



Deborah L. Cherry
GENESEE COUNTY OFFICE OF THE TREASURER
1101 Beach Street, Suite 144
Flint, Michigan 48502-1475



PREVENT FORECLOSURE ON YOUR HOME

For 2016 Taxes

**Homestead Properties Only
(100% PRE)
APPOINTMENTS REQUIRED
PLEASE CALL
(810) 257-3025**



GENESEE COUNTY OFFICE OF THE TREASURER
1101 Beach Street, Suite 144 – Flint MI 48502-1475
Telephone (810) 257-3054 / Fax (810) 257-3885
www.geneseecountytreasurer.com

2016

DELINQUENT TAXES

LAST DATE TO PAY TAXES IS APRIL 1, 2019
TO AVOID LOSING YOUR PROPERTY
DEADLINE TO RECEIVE A POSTPONEMENT IS MARCH 22, 2019

HARDSHIP POSTPONEMENT FOR HOMESTEAD PROPERTIES

The Genesee County Treasurer, Deborah L. Cherry has established a Hardship Policy for a one year foreclosure postponement. This policy allows homeowners who are undergoing a “substantial financial hardship”, such as, but not limited to, governmental assistance, low income, a reduction in income, or an increase in expenses, an opportunity to apply for a one year extension on property foreclosure.

Genesee County requires that any person applying for the postponement on a property must own, reside, and have a 100% PRE (Principal Residential Exemption, formerly homestead), or be the legal guardian, conservator, or have power of attorney over the owner/resident.

Applications will be available at the Genesee County Treasurer’s Office starting Wednesday, January 2, 2019.

Postponement arrangements must be made, and approved, annually by the Genesee County Treasurer’s Office. Failure to make arrangements every year could result in foreclosure and loss of property.

ALL APPLICATIONS MUST BE COMPLETED AND
FINALIZED BY **MARCH 22, 2019**

ONLY FIRST TIME APPLICANTS WILL NEED TO
SCHEDULE AN APPOINTMENT.
PLEASE CALL **(810) 257-3025**

Failure to redeem during this period will result in the title of the property passing to the Genesee County Treasurer.
PLEASE CALL (810) 257-3025

APPLICATION INFORMATION REGARDING POSTPONEMENT OF TAX FORECLOSURE

The applicant must complete a Petition for Hardship Tax Foreclosure application, as well as, provide the following documents for the Treasurer's Office review:

1. **Picture ID of applicant or, if applicable, picture ID of the person whom the applicant is the guardian, conservator, or has power of attorney over with documentation of the existence of the guardianship, conservatorship or power of attorney relationship.**
2. **A valid deed or land contract for the premises. (Property must have 100% PRE)**
3. **Proof of income** (e.g., Federal Income Tax Return, Check Stub, Social Security Statement, State and Federal Assistance).
4. **Two pieces of current personal mail (utility bills will not be accepted).**
5. **For first time applicants, a 10% deposit, of the total amount of taxes and interest being postponed, will be required upon approval of the hardship postponement.**

Prior year applicants are required to fulfill the prior year postponement agreement.

Payments must be made by cash, cashier's check or money order. (Credit or debit cards are also accepted for an additional fee.)

To receive a one year tax foreclosure postponement, all applicants **MUST** be approved by the Genesee County Treasurer's Office.

An applicant may be subject to interview or investigation by the Genesee County Treasurer's Office or its agents for the purposes of verifying information contained in the application.

Postponement arrangements must be made, and approved, annually by the Genesee County Treasurer's Office. Failure to make arrangements every year could result in foreclosure and loss of property.

**Genesee County Treasurer's Office Hours
Monday - Friday 8:00am – 4:30pm
Closed Holidays**

PLEASE CALL (810) 257-3025

AGENCIES OFFERING POSSIBLE ASSISTANCE

DEPARTMENT OF HUMAN SERVICES – DHS – FINANCIAL

TWO DISTRICT OFFICES

4809 Clio Road • Flint MI 48504 • (810) 787-7101

630 S. Saginaw Street • Flint MI 48501 • (810) 760-7300

Visit the closest of the two offices, or office of your current case. Applications are accepted between 8 am – 5 pm, Monday thru Friday. For same-day caseworker review, application must be made 8 am – 10:30 am, Monday, Tuesday, Thursday, and Friday. No same-day caseworker review Wednesday. In order to determine if you are eligible for assistance:

- Walk-in basis to complete application
- There may be assistance through other agencies, but you will be required to first apply for assistance through the SER (State Emergency Relief) program at DHS.
- Bring documentation to show pending foreclosure
- Proof of all household income for last 30 days
- Receipt of last 30 days expenses, outstanding bills
- Social security numbers or birth certificates of household members

Application at DHS should be made before submitting your application to the Genesee County Treasurer's Office.

MICHIGAN VETERANS – SOLDIER RELIEF – FINANCIAL

(For War Era Veterans only)

1101 Beach Street • Flint MI 48502 • (810) 257-3068

In order to obtain financial assistance:

- Walk-in application assistance: 8 am – 11 am and 1 pm – 3 pm Monday thru Friday
- 1st step to obtain assistance decision from DHS
- Military discharge papers, DD-214
- Bring documentation to show pending foreclosure, proof of amount owed & postponement agreement
- Proof of all household income for the last 30 days
- Receipt of last 30 days expenses, outstanding bills & receipts for all bills paid in the last 30 days
- Social Security numbers or birth certificates, marriage licenses of adult household members. Birth certificates for under age dependents.

METRO COMMUNITY DEVELOPMENT – FINANCIAL

503 S. Saginaw, Ste 804 • Flint MI 48502 • (810) 767-4622

(Located in the Mott Foundation Building)

- Program to assist senior citizen homeowners living in Genesee County in paying property taxes who have become delinquent and have received a property tax deferral from the Treasurer's Office.
- 5 year low interest loan of 4% to pay delinquent property tax obligations.
- Assistance with Step Forward Application for MSHDA funding.

MICHIGAN STATE HOUSING DEVELOPMENT AUTHORITY (MSHDA)

MSHDA has funding available in the Helping Hardest Hit Homeowners Fund for homeowners who have suffered a hardship that is preventing them from paying delinquent property taxes. To qualify, homeowners need to:

- Live in and own the home as a main residence (land contracts do not qualify for program)
- Have sufficient income to stay in the house and keep up on the property taxes going forward
- Show that they are behind because of financial hardship

Apply directly at MSHDA's website www.stepforwardmichigan.org or call 1-866-946-7432

**PETITION FOR HARDSHIP
TAX FORECLOSURE POSTPONEMENT**

Name: _____

Street Address: _____

City: _____ Zip: _____

Phone Number: _____

Postponement of the foreclosure will not affect the county's right to foreclose the property at a later date if the delinquent property taxes remain unpaid.

Are you currently in bankruptcy? Yes No Date Filed _____

Do you own and reside at the property which is subject to foreclosure? Yes No

Have you applied for a Poverty Exemption with your local City, Township or Village within the last year? Yes No

Are you, or your spouse, a military veteran? Yes No

EMPLOYMENT STATUS AND NAME OF EMPLOYER:

EMPLOYED

EMPLOYER

Self Yes No _____

Spouse Yes No _____

Please describe your financial hardship: _____

Signature

Date

I swear, under the penalty of perjury, that the above information is truthful and accurate, to the best of my knowledge.

CONTINUED ON OTHER SIDE

2019

Please list the names and ages of the residents in the household:

NAME (LAST NAME FIRST)	RELATIONSHIP TO HOMEOWNER
SELF	

OFFICE USE

Documents Needed:

- Deposit Amount: _____
- Prior Year Paid
- Picture ID _____ Address _____ DOB
- Deed/Land Contract _____
- Proof of Income _____
- Mail _____

Notes _____
