

KEEP YOUR HOME



Prevention

Make the most of exemptions and/or credits

Township

Some exemptions help year after year, even if taxes are not delinquent

Principal Residence or Qualified Agricultural Exemption

Possible savings up to 18 School Operating mills
Possible credit on prior year paid taxes
Must own and occupy home (PRE or over 50% of Ag use)

Disabled Veteran Exemption

Possible savings up to 100% of total tax liability (MCL 211.7b)
Must own and occupy home

Economic Hardship (Poverty) Exemption

Possible savings up to 100% of total tax liability
Must own and occupy home

Partial Payments

Any partial payments made will decrease interest and penalties



Mailing Address

Notify the local Township of a change in mailing address to continue to receive notices

State - Homestead Property Tax Credit (Tax Preparer)

Possible partial property tax refund through income taxes
Possible Home Heating Credit through income taxes

County - 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.**

Where to Turn for Help

If Property Taxes are Unaffordable

Department of Human Services (DHS) (989) 831-8400

www.michigan.gov/dhs

May help pay part or all of delinquent taxes; Income guidelines for assistance must be met

EightCap Inc (616) 754-2660

Some funding sources may be available with referrals; Apply through DHS

Michigan Veteran's Trust Fund (989) 831-9387

www.montcalm.org/veteranstrust.asp

Available for war veterans and their families; call the County office for more information

Montcalm County Commission on Aging (989) 831-7476

www.montalm.org/aging.asp

May help homeowners, age 60 or older, with filing and completion of income tax credit forms

MSU Extension Office (989) 831-7500

www.montcalm.org/msuextension.asp

Offers budgeting classes

Michigan Works (616) 754-3611

www.michiganworks.org

Resources for entering the work force

Greenpath Debt Solutions (800) 718-7077

www.greenpath.com

Credit and Debt counseling services available

West Michigan Legal Services (800) 442-2777

www.legalaidwestmich.org

Michigan Assistance

mi211.org or michigan.gov/helpinghand

Find connections for support and aid with your community

Lending Institutions

Loans may be available to qualified homeowners

Family Members

May be available to assist where needed

Churches or Religious Organizations

Please inquire within your religious organization

