



# County of Ottawa

*Office of the Treasurer*

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## **ONE-YEAR FINANCIAL HARDSHIP EXEMPTION POLICY**

### **Extension from Property Tax Foreclosure**

(delinquent taxes to be withheld from foreclosure for one year)

Hardship Extensions are designed to delay foreclosure deadlines by one year for owners who are actively working to catch up their delinquent property taxes. Hardship Extensions are aimed at homeowners but may be granted occasionally for small, family businesses or commercial property that is the primary source of the owner's income. The person requesting an extension must:

1. Hold title to the property or represent the estate if the owner is deceased.
2. Complete a Hardship Extension Application and submit to the County Treasurer by January 31 (Available from Treasurer's office, call 616-994-4501)
3. Provide proof of income.
4. Provide information to us about assets you may have OTHER THAN:
  - a. Assets in retirement programs recognized as tax exempt by IRS (e.g. IRA, 401k, 457, SEP)
  - b. Personal, occupied residence
  - c. Vehicle, tools, or other equipment needed for work
5. Present a plan for payment. Plans may include one or more of the following:
  - a. Assistance from a local help agency
  - b. Monthly or bi-weekly payment plan
  - c. Recent history of making regular payments
  - d. Sale or refinancing of the property

*The Treasurer will assist delinquent taxpayers to develop a payment plan as part of the application process. We can also refer you to expert budget counseling at no cost to you.*

The law requires the Treasurer to review your income and allows the Treasurer to grant hardships to property owners whose household income is at or below the federal poverty income standards (as defined and determined annually by the United States Office of Management and Budget).

However, the Ottawa County Treasurer will consider extenuating circumstances that may create a financial hardship even if your income is higher than the federal standards. Withholding the property from the foreclosure petition is the sole judgment of the County Treasurer. We are willing to discuss your individual situation with you as part of the application process.

Granting of financial hardship status shall be for only current year(s) pending foreclosure; it extends only the time to pay the amount due; additional expenses, interest, and penalties continue to accrue