

# Prevention

Make the most of exemptions and/or credits

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## 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 mils  
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

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

[www.michigan.gov/dhs](http://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](http://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](http://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](http://www.montcalm.org/msuextension.asp)

Offers budgeting classes

**Michigan Works** ..... (616) 754-3611

[www.michiganworks.org](http://www.michiganworks.org)

Resources for entering the work force

**Greenpath Debt Solutions** ..... (800) 718-7077

[www.greenpath.com](http://www.greenpath.com)

Credit and Debt counseling services available

**West Michigan Legal Services** ..... (800) 442-2777

[www.legalaidwestmich.org](http://www.legalaidwestmich.org)

**Michigan Homeowner Assistance Fund (MIHAF)** – *COVID-19 related*

<https://www.michigan.gov/mshda/Homeownership/mihaf-homeowner-assistance>

## 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