



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

*michigan.gov/mdhhs/assistance-programs/emergency
-relief/home-ownership*

May help with delinquent taxes

Veteran Services

(989) 831-7477

montcalm.us/281/Veteran-Services

Available for veterans and their families

Montcalm County Commission on Aging

(989) 831-7476

montcalm.us/169/Commission-on-Aging

Helps homeowners, age 60 and older

Michigan Works

(616) 754-3611

michiganworks.org

Resources for entering the work force

Greenpath Debt Solutions

(844) 321-7030

greenpath.com

Helps you to learn to manage debt, make housing decisions, and supplies financial resources

West Michigan Legal Services

(616) 744-0672

legalaiddwestmich.org

Offers legal aid for basic living needs

Michigan Assistance

mi211.org/housing-assistance

or

michigan.gov/helpinghand

Find connections for support and aid

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

Affordability

If you cannot afford to keep your home,
think about selling

