

Instructions for Hardship Reduction Bridgewater Township

The 2008 Application for One Year Hardship Reduction has been modified to be in keeping with the requirements of the State of Michigan with regard to poverty exemptions. To be considered for a hardship reduction, the following information must be provided:

1. **Complete all sections of this application in full; be sure to sign the application.**
2. Submit a **completed and signed copy** of the following:
 - 2007 Michigan Homestead Property Tax Credit Claim (MI 1040 CR)
 - 2007 Federal Income Tax Return(1040), if you are required to file federal income tax
 - 2007 Federal Income Tax Return (1040) for all other occupants of your home.
3. An occupant of your home is not employed but has income from another source; you must show the income in "Annual Income" on page 1 of your application. It must also be on page 3 under the "2008 Estimated Household Income" section and included in Total Projected Household Income for 2008.
4. If you complete the section on page of the application indication you have major or unusual out-of-pocket expenses, you must provide copies of documents verifying these expenses. This does not include everyday living expenses.
5. The application must be legible. If you need or want to provide additional information, please attach a separate sheet, do not write in the margins of the application.
6. Do not submit originals of supporting documentation as we must keep them for our records and cannot return them.
7. If the application is incomplete or you do not include copies of the required financial documents, it may be considered ineligible for a hardship reduction.

APPLICATION FOR ONE YEAR HARDSHIP EXEMPTION *CONFIDENTIAL INFORMATION*
Bridgewater Township

Applicant's Name _____ Age _____

Name of Spouse (if applicable) _____ Age _____

Property Address for which relief is being sought _____

Do you claim this property as your Principle Residence? ____ Yes ____ No

Telephone Number _____

Are you spouse a military veteran? ____ Yes ____ No

Is your spouse a military veteran? ____ Yes ____ No

Employment Status and Name of Employer:

Employed			Employer	Are you disabled?		
Self	(<input type="checkbox"/>) Yes (<input type="checkbox"/>) No	(<input type="checkbox"/>) Full Time (<input type="checkbox"/>) Part Time		Self	(<input type="checkbox"/>) Yes (<input type="checkbox"/>) No	
Spouse	(<input type="checkbox"/>) Yes (<input type="checkbox"/>) No	(<input type="checkbox"/>) Full Time (<input type="checkbox"/>) Part Time		Spouse	(<input type="checkbox"/>) Yes (<input type="checkbox"/>) No	

Nature of Disability _____
Please provide documentation of disability.

Do you have any **MAJOR OR UNUSUAL OUT-OF-POCKET expenses**? If yes, please list them below and provide verification.

Type of Expense	Amount Per Year

List all persons living in this home other than you or your spouse:

	1	2	3	4
Name				
Age				
Relationship				
Occupation				
Annual Income				
Claimed as Dependent	(<input type="checkbox"/>) Yes (<input type="checkbox"/>) No	(<input type="checkbox"/>) Yes (<input type="checkbox"/>) No	(<input type="checkbox"/>) Yes (<input type="checkbox"/>) No	(<input type="checkbox"/>) Yes (<input type="checkbox"/>) No

Attach additional sheet, if needed.

Property Information

Purchase Date: _____

Purchase Price: _____ (if purchased in last 3 years)

If not, amount of monthly payment: _____

Have any improvements, changes, or additions been made to the property in the last two (2) years? () Yes () No
If yes, please explain:

Do you own this property free and clear? () Yes () No

Are the taxes included in payment? () Yes () No

Are property taxes current? () Yes () No

If not, amount past due _____

Asset Information

Do you have an ownership interest in any other real estate (including ownership via partnerships, corporations, etc.) In Michigan or anywhere else? () Yes () No If yes, please list (attach additional sheet if needed).

<u>Location</u>	<u>Value</u>	<u>Type of Use</u>	<u>Purchase Date</u>	<u>Purchase Price</u>
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

What are your assets in addition to real estate? (Do not include sheltered retirement plans such as IRA, 401(K), 403(B), Keogh, 457, annuities, or company pension programs)

Cash \$ _____

Savings Accounts/Certificates & Money Markets \$ _____

Checking Accounts \$ _____

Stocks/Bonds/Treasury Bills \$ _____

Insurance - Cash Value \$ _____

Other \$ _____

Investments \$ _____

Personal Property held as an investment (i.e., gems, jewelry, coin collections, antique cars, etc.) \$ _____

Vehicles: Cars, Trucks, Boats, Trailers, etc.

Make	#1	#2	#3
Model			
Year			
Value			
Balanced Owed			

INCOME INFORMATION

2008 Estimated Household Income

Source	Amount Per Year
Wages, salaries, Tips, Sick, Strike, and sub-pav. etc.	\$
Social Security/SSI	\$
Retirement Pension or Annuity Benefits (Includes Military Retirement Pay)	\$
Interest and/or Dividends (includes non-taxable interest)	\$
Rent/Business or Royalty Income	\$
Disability Payments (Worker Comp, Veterans Disability, Pension Benefits)	\$
ADC, SFA, SDA, RAP/REP (Attach a copy of DSS Annual Statement)	\$
Alimony	\$
Child Support	\$
Unemployment Benefits	\$
Other Nontaxable Income (Military Family Allotments, College Scholarships, Grants, Fellowships, Etc.)	\$
Less Amount YOU Pay for Medical Insurance	\$
YOUR TOTAL INCOME	\$
ADD INCOME FOR ALL MEMBERS OF HOUSEHOLD (not claimed as dependents) AS SHOWN ON FIRST PAGE OF APPLICATION	\$
TOTAL PROJECTED HOUSEHOLD INCOME FOR 2008	\$

I declare under the penalties of perjury, that all of the information submitted in my application for hardship exemption is true.

Signed: _____

FOR OFFICE USE ONLY

2008 Assessed Value _____

Income x ____% = Non-refundable Taxes _____

Senior: Non-refundable + 1200 = _____ - _____ = _____

All Other: Non-refundable + 1200 = _____ - _____ = _____

Income _____ Estimated Net Tax _____ % of Income _____

Comments: _____

2008 BOR Recommendations/Decisions _____

**BRIDGEWATER TOWNSHIP
PROCEDURES AND GUIDELINES FOR
2008 PROPERTY TAX HARDSHIP EXEMPTION**

WHEREAS, the adoption of guidelines for poverty exemptions is within the purview of the Township Board: and

WHEREAS, the homestead of persons who, in the judgment of the Township Supervisor and the Board of Review, by reason of poverty, are unable to contribute to the public charges is eligible for exemption in whole or part from taxation under Public Act 290, 1994 (MCL 211.7u); and

WHEREAS, Pursuant to PA 390, 1994 Bridgewater Township, Washtenaw County adopt the following guidelines for the Township Supervisor and Board of Review to implement. The Guidelines shall include but not be limited to the specific income and asset levels of the claimant and all persons residing in the household, including any property tax credit returns, filed in the current or immediately preceding year;

To be eligible, a person shall do all of the following on an annual basis:

1. Be an owner of and occupy as a principal residence the property for which an exemption is requested.
2. The applicant can appeal personally by appointment, in writing, or through an agent authorized in writing by the property owner.
3. The application for an exemption shall be filed after January 1, but before the day prior to the last day of Board of Review.
4. In advance of the hearing, the applicant shall complete a Board of Review petition and hardship exemption application form accompanied by federal and state income tax returns for all persons residing in the homestead, including any property tax credit returns (Michigan 1040 CR), filed in the immediately preceding year or in the current year. In the event federal and/or state tax returns are not filed, the applicant shall submit 1099 forms and any W-2 forms for the preceding.
5. An explanation will be required for all household members over 18 years of age who are not cited as contributing to the household income.
6. Produce a valid driver's license or other form of identification if requested.
7. Produce a deed, land contract, or other evidence of ownership of the property for which an exemption is requested, if requested.
8. A hardship situation does not exist when property taxes do not exceed 5% of the household adjusted income.

9. The federal poverty guidelines as of 12-31-2007:

<u>Size of Family Unit</u>	<u>Poverty Guidelines</u>
1.....	\$ 10,210
2.....	\$ 13,690
3.....	\$ 17,170
4.....	\$ 20,650
5.....	\$ 24,130
6.....	\$ 27,610
7.....	\$ 31,090
8.....	\$ 34,570
each addl person add:	\$ 3,480

10. For any deviation from the above guidelines the applicant must provide additional written documentation requested by the Township Supervisor or Board of Review.