compensation, Personal Property Held as an Investment and All Other Investment Holdings				
Vehicles (Cars, Trucks, Boats, Trailers, etc.)				
Claimed as Your Dependant?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Heir to Estate?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

	9	10	11	12
Name				
Age				
Relationship				
Occupation				
Annual Income				
Investment Assets To include: All Cash, Savings Accounts/Certificates & Money Markets, Checking Accounts, Stock/Bonds/Treasury Bills, Insurance, IRAs, Kough Annuities, Deferred Compensation, Personal Property Held as an Investment and All Other Investment Holdings				
Vehicles (Cars, Trucks, Boats, Trailers, etc.)				
Claimed as Your Dependant?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Heir to Estate?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

PLEASE READ CAREFULLY

I/We, am/are unable to pay the full property taxes on the above described property and hereby make application for property tax relief in accordance with Section 211.7U Michigan Compiled Laws. I/We have read this application and fully understand the contents thereof. I/We declare that the statements made herein are complete, true, and correct to the best of my/our knowledge. I/We further understand that if any information contained herein is found to be false or incomplete, any and all relief granted by this application will be forfeited and placed back on the assessment roll with penalties and interest occurring on the additional tax liability in accordance with Section 211.119 Michigan Compiled Laws.

Petitioner's Signature: _____

Spouse's Signature: _____

Signature: _____

Signature: _____

Subscribed and sworn to before me this _____ day of _____, 20____

Notary Public

_____ County, Michigan

My Commission Expires: _____

POVERTY EXEMPTION as defined by the Michigan Compiled Laws is as follows:

Section 211.7U. (1) The homestead of persons who, in the judgment of the supervisor and board of review, by reason of poverty, are unable to contribute toward the public charges is eligible for exemption in whole or in part from taxation under this act. This section does not apply to the property of a corporation.

Please be aware that as an applicant for Poverty Exemption you must also comply with the following section of the Michigan Compiled Laws:

Section 211.118: Perjury: any person who, under any of the proceedings required or permitted by this act shall willfully swear falsely, will be guilty of perjury and subject to its penalties.

Section 211.119: Willful Neglect: Penalty - A person who willfully neglects or refuses to perform a duty imposed upon that person by this act, when no other provision is made in this act, is guilty of a misdemeanor, punishable by imprisonment for not more than 6 months, or a fine of not more than \$300.00, and is liable to a person injured to the full extent of the injury sustained.

City of Northville Hardship Exemption Guidelines

Pursuant to Public Act 390 of 1994, the City of Northville has established its own criteria to determine the eligibility of a hardship exemption. These hardship exemption guidelines as set forth below were adopted at the Northville City Council Meeting held on February 7, 2005.

- 1) To be eligible for exemption under Section 7u of Act no. 206 of the Public Acts of 1893, as amended, a person shall do all of the following on an annual basis:
 - a) Be an owner of (for at least one year) and occupy as a principal residence the property for which an exemption is requested.
 - b) File a claim with the supervisor or board of review on a form provided by the local assessing unit, accompanied by federal and state income tax returns for all persons residing in the principal residence, including any property tax credit returns, filed in the immediately preceding year or in the current year. The filing of a claim under this subsection constitutes an appearance before the board of review for the purpose of preserving the claimant's right to appeal the decision of the board of review regarding the claim.
 - c) Produce a valid driver's license or other form of identification if requested by the supervisor or board of review.
 - d) Produce a deed, land contract, or other evidence of ownership of the property for which an exemption is requested if required by the supervisor or board of review.
- 2) In addition to the eligibility requirements stated above, the City of Northville provides additional guidelines and criteria for granting or denying hardship exemption requests. The Board of Review take the deliberation process seriously and within its authority, reserves the right to make decisions based upon individual case consideration. The Board of Review strives to uniformly apply the standards to each applicant's circumstances, within the overall guidelines provided herein.

Petitions for a Hardship Exemption must be presented in person by the applicant or authorized agent before the Board of Review at one of their annual meetings held in March, July or December. Each petitioner must submit a copy of the current year or immediately preceding year Federal Income Tax Return (1040), Michigan Income Tax Returns (MI-1040) and Michigan Homestead Property Tax Credit Claim Return for all persons residing in the homestead or having an ownership interest in the property.

- a) The Michigan Homestead Property Tax Credit Claim Return is then reviewed by the Assessor to determine if the applicant qualifies for the full Property Tax Credit. The City of Northville Board of Review customarily denies reductions in taxable value that would eliminate individuals Homestead Property Tax Credit.

- b) Income of all parties residing in the home or having an ownership interest in the property will then be considered. An explanation will be required for all household members over the age of 18 years who are not listed as contributing to the household income.

Applicants will not be eligible for the hardship exemption if they do not meet the following income eligibility guidelines as of March 1, of the current year.

A family of -1- may not earn more than 25,000

A family of -2- may not earn more than 30,000

A family of -3- may not earn more than 34,000

A family of -4- may not earn more than 36,000

A family of -5- may not earn more than 40,000

For each additional family member, add \$4,000 per year.

The Board of Review may waive the income limits for households with greater incomes but who have expenses beyond the ordinary scope of expected costs which are severe and unavoidable, such as unusually high health care costs not covered by insurance. In such catastrophic scenarios, the state equalized value may be reduced to zero (0).

In cases where the Board of Review deviates from the income limits for substantial and compelling reasons, such as described above, these reasons will be noted on the petition and communicated in writing to the claimant such reasons will be properly documented.

The definition of income used will be that defined by the Federal Bureau of Census.

Money wages and salaries before any deductions. 2.) Net receipts from nonfarm self-employment. These are receipts from a person's own business, professional enterprise, or partnership, after deductions for business expense. 3.) Net receipts from farm self-employment. These are receipts from a farm one operates as an owner, renter, or sharecropper, after deductions for farm operating expenses. 4.) Regular payments from social security, railroad retirement, unemployment compensation, strike benefits from union funds, worker's compensation, veteran's payments, public assistance (including Aid to Families with Dependent Children, Supplemental Social Security Income, Emergency Assistance money payments, and non-Federally-funded General Assistance or General Relief money payments. 5.) Alimony, child support, and military family allotments of other regular support from an absent family member or someone not living in the household. 6.) Private pensions, government employee pensions (including military retirement pay), and regular insurance or annuity payments. 7.) College or university scholarships, grants, fellowships, and assistantships. 8.) Dividends, interest, net rental income, net royalties, and periodic receipts from estates or trusts, and net gambling or lottery winnings.

Income does not include the following: 1.) Money received from the sale of property such as stocks, bonds, a house, or car unless a person is in the business of selling such property. 2.) Withdrawals of bank deposits and borrowed money. 3.) Tax refunds, gifts, loans, lump-sum inheritances, one-time insurance payments. 4.) Food or housing received in lieu of wages and the value of food and fuel produced and consumed on farms. 5.) Federal non-cash benefit programs such as Medicare, Medicaid, food stamps and school lunches.

- c) The assets excluding home furnishings, of all parties residing in the home or having an ownership interest in the property will be reviewed to determine if the applicant or co-owner has assets that can be used to pay the property taxes. Assets of all parties shall not exceed 50,000. The Applicant or any occupant shall not have an ownership interest in any real estate other than the homestead in question.
 - d) The assessed value of the homestead in question will be reviewed. Under no circumstances shall a hardship
 - e) exemption be granted on a principal residence whose aggregate SEV exceeds the citywide average, as calculated by the City Assessor, by more than 10%, unless it has been the sole primary residence of a senior citizen as defined by Michigan law for the past 10 (ten) consecutive years.
 - f) All property taxes must be paid and current.
 - g) Properties held in a trust are not eligible.
- 3) Let it also be known to all applicants that:

Due to the Freedom of Information Act, in the case of a hardship appeal, a copy of the petition and supporting documentation will be kept in a separate file in the City Assessor's office but will be provided on request to an interested member of the public.

A Hardship will not be granted without the petitioner or a representative for the petitioner appearing before the Board of Review. Applicants for a hardship may petition the Board of Review by appointment at any of their annual meetings held in March, July and December. A complete application including all necessary documentation will be required. City staff will make every effort to work with the applicant to gain the necessary documentation however ultimately it is the responsibility of the Applicant to provide a complete application and all supporting documentation.

Hardship Exemptions are determined on an annual basis. If a hardship exemption is granted the Applicant will only be eligible for a maximum of (3) years out of a (10) year period. *Senior Citizens who have lived in the home for at least the last 10 years may qualify every year. And Senior Citizens who have lived in the home for less than the (10) year requirement, may qualify if the current residence is a result of downsizing their former primary residence. ** Individuals permanently disabled may qualify every year.

An applicant may appeal the Board of Review decision on a hardship exemption to the Michigan Tax Tribunal. This appeal must be made by June 30th of the tax year in question. On behalf of the City the Assessor may also appeal the Board of Review decision on a hardship exemption to the Michigan Tax Tribunal.

The Board of Review realizes that each poverty exemption request has an individual set of circumstances that must be considered in its deliberations. These guidelines and criteria have

been established to assist the Board of Review in developing a uniform and well established basis for granting or denying a hardship exemption request.

For applicants granted a hardship exemption; gross income will be multiplied by 3.5% to estimate a final out of pocket property tax amount tied to the applicant's income. This preliminary property tax amount will be reduced by the State of Michigan's, Income Tax Homestead Property Tax Credit; the remainder will be divided by the appropriate millage rate, to estimate a final adjusted property tax assessment. The difference between the original assessment and the final adjusted assessment will represent the amount of the hardship exemption.