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Taxpayer Assistance Department (TAD) Substantial Financial Hardship Extension Frequently Asked Questions

I need more time to pay my 2006 taxes, what can I do? Can you pay by March 31, 2009? If so then just pay as soon as possible. If you aren't sure you can pay by then or if you know that you can't then you should apply for a Substantial Financial Hardship Extension.

What is a Substantial Financial Hardship Extension? It is an extension of time given to those people who own and occupy their home and who are facing a financial hardship and are unable to pay their taxes on their principal residence by March 31, 2009.

Who can apply? Anyone that owns their property (by recorded deed or land contract), occupies the property as their principal residence and is facing a substantial financial hardship.

How do I apply? Attend the Show Cause hearing being held at 400 Monroe on the 8th floor on your assigned day, January 6th, 7th, 8th or 9th, 2009. We will also accept completed applications at that time. Anytime after the Show Cause hearing you can request an application by calling our office (313) 224-6105, by sending a request by mail, by stopping by our office at 400 Monroe, Ste. 530 Detroit, MI 48226 or by downloading it from our website www.treasurer.waynecounty.com.

What do I need to apply? You need valid photo ID, either a Michigan Driver's License or State ID, a copy of the recorded deed to the property in your name, proof that you occupy the property as your principal residence (such as a utility bill) and proof of your income. If you filed income tax for 2007 you will need to have a copy of your return, if you didn't then you will be asked to sign an affidavit that says you were not required to file income tax, but you will still need proof of income. The Application is available on our website, by phone or mail, or by stopping by our office at 400 Monroe, Ste. 530 Detroit, MI 48226.

What level of income will be accepted? Our income standards are 125% of the Federal Poverty Level and represent a "living wage". If your income is just above these levels and you are facing a substantial financial hardship you should apply anyway and we will take your situation into consideration.

HOUSEHOLD INCOME STANDARDS – OFFICE OF WAYNE COUNTY TREASURER

Number of Persons Residing in Household	2008 Standards	2009 Standards
1 person	\$12,762	\$13,000
2 persons	\$17,112	\$17,500
3 persons	\$21,462	\$22,000
4 persons	\$25,812	\$26,500
5 persons	\$30,162	\$31,000
6 persons	\$34,512	\$35,500
7 persons	\$38,862	\$40,000
8 persons	\$43,212	\$44,500
Each Additional Person	Add \$4,350	Add \$4,500

How will I know if my application has been approved? Our Taxpayer Assistance Department will review your application and will notify you within 30 days of receipt of the completed application.

What if I received a Hardship last year, can I apply again? Yes, if you received a Hardship Extension last year and *paid that delinquency off* and are still facing a financial hardship then you can apply again.

If I am granted the extension, how much time do I have to pay? You will have until December 31, 2009 to complete payment in full.

Will the Application to Withhold Property from Foreclosure due to Substantial Financial Hardship reduce or eliminate my taxes? No. Once taxes are billed, they cannot be reduced by the Wayne County Treasurer and interest, penalties and fees will continue to add up as well. You may, however, qualify for an exemption from taxes that could reduce or *eliminate future taxes*. To find out if you qualify, and to apply, contact your city or township assessor's office.

What if I don't own my home? If you don't hold title to your property and need legal assistance to get the property in your name, you can contact United Community Housing Coalition at (313) 963-3310 or Legal Aid and Defender's Office at (313) 964-4130. They can give legal advice and explain your options.

How do I make payments? If you want to pay in *full* you can pay on-line by visiting our website, www.treasurer.waynecounty.com, clicking the link and following the payment instructions. You can also pay in full by mailing a check or money order or by visiting our office. If you want to make *partial payments* you must either mail your payment to Wayne County Treasurer's Office, 400 Monroe, 5th Floor, Detroit, MI 48226 or visit our office at the same address.

What is the deadline to apply for a Substantial Financial Hardship Extension? A completed application must be received by **March 16, 2009**.

Who can I contact for more information and to obtain an application for Substantial Financial Hardship Extension? You can get information by calling our Taxpayer Assistance Department Hotline at (313) 224-6105 or writing to Wayne County Treasurer, Attn: Taxpayer Assistance, 400 Monroe, Ste. 530, Detroit, MI 48226 or by visiting our website at www.treasurer.waynecounty.com.