

Richfield Township, Roscommon County

Hardship Exemption Guidelines &

Eligibility Requirements

General Overview

The Richfield Township Board and the Richfield Township Board of Review recognizes the need to have available a procedure by which residents in need of assistance under MCL 211.7u can make an application for property tax relief. The Boards further recognize that, pursuant to statute, as well as case law, they must adopt procedures and guidelines to be used as standards when considering appeals made based on financial hardship. The Boards understand these guidelines must be adhered to when reviewing hardship appeals and reserves the right to make individual considerations within their authority, as they feel necessary. Any form submitted that is inaccurate or not fully completed will result in a denial of the appeal. All information in the form is subject to the verification from the Board or Assessor's office.

Basic Filing Requirements

To be eligible to receive a hardship exemption, either full or partial, a person shall do all of the following on an annual basis:

- Be an owner of and occupy as a principal residence, as defined by law, the property for which an exemption is requested. This may include vacant, contiguous property as long as it is considered part of the principal residence.
- Complete and submit an application for one year Poverty/Hardship Exemption on the form designated and supplied by Richfield Township to that office. The application shall be filled out in its entirety and submitted with all required attachments to be considered.
- Submit income verification as required. This must include completed and signed federal and state income tax returns for all persons residing in the principal residence, including any property tax credit returns filed in the current and immediately preceding year. If you are not required to file income tax returns, you must complete the attached affidavit.
- Produce a valid driver's license or other acceptable form of identification.
- Produce a deed, land contract, or other evidence of ownership of the property for which an exemption is requested.
- Meet the federal poverty income standards as defined and determined annually by the United States Office of Management and Budget and meet the asset level test as determined by the Richfield Township Board.
- File the application for exemption after February 1, but on or before the second Monday in March.
- Any additional eligibility requirements as determined by the township board.

Federal Poverty Guidelines and Township Asset Level

The following are the federal poverty income standards, which the United States Office of Management and Budget recommends that federal departments and agencies use. The standards are actually compiled by the Bureau of the Census, which refers to them as "poverty thresholds."

The following are the federal poverty guidelines for use in setting poverty exemptions guidelines for **2025** assessments:

<u>Size of Family Unit</u>	<u>Poverty Guidelines</u>
1	\$ 15,060
2	\$ 20,440
3	\$ 25,820
4	\$ 31,200
5	\$ 36,580
6	\$ 41,960
7	\$ 47,340
8	\$ 52,720
For each additional person	\$5,380

IMPORTANT NOTE: PA 390 of 1994 states that the hardship exemption guidelines established by the governing body of the local assessing unit SHALL also include an asset level test. An asset test means the amount of cash, fixed assets or other property that could be used, or converted to cash for use in payment of property taxes. The asset test should calculate a maximum amount permitted and all other assets above that amount should be considered available.

Assets (except the original homestead, essential household goods and the first \$10,000 of the market value of a motor vehicle) shall not exceed \$8,000 per individual applicant and/or \$14,000 per household.

Examples of assets to list are including but not limited to:

A second home, land, vehicles, recreational vehicles (campers, motor homes, boats, ATV's, etc.), Buildings other than the residence, Jewelry, antiques, artwork, equipment, other personal property of value, bank accounts, stocks, money received from the sale of property such as stocks, bonds, a house & cars, withdrawals of banks deposits, including borrowed money, tax refunds, gifts, loans, lump-sum inheritances, one-time insurance payments, food or housing received in lieu of wages and the value of food and fuel produced on farms, Federal noncash benefits programs such as Medicare, Medicaid, food stamps, school lunches.

Summary

In conclusion, the Board of Review has been given exclusive jurisdiction over the granting of property tax relief due to financial hardship. The Board of Review for Richfield Township takes this task seriously and attempts to provide relief to all deserving residents within the township. The Board of Review may deny any appeal, regardless of income, if the financial hardship appears to be self created by the actions of the person or persons making the application. The Board of Review reserves the right to modify these guidelines as necessary.

Application for MCL 211.7u Poverty Exemption

This form is issued under the authority of the General Property Tax Act, Public Act 206 of 1893, MCL 211.7u.

MCL 211.7u of the General Property Tax Act, Public Act 206 of 1893, provides a property tax exemption for the principal residence of persons who, by reason of poverty, are unable to contribute toward the public charges. This application is to be used to apply for the exemption and must be filed with the Board of Review where the property is located. This application may be submitted to the city or township the property is located in each year on or after January 1.

To be considered complete, this application must: 1) be completed in its entirety, 2) include information regarding all members residing within the household, and 3) include all required documentation as listed within the application. Please write legibly and attach additional pages as necessary.

PART 1: PERSONAL INFORMATION — Petitioner must list all required personal information.				
Petitioner's Name			Daytime Phone Number	
Age of Petitioner	Marital Status	Age of Spouse	Number of Legal Dependents	
Property Address of Principal Residence		City	State	ZIP Code
<input type="checkbox"/> Check if applied for Homestead Property Tax Credit		Amount of Homestead Property Tax Credit		
PART 2: REAL ESTATE INFORMATION				
List the real estate information related to your principal residence. Be prepared to provide a deed, land contract or other evidence of ownership of the property at the Board of Review meeting.				
Property Parcel Code Number		Name of Mortgage Company		
Unpaid Balance Owed on Principal Residence	Monthly Payment	Length of Time at this Residence		
Property Description				
PART 3: ADDITIONAL PROPERTY INFORMATION				
List information related to any other property owned by you or any member residing in the household.				
<input type="checkbox"/> Check if you own, or are buying, other property. If checked, complete the information below.			Amount of Income Earned from other Property	
1	Property Address	City	State	ZIP Code
	Name of Owner(s)	Assessed Value	Date of Last Taxes Paid	Amount of Taxes Paid
2	Property Address	City	State	ZIP Code
	Name of Owner(s)	Assessed Value	Date of Last Taxes Paid	Amount of Taxes Paid

PART 4: EMPLOYMENT INFORMATION — List your current employment information.					
Name of Employer					
Address of Employer		City	State	ZIP Code	
Contact Person		Employer Telephone Number			
PART 5: INCOME SOURCES					
List all income sources, including but not limited to: salaries, Social Security, rents, pensions, IRAs (individual retirement accounts), unemployment compensation, disability, government pensions, worker's compensation, dividends, claims and judgments from lawsuits, alimony, child support, friend or family contribution, reverse mortgage, or any other source of income, for all persons residing at the property.					
Source of Income			Monthly or Annual Income (indicate which)		
PART 6: CHECKING, SAVINGS AND INVESTMENT INFORMATION					
List any and all savings owned by all household members, including but not limited to: checking accounts, savings accounts, postal savings, credit union shares, certificates of deposit, cash, stocks, bonds, or similar investments, for all persons residing at the property.					
Name of Financial Institution or Investments	Amount on Deposit	Current Interest Rate	Name on Account	Value of Investment	
PART 7: LIFE INSURANCE — List all policies held by all household members.					
Name of Insured	Amount of Policy	Monthly Payments	Policy Paid in Full	Name of Beneficiary	Relationship to Insured
PART 8: MOTOR VEHICLE INFORMATION					
All motor vehicles (including motorcycles, motor homes, camper trailers, etc.) held or owned by any person residing within the household must be listed.					
Make	Year	Monthly Payment	Balance Owed		

PART 9: HOUSEHOLD OCCUPANTS — List all persons living in the household.				
First and Last Name	Age	Relationship to Applicant	Place of Employment	\$ Contribution to Family Income

PART 10: PERSONAL DEBT — List all personal debt for all household members.					
Creditor	Purpose of Debt	Date of Debt	Original Balance	Monthly Payment	Balance Owed

PART 11: MONTHLY EXPENSE INFORMATION			
The amount of monthly expenses related to the principal residence for each category must be listed. Indicate N/A as necessary.			
Heating	Electric	Water	Phone
Cable	Food	Clothing	Health Insurance
Garbage	Daycare	Car Expense (gas, repair, etc.)	
Other (type and amount)	Other (type and amount)	Other (type and amount)	
Other (type and amount)	Other (type and amount)	Other (type and amount)	

NOTICE: Per MCL 211.7u(2)(b), 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 must be submitted with this application. Federal and state income tax returns are not required for a person residing in the principal residence if that person was not required to file a federal or state income tax return in the tax year in which the exemption under this section is claimed or in the immediately preceding tax year.

PART 11: POLICY AND GUIDELINES ACKNOWLEDGMENT

The governing body of the local assessing unit shall determine and make available to the public the policy and guidelines used for the granting of exemptions under MCL 211.7u. In order to be eligible for the exemption, the applicant must meet the federal poverty guidelines published in the prior calendar year in the Federal Register by the United States Department of Health and Human Services under its authority to revise the poverty line under 42 USC 9902, or alternative guidelines adopted by the governing body of the local assessing unit so long as the alternative guidelines do not provide income eligibility requirements less than the federal guidelines. The policy and guidelines must include, but are not limited to, the specific income and asset levels of the claimant and total household income and assets. The combined assets of all persons must not exceed the limits set forth in the guidelines adopted by the local assessing unit.

The applicant has reviewed the applicable policy and guidelines adopted by the city or township, including the specific income and asset levels of the claimant and total household income and assets.

PART 12: CERTIFICATION

I hereby certify to the best of my knowledge that the information provided in this form is complete, accurate and I am eligible for the exemption from property taxes pursuant to Michigan Compiled Law, Section 211.7u.

Printed Name	Signature	Date
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This application shall be filed after January 1, but before the day prior to the last day of the local unit's December Board of Review.

Decision of the March Board of Review may be appealed by petition to the Michigan Tax Tribunal by July 31 of the current year. A July or December Board of Review decision may be appealed to the Michigan Tax Tribunal by petition within 35 days of decision. A copy of the Board of Review decision must be included with the petition.

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