

1 South Main St<sup>2nd</sup> Floor  
Mount Clemens, MI 48043  
Phone: (586) 469-5194  
Fax: (586) 469-6770  
treasurer@macombgov.org

# Lawrence Rocca

## Macomb County Treasurer



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Joe Biondo  
Chief Deputy Treasurer

### MACOMB COUNTY TREASURER'S OFFICE INSTRUCTIONS ON APPLICATION FOR HARDSHIP EXTENSION

To be considered for a hardship extension, the following information must be provided:

1. Complete all sections of this application in full. Be sure to sign the application.
2. Submit a completed and signed copy of the following:
  - Most recent Michigan Income Tax Return, including Homestead Property Tax Credit Claim (MI 1040 CR).
  - Most recent Federal Income Tax Return (1040), if you are required to file a federal income tax.
  - Most recent Federal Income Tax Return (1040) for all other occupants of your home.
3. Submit a copy of your Driver's License or State Photo ID Card. If you do not have a photo id card, please submit a current (within 60 days of your application) utility bill with your name and property address in order to verify occupancy.
4. If an occupant of your home is not employed but has income from another source, you must show the income in "Annual Income" on page one of your application. It must also be on page three under the "Estimated Household Income" section and included in the Total Projected Household Income for this year.
5. If you completed the section on page one of the application indicating you have major or unusual out-of-pocket expenses, you must provide copies of documents verifying these expenses. **This does not include everyday living expenses.**
6. The application must be legible. If you need or want to provide additional information, please attach a separate sheet. If you need help preparing your application, please call us.

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7. Do not submit your originals of supporting documents. We must keep these for our records and cannot return them. Please submit copies of your original documents and sign them as needed.
8. If the application is incomplete or you do not include copies of the required financial documents, you may be considered ineligible for a hardship exemption.
9. If you previously had an Extension Agreement with our office, you must still submit a new signed application along with all documentation to support your current application in order to be considered for an extension; failure to provide a new signed application and up-to-date documents could result in your application being denied.
10. The Application, and all supporting documents, must be received by the deadline for redemption stated in the judgment of foreclosure. The Treasurer's Office is not responsible for missing documents or partially completed applications. It is the taxpayer's responsibility to ensure all necessary documentation is provided to the Macomb County Treasurer's Office.
11. Submitting an application does not guarantee that your application will be approved; all Hardship Applications are subject to verification and approval.
  - If approved, you will be contacted by our office to finalize the payment agreement.
  - If denied, you will receive written notification and your taxes must be paid in full prior to March 31, 2021 to redeem your property from the foreclosure judgment.

# APPLICATION

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

## APPLICATION FOR HARDSHIP EXEMPTION *CONFIDENTIAL INFORMATION*

### MACOMB 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 \_\_\_\_\_

DO YOU CLAIM THIS PROPERTY AS YOUR HOMESTEAD (Principal Residence)?  YES  NO

TELEPHONE NUMBER \_\_\_\_\_ Is Your Property Subject to a current poverty exemption?  YES  NO

EMAIL ADDRESS \_\_\_\_\_  YES  NO

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	<input type="radio"/> YES	<input type="radio"/> NO	<input type="radio"/> FULL TIME <input type="radio"/> PART TIME	
SPOUSE	<input type="radio"/> YES	<input type="radio"/> NO	<input type="radio"/> FULL TIME <input type="radio"/> PART TIME	

SELF	<input type="radio"/> YES	<input type="radio"/> NO
SPOUSE	<input type="radio"/> YES	<input type="radio"/> NO

NATURE OF DISABILITY \_\_\_\_\_

Please provide documentation of disability.

Do you have any MAJOR OR UNUSUAL OUT-OF-POCKET expenses? If yes, please list them below and provide verification.

TYPE OF EXPENSE	AMOUNT PER YEAR

**LIST ALL PERSONS LIVING IN THIS HOME OTHER THAN YOU OR YOUR SPOUSE:**

	1	2	3	4
Name				
Age				
Relationship				
Occupation				
Annual Income				
Claimed As Dependent	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No	<input type="radio"/> Yes <input type="radio"/> No

Attach additional sheet, if needed.

**PROPERTY INFORMATION**

Purchase Date: \_\_\_\_\_

Purchase Price: \_\_\_\_\_ (if purchased in last 3 years)

Do you own this property free and clear?  Yes  No

Have any improvements, changes, or additions been made to the property in the last two (2) years?  Yes  No  
If yes, please explain: \_\_\_\_\_

If not, amount of monthly payment: \_\_\_\_\_

Are the taxes included in payment?  Yes  No

Name of Lender: \_\_\_\_\_

**ASSET INFORMATION**

Do you have an ownership interest in any other real estate (including ownership via partnerships, corporation, etc.) in Michigan or anywhere else?  Yes  No If yes, please list (attach additional sheet if needed).

<u>Location</u>	<u>Value</u>	<u>Type of Use</u>	<u>Purchase Date</u>	<u>Purchase Price</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

**What are your assets in addition to real estate?** (Do not include sheltered retirement plans such as IRA, 401(K), 403(B), Keogh, 457, annuities, or company pension programs)

Cash \$ \_\_\_\_\_

Savings Accounts/Certificates & Money Markets \$ \_\_\_\_\_

Checking Accounts \$ \_\_\_\_\_

Stocks/Bonds/Treasury Bills \$ \_\_\_\_\_

Insurance – Cash Value \$ \_\_\_\_\_

Other \$ \_\_\_\_\_

Investments \$ \_\_\_\_\_

Personal Property held as an investment (i.e., gems, jewelry, coin collections, antique cars, etc.) \$ \_\_\_\_\_

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

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

**INCOME INFORMATION**

**ESTIMATED HOUSEHOLD INCOME FOR THIS YEAR**

SOURCE	AMOUNT PER YEAR
Wages, Salaries, Tips, Sick, Strike, and sub-pay, etc.	\$
Social Security/SSI Benefits Income	\$
Retirement Pension or Annuity Benefits (Includes Military Retirement Pay)	\$
Interest and/or Dividends Earned (includes non-taxable interest)	\$
Rent/Business or Royalty Income	\$
Disability Payments (Worker Comp, Veterans Disability, Pension Benefits)	\$
ADC, SFA, SDA, RAP/REP (Attach a copy of DSS Annual Statement)	\$
Alimony	\$
Child Support	\$
Unemployment Benefits	\$
Other Nontaxable Income (Military Family Allotments, College Scholarships, Grants, Fellowships, Etc.)	\$
Less Amount YOU PAY for Medical Insurance	\$ (                    )
<b>YOUR TOTAL INCOME</b>	<b>\$                    0</b>
<b>ADD INCOME FOR ALL MEMBERS OF HOUSEHOLD (not claimed as dependents) AS SHOWN ON FIRST PAGE OF APPLICATION</b>	<b>\$                    0</b>
<b>TOTAL PROJECTED HOUSEHOLD INCOME FOR THIS YEAR</b>	<b>\$                    0</b>

Please use a separate piece of paper to (1) describe any special circumstances which make it hard to pay your delinquent taxes and (2) explain how you plan to catch up (for example, monthly payments of a certain amount, sale of the property, sale of other assets, etc.).

**I DECLARE UNDER THE PENALTIES OF PERJURY, THAT ALL OF THE INFORMATION SUBMITTED IN MY APPLICATION FOR HARDSHIP EXTENSION IS TRUE AND MADE FOR THE PURPOSE OF OBTAINING A HARDSHIP EXTENSION. I ACKNOWLEDGE THAT I OWE THE TAXES, INTEREST, AND FEES. I ACKNOWLEDGE THAT ALL HARSHIP REQUESTS ARE SUBJECT TO VERIFICATION AND APPROVAL.**

**YOUR SIGNATURE:** \_\_\_\_\_

**SPOUSE OR CO-OWNER'S SIGNATURE:** \_\_\_\_\_

**DATE:** \_\_\_\_\_

Use the space below to: describe your plan to pay the delinquent taxes, and describe any special circumstances which make it hard to pay your delinquent taxes.



# OFFICE OF MACOMB COUNTY TREASURER

Lawrence Rocca

1 S. Main St., 2nd Floor  
Mount Clemens, Michigan 48043-2312  
586-469-5190 FAX 586-469-6770

Joe Biondo  
Chief Deputy Treasurer

May 26, 2020

Hello,

As your Macomb County Treasurer, I am pleased to announce the expansion of tax foreclosure prevention options for taxpayers under the Keep Macomb Your Home program. Preventing owner-occupied foreclosures has been, and continues to be, a top priority of my Office. Over the past three years, my staff and I have worked hard to prevent foreclosures on owner-occupied homes. Last year after working out repayment plans with over 783 homeowners, we had a 98% success rate of helping homeowners avoid foreclosure and stay in their homes. Most recently, I exercised my discretion to withhold all occupied homes and businesses from tax foreclosure this year due to the economic hardships many are facing as a result of the COVID-19 pandemic.

In an effort to provide additional relief and prevent foreclosures that may result from these uncertain economic times, I am implementing a four tiered approach to address financial hardship extensions. This new approach builds upon our successes and takes advantage of new legislation in order to provide greater relief to our taxpayers. This four tiered approach will not only extend the time taxpayers have to redeem their properties from foreclosure, but will potentially reduce taxes, interest and fees. The purpose of the attached document is to provide the standards and procedures to be used as guidelines for determining whether a property owner may be eligible for a reduction in delinquent taxes, interest and/or fees under a Pay As You Stay ("PAYS") Agreement, a Delinquent Tax Installment Plan ("DPTIP"), a Tax Foreclosure Avoidance Agreement ("TFAA") or an Extension of Redemption ("EOR") Agreement.

In order for our taxpayers to have the option of being considered for a PAYS Agreement, there are two requirements that must be met under the law. One, I must provide written notice to each local unit of my intent to implement a PAYS program. Two, the local unit must opt in as a participating community. A city, township or village, whose governing body has elected to participate in the PAYS program under the Expanded Keep Macomb Your Home program, must pass a resolution approving its participation in the program and the local treasurer must provide written notice of such approval to the Macomb County Treasurer within 21 days.

This letter and the accompanying paperwork will serve as your written notice that as of June 1, 2020, I am exercising my discretion as the Macomb County Treasurer to implement a PAYS property tax, interest and fee reduction program under MCL 211.78g. Any local unit that does not provide written notice of its participation by the end of business on Monday, June 22, 2020, is conclusively presumed to have declined participation, and all property within such a local unit will be ineligible for a PAYS Agreement.

I strongly urge you to join me in providing the option of a PAYS Agreement to all of our qualified taxpayers. In the event you decline, taxpayers will still have access to foreclosure prevention measures that will extend the time to redeem a property from foreclosure and provide a potential reduction in interest under the DPTIP, TFAA and EOR agreements available at the Macomb County Treasurer's Office.

It is my belief that with a full implementation of the PAYS program, together we can help taxpayers Keep Macomb Their Home. If you have any additional questions or concerns and would like to speak with me personally about this program, as always, please give me a call.

Sincerely,

A handwritten signature in cursive script that reads "Lawrence Rocca". The signature is written in black ink and is positioned above the printed name and title.

Lawrence Rocca  
Macomb County Treasurer