BLOOMFIELD TOWNSHIP FINANCIAL ASSISTANCE PROGRAMS

Presented by Brian Kepes, Bloomfield Township Treasurer
&
Darrin Kraatz, Director of Assessing
June 8, 2020
AGENDA

• Programs available for Township Residents.
• Present enhancements to the Township’s Financial Assistance Programs.
• Explain how the programs work.
• Property Tax Hardship/Poverty **Exemption**
  • Grants temporary property tax relief for eligible homeowners.
• **Waiver** of Solid Waste (Refuse) Application
  • **Waives** municipal solid waste collection fees due to financial hardship.
• Minor Home Repair Community Development Block **Grants**
  • Allows for household repairs up to $5,000 annually for maximum of three years for residents over 60 years of age and who meet federal income guidelines.
• Property Tax Summer **Deferral** (State of Michigan)
• Affidavit for Disabled Veterans **Exemption** (State of Michigan)
WHAT’S NEW?

• New Application Process and Form

• Added Waiver of Solid Waste and Minor Home Repair Community Development Block Grant to application

• The Assessors Office will be the department that will handle and process all financial assistance applications.
GUIDELINES

• Explains documents needed for application processing.
• Displays income levels needed for qualifying.

BLOOMFIELD TOWNSHIP FINANCIAL ASSISTANCE GUIDELINES

Dear Bloomfield Township Resident,

The Township has always strived to serve its residents in the best way possible, and offering financial assistance when needed is one way we can help. If you feel like you qualify for the for the property tax hardship exemption, the waiver of solid waste (refuse) application or the minor home improvement community development block grants please take the time to review the following guideline and apply for the programs for which you would qualify.

Section 211.7u (1) of the Michigan General Property Tax Act defines the Poverty or Hardship Exemption as a method to provide relief for those who, in the judgment of the Board of Review, are unable to fully contribute to the annual property tax burden of their principal residence due to their financial situation.

In granting Poverty Exemptions, the Charter Township of Bloomfield and the Board of Review realize that it represents a shift of those property taxes exempted to the other taxpayers of the Township. Poverty Exemptions are intended to assist those who are in temporary financial straits and is NOT intended as a permanent or continuous subsidy.

To be eligible for Hardship Exemption and Waiver of Solid Waste (Refuse) Application, the following information is required to be filed with the Assessing Office:

1. Fully completed and notarized Bloomfield Township Financial Assistance Application
2. Fully completed 2019 W-2 Forms, Social Security Statements or similar income verification for all permanent members of the household
3. Fully completed 2019 Michigan Income Tax Returns for all household members
4. Fully completed 2019 Michigan Homestead Property Tax Credit Claim (MI-1040CR). IMPORTANT: the law does not allow for the filing of an affidavit attesting that a taxpayer does not file income tax returns. The law requires the applicant to file and produce income tax returns or that return is a zero filing.
5. Valid Michigan driver’s license (if requested)
6. Proof of property ownership (if requested)

Following are the guidelines for Hardship Exemption and Waiver of Solid Waste (Refuse) Application as established by the Charter Township Board of Trustees:

1. Applicants MUST meet the poverty income standards: these will be based upon the current year Federal Poverty Thresholds multiplied by a rate of 250% (or 2.5).

<table>
<thead>
<tr>
<th># Persons</th>
<th>Income</th>
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<tbody>
<tr>
<td>1</td>
<td>$31,225</td>
</tr>
<tr>
<td>2</td>
<td>$42,275</td>
</tr>
<tr>
<td>3</td>
<td>$53,325</td>
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<tr>
<td>4</td>
<td>$64,750</td>
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<tr>
<td>5</td>
<td>$75,425</td>
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<tr>
<td>6</td>
<td>$86,475</td>
</tr>
<tr>
<td>7</td>
<td>$97,525</td>
</tr>
<tr>
<td>8</td>
<td>$108,575</td>
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<tr>
<td>For each additional person</td>
<td>$11,000</td>
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2. Applicants MUST be an owner of and occupy as a homestead (as defined by MCL 211.7c) the property for which an exemption is being requested. Vacant,
• Proposed increased True Cash Value (TCV) for limit from $350,000 to $425,000

• Proposed increased checking and saving account limits per person in the household from $20,000 to $22,500

unplatted, contiguous land shall not qualify as homestead property for purposes of these guidelines.

3. Applicants MUST file a completed “Poverty Exemption Application” with the Board of Review on a form provided by the Assessing Department and included a copy of their Michigan Homestead Property Tax Credit Claim and State of Michigan Income Tax Returns and all supporting documents for ALL PERSONS residing in the homestead.

4. Applicants must provide a valid driver’s license or other form of identification and must also provide a copy of a deed, land contract, or other evidence of ownership of the property for which an exemption is requested by the Assessor or Board of Review.

5. Applicants should have a true cash value (assessment x 2), which is less than four hundred and twenty five thousand (425,000) dollars.

6. The amount of money the applicant has in checking and savings accounts, with the total not to exceed $22,500 per person residing in the homestead.

7. Ownership interest in real estate other than the homestead. Applicants shall not have ownership of, or interest in, real estate other than the qualified homestead. Under no circumstance shall the Board of Review reduce the taxable value lower than that which would produce an annual ad valorem tax equal to 3.5% of an applicant’s income plus any property tax credit refund payable by the State of Michigan. There shall be no poverty exemption granted that would reduce an applicant’s taxable value to less than $1,000. It is not the intent of the Township to adopt a policy of an individual being “automatically entitled” to exemption.

Your application will be sent to the March, July or December Board of Review session. The Board of Review schedule for 2019 is as follows:

<table>
<thead>
<tr>
<th>Month</th>
<th>Date</th>
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<tbody>
<tr>
<td>March</td>
<td>Monday, March 9, 2020</td>
</tr>
<tr>
<td>July</td>
<td>Tuesday, July 21, 2020</td>
</tr>
<tr>
<td>December</td>
<td>Tuesday, December 15, 2020</td>
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Applicants will be notified in writing of the Board of Review’s decision and their appeal rights. All hardship exemptions are, by law, effective for one year only.

Please return the fully completed application and necessary information to the Bloomfield Township Assessing Department 5 days prior to the Board of Review. The application can be signed and notarized at the Township. If there are any questions, please call the Assessing Department at (248) 433-7710.

Darrin Kraatz, MMAO
Assessor
BLOOMFIELD TOWNSHIP FINANCIAL ASSISTANCE APPLICATION

Please check off all the following that apply:

Property Tax Hardship/Property Exemption

- Minor Home Impact Community Development Block Grants (Choose one or more options that apply)
- Elderly
- Handicapped
- Hardship Exemption
- Waiver of Solid Waste Applicaiton

Additionally, please provide the following information:

Real Estate Information:
- For the real estate information below, please provide the property owner or the person who will be responsible for paying the property taxes.

Property Tax Address:
- Street Address:
- City:
- State:
- Zip Code:

Additional Property Information:
- List information related to any other property you own, if any.

- Address:
- Street Address:
- City:
- State:
- Zip Code:

Employment Information:
- List your current employment:

- Employer Name:
- Position:
- Monthly Income:

Checking, Savings, and Investment Information:
- List any and all savings and investments owned by the household.

- Name:
- Address:
- City:
- State:
- Zip Code:

**PLEASE NOTE:** This application will be retained by the Bloomfield Township Authority for future reference.
Application for Deferment of Summer Taxes

Issued under the authority of Public Act 205 of 1980; MCL 211.51

INSTRUCTIONS: File this application with the treasurer of your city, village, or township. You may file your intent to defer before September 15, or before the date your summer taxes are due, whichever is later. Do NOT file this application with the Michigan Department of Treasury.

NOTE: Though filing this form is voluntary, your tax due date will not be extended unless this form is filed. The local treasurer may require additional documentation to verify your claim.

PART 1: APPLICANT INFORMATION

<table>
<thead>
<tr>
<th>Last Name</th>
<th>First Name</th>
<th>M.I.</th>
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<table>
<thead>
<tr>
<th>Telephone Number</th>
<th>Property Identification Number</th>
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<table>
<thead>
<tr>
<th>Address of Principal Residence (street number and name, city, state, ZIP code)</th>
<th>Name of City, Township, or Village (taxing authority)</th>
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<tbody>
<tr>
<td></td>
<td>Bloomfield</td>
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<table>
<thead>
<tr>
<th>City</th>
<th>Township</th>
<th>Village</th>
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PART 2: DEFERMENT INFORMATION

I hereby request that the Treasurer of the above noted municipality defer the due date of the summer taxes on the property identified above, without penalty or interest charges, until February 15 (payment must be received on or before February 14 to avoid penalty and interest) based on the following qualifications:

(Check 1 or 2 below to identify your basis for this application. Select one choice only.)

1. Principal Residence:
   - I certify that my gross household income for the preceding calendar year did not exceed $40,000 and that I qualify for the deferment provided for in the General Property Tax Act under the classification marked below:
     - [ ] 62 years of age or older, including the unmarried surviving spouse of a person who was 62 years of age or older at the time of death
     - [ ] Paraplegic, Hemiplegic, or Quadriplegic
     - [ ] Eligible Servicemember, Eligible Veteran, Eligible Widow or Widower
     - [ ] Blind Person
     - [ ] Totally and Permanently Disabled

2. Agricultural Real Property:
   - I certify that I own the above property, which is classified or used as agricultural real property, and that the gross receipts of agricultural or horticultural operations in the previous year (or the average gross receipts for such operations in the previous three years) are not less than 50% of my household income for the preceding calendar year or the combined household incomes in the previous year of the individual members of a limited liability company or partners of a partnership that owns the agricultural real property.

PART 3: CERTIFICATION

I understand that if this deferment is approved, the deferred taxes must be paid on or before February 14 in order to avoid penalty and interest. I also understand that misleading or false statements on this application may subject me to penalties and interest for late payments of taxes.

<table>
<thead>
<tr>
<th>Applicant’s Signature</th>
<th>Date</th>
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<table>
<thead>
<tr>
<th>Deferment Approval Signature</th>
<th>Date</th>
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</table>
**Affidavit for Disabled Veterans Exemption**

Michigan Department of Treasury
6/07/13-14

State Tax Commission Affidavit for Disabled Veterans Exemption

Issued under authority of Public Act No. 2013, MCL 211.76. Filed in duplicate.

Instructions: This form is to be used to apply for an exemption of property taxes under MCL 211.76, for real property used and owned as a homestead by a disabled veteran who was discharged from the armed forces of the United States under honorable conditions for his or her unremarried surviving spouse. The property owner, or his or her legal designee, must annually file this affidavit with the supervisor or assessing officer any time after December 31 and before, or until the conclusion of the December Board of Review.

<table>
<thead>
<tr>
<th>Owner Information (Enter information for the disabled veteran or unremarried surviving spouse)</th>
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<tbody>
<tr>
<td>Owner's Name</td>
</tr>
<tr>
<td>Owner's Mailing Address</td>
</tr>
<tr>
<td>City</td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Legal Designee Information (Complete if applicable)</th>
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</thead>
<tbody>
<tr>
<td>Legal Designee Name</td>
</tr>
<tr>
<td>Mailing Address</td>
</tr>
<tr>
<td>City</td>
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<thead>
<tr>
<th>Homestead Property Information (Enter information for the property in which the exemption is being claimed)</th>
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<tr>
<td>City, Township or Village (Check the appropriate box and provide the name)</td>
</tr>
<tr>
<td>County</td>
</tr>
<tr>
<td>Parcel Identification Number</td>
</tr>
<tr>
<td>Homestead Property Address</td>
</tr>
<tr>
<td>City</td>
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</table>

**Acknowledgement** (Check all boxes that apply)

- I am a disabled veteran, or the legal designee of the disabled veteran, who was discharged under honorable conditions from the armed forces of the United States of America with a service-connected disability.
- I am the unremarried surviving spouse, or the legal designee of the unremarried surviving spouse, of a disabled veteran who was discharged under honorable conditions from the armed forces of the United States of America with a service-connected disability.
- I am a Michigan resident.
- I own the property in which the exemption is being claimed and it is used as my homestead. Homestead is generally defined as any dwelling with its land and buildings where a family makes its home.

**Affirmation of Eligibility** (Check the appropriate box and provide a copy of the required documentation)

- The disabled veteran has been determined by the United States Department of Veterans Affairs to be permanently and totally disabled as a result of military service and entitled to veterans' benefits at the 100% rate (must attach a copy of the letter from the U.S. Department of Veterans Affairs).
- The disabled veteran is receiving or has received pecuniary assistance due to disability for specially adapted housing (must attach a copy of the certificate from the U.S. Department of Veterans Affairs).
- The veteran has been rated by the United States Department of Veterans Affairs as individually unemployable (must attach a copy of the letter from the U.S. Department of Veterans Affairs).

**Certification**

I hereby certify to the best of my knowledge that the information provided in this Affidavit is true and I am eligible to receive the disabled veteran's exemption from property taxes pursuant to Michigan Compiled Law, Section 211.76.

Printed Name of Owner or Legal Designee  
Signature of Owner or Legal Designee  
Date

**Designee Must Attach Letter of Authority**
HOW TO APPLY?

• Property Tax Hardship/Poverty Exemption
  • Hardship application and guidelines form is available on the Township’s Website under the Assessor’s page.
  • The Assessing Department has the forms available for the public in office.
  • Contact the Assessing Department at 248-433-7710 or assessor@bloomfieldtwp.org with any hardship questions.

• Waiver of Solid Waste (Refuse)
  • Application is available on the Assessor’s Page on the Township’s Website.
  • The Assessing Department has the forms available for the public in office.
  • Contact the Assessing Department at 248-433-7710 or assessor@bloomfieldtwp.org with any hardship questions.

• Minor Home Repair Community Development Block Grants (CDBG funds)
  • CDBG information is available on the Senior Services page on the Township’s Website.
  • Contact Senior Services at 248-723-3500.
  • Application is on the Assessor’s Page of the Township’s Website.

• Application for Deferment of Summer Taxes
  • Application is available on the Treasurer’s Page on the Township's Website.

• Affidavit for Disabled Veterans Exemption
  • Application is available on the Assessor’s Page on the Township’s Website and in the office.
  • Contact the Assessing Department at 248-433-7710 or assessor@bloomfieldtwp.org.
QUESTIONS AND ASSISTANCE

• Any questions regarding the Bloomfield Township Financial Assistance programs can be answered by the Assessing Department.
  • assessor@bloomfieldtwp.org
  • 248-433-7710
• We are here to help the Township’s residents who need financial assistance.