



WHERE TO TURN TO FOR HELP

If You Cannot Afford To Pay Your Property Taxes

Department of Human Services (DHS) - (www.michigan.gov/dhs) (989) 831-8400

Local Department of Human Services offices have several plans that may help to pay all or a portion of your delinquent taxes. You must meet the income guidelines for assistance.

Michigan Veterans Trust Fund - (www.montcalm.org/veteranstrust.asp) (989) 831-9387

Financial assistance for delinquent taxes is available for war veterans and their families through the Michigan Veterans Trust Fund. Call the county office for information.

Montcalm County Commission on Aging - (www.montcalm.org/aging.asp) (989) 831-7476

May be able to assist homeowners age 60 or over with completion and filing of forms for income tax credits, for the Department of Human Services and other agencies as well as possibly locating other sources of assistance. Please call the office and ask for a case manager.

MSU Extension Office - (www.montcalm.org/msuextension.asp) (989) 831-7500

MSU Extension offers budgeting classes that can help you learn to set up a payment plan for your household bills, including property taxes. Call and ask for the Family and Consumer Sciences Educator.

EightCap, Inc. (616) 754-2660

Some funding sources may be available with referrals. Apply first through the Department of Human Services (see above).

MichiganWorks! - (www.michiganworks.org) (616) 754-3611

Resources for re-entering the work force, including job search training, computer classes, resume building. May also refer you to local Temp Agencies such as Manpower, Peoplelink and Qualified Staffing.

Greenpath Debt Solutions - (www.greenpath.com) (800) 718-7077

There are additional credit and debt counseling services available. Please see Yellow Page listings.

West Michigan Legal Services - (www.legalaidwestmich.org) (800) 442-2777

Lending Institutions

Home equity loans or personal loans may be available to qualified homeowners. These loans require repayment and should only be sought from reputable lenders.

Family Members

Family members or heirs may be available to assist, particularly if they have an interest in the property.

Churches, Religious Organizations

Some church and religion-based organizations such as Salvation Army may be able to assist with delinquent property taxes. In addition, some churches may have food banks and other assistance programs.

Prevention

Be certain that you have made the most of any exemptions and/or credits for which you may qualify

File for your Principle Residence or Qualified Agricultural Exemption with your local Township.

This may result in a savings of approximately 40% of your total tax liability. You may also be eligible for a credit on taxes paid in prior years, if you qualify. Please call your local Assessor.

File for your Homestead Property Tax Credit.

Homeowners may be eligible for a partial property tax refund from the state through your income taxes. You may also be eligible for a Home Heating Credit Claim, also through your income taxes. Contact your tax preparer.

Disabled Veteran Exemption.

Real estate owned and occupied as a homestead by a disabled veteran may be exempted from property taxes up to 100% by the local boards of review. Contact your local Assessor. (MCL 211.7b)

Request an Economic Hardship Appeal.

Property owners can be exempted from current taxes, up to 100%, if economic hardship is granted by the local boards of review (March, July or December). The board cannot go back – it is only for the current year. Contact your City or Township Treasurer or Assessor.

Use partial payments to reduce interest penalties.

Many local Treasurers will accept partial payments. Once delinquent, Montcalm County Treasurer will also accept partial payments. Any partial payments made will save you interest. Contact your City or Township Treasurer.

Be sure to notify your local township of any changes in your mailing address.

Failure to notify your local Assessor and/or Treasurer of a change in your mailing address may result in delays or you not getting your notices. This may result in additional penalties and interest that cannot be waived.

Your Local Township or City is often the first place to start.

There are various exemptions that exist within the General Property Tax law that you may qualify for. Some may help you every year, even if your taxes are not delinquent. See below and/or contact your local Assessor or Treasurer.

Your County Treasurer may also be able to lend a hand.

The law allows the County Treasurer to grant financial hardships to property owners whose household income is at or below the federal poverty income standards. Granting of financial hardship status shall be for only the current year(s) pending foreclosure; it does not do away with your taxes, it only extends the time to pay the amount due (additional expenses, interest and penalties continue to accrue). **Call the Montcalm County Treasurer's office at (989) 831-7334, Monday through Friday, from 8:00 a.m. to 4:00 p.m., with any questions.**

This information is provided by Montcalm County Treasurer