

County of Chippewa

319 Court Street
Sault Ste. Marie, MI 49783

Carmen M. Fazzari, Treasurer

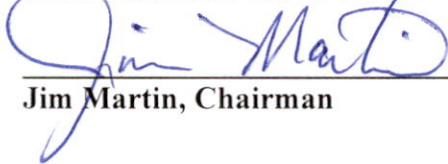
Member of Treasurer's Association
OFFICE (906) 635-6308
FAX (906) 635-6325

COUNTY OF CHIPPEWA FINANCIAL HARDSHIP POLICY

Policy Subject: **Financial Hardship Extension of Foreclosure**

Authorized by Board of Commissioners Policy No: 412 Date: November 14, 2024

This policy supersedes all previous policies regarding Financial Hardship Extension of Foreclosure under Public Act 123 of 1999.



Jim Martin, Chairman

STATEMENT OF POLICY

The objective of Chippewa County and the Chippewa County Treasurer and/or Designee is to assist delinquent taxpayers to fulfill their real property tax obligation in order to avoid any foreclosure on any property the owner wishes to maintain. In order to insure that all property owners in Chippewa County are treated equitable, information concerning the availability of hardship extension will be provided to all taxpayers facing foreclosure prior to the Show Cause and Circuit Court Foreclosure Hearings.

PROCEDURE

1. The Treasurer will assist taxpayers throughout the year, applications will be available at the Treasurer's office.
2. The applicant must establish that the property is a homestead or qualified agricultural property (pursuant to MCL 211.7dd). This may be accomplished by an affidavit that they have been granted a homestead exemption that is currently in effect. Deeds or other documentation showing title and residency such as a valid driver's license, utility bills, voter's registration, etc. will also be accepted for review. Local Government officials will

be notified of residents submitting applications from their unit and asked to identify potential local sources of assistance for these individuals.

3. Applications may be submitted throughout the year, but no later than two weeks prior to the Show Cause Hearing date for Foreclosure. The date for the hearing may be obtained by contacting the Treasurer's office. The Treasurer may request an appointment be made to insure the orderly conduct of business. Non-appointments will be scheduled as time permits.
4. Applicant must submit the following with the application or have available at the Show Cause Hearing or other scheduled meeting.
 - A. State and Federal tax returns for the past two years
 - B. Verification of income, such as:
 1. Social Security statement
 2. Land Contracts, Leases, etc.
 3. State Assistance statements
 4. Pay stubs from the previous two months
 - C. Financial Statement of Condition (Balance Sheet-part of application form)
 - D. Documentation of application to local unit of government for their exemption and their determination.
 - E. Provide details of all attempts for assistance or borrowing and the result of this effort.
5. The income guideline, which will be used by the Treasurer, is the most recent Poverty Guidelines as issued by the Federal Department of Health and Human Services (HHS). Income **shall not exceed 150% of Federal Poverty Guidelines.**
6. Applicants will have the opportunity to disclose other conditions that may affect their ability to pay taxes. These may include, but are not limited to, the following:
 - A. Existence of physical and/or mental disabilities
 - B. Health issues
 - C. Outstanding financial obligations due to conditions/factors outside the individual's control
 - D. Prolonged unemployment
 - E. Recent loss of source of income due to death, disability, etc.
7. The Treasurer shall determine if the applicant has exhausted all potential sources of viable assistance. Applicants will be provided with information concerning:
 - A. Federal, state and local governmental agencies
 - B. Non-profit, charitable organizations
 - C. Community based and service groups
 - D. Information on types of loans available and local financial/lending institutions which have indicated a willingness to assist hardship applicants
8. The granting of a Hardship Extension only extends the time to pay the delinquent tax due (before foreclosure). Interest at 1 ½ % per month and any additional expenses continue to accrue on the parcel, increasing the tax liability. Ultimately, the Treasurer and/or Designee

must determine if relief from foreclosure will enable the taxpayer(s) to pay the delinquent tax within twelve (12) months of the decision. The Treasurer and/or Designee may also require payment of two years of delinquent taxes in order to prevent continuous applications for hardship.

9. Determination of a Hardship Extension will be at the sole and absolute judgment of the Treasurer and/or Designee.
10. Under MCL 211.78k, any review under this policy will go to Circuit Court at the Foreclosure Hearing.

Attachments to this policy:

1. U.S. Dept of Health and Human services (HHS) Poverty Guidelines for the most recent year
2. Application form (two pages)

**COUNTY OF CHIPPEWA
APPLICATION FOR FINANCIAL HARDSHIP DEFERRAL**

Parcel ID Number(s): _____

Taxpayer Name _____

Taxpayer Name _____

Property Address: _____

City, State, Zip: _____

Ages of dependents: _____

Employment Information:

Monthly Income:

Company Name: _____ \$ _____

Address: _____

Other Income (specify): _____ \$ _____

_____ \$ _____

_____ \$ _____

Total Monthly Income: _____ \$ _____

**Other income may include social security, veteran's benefits, unemployment, retirement, rentals, etc.*

When meeting with the Treasurer and/or Designee the applicant must provide a completed application form (both pages), documentation as listed in Item 4 of the procedures and any other documents necessary to present your case.

For Official Use Only:

Date Received: _____ Date Reviewed: _____

Checklist completed? ____ Yes ____ No Extension Granted? ____ Yes ____ No

Tax Year(s): _____

FINANCIAL STATEMENT

STATEMENT OF CONDITION AS OF TODAY'S DATE

Parcel ID Number(s): _____

Taxpayer Name(s): _____

Assets		Liabilities	
		Monthly Pmt	Total Owed
Cash on Hand	\$	Mortgage	\$
Checking Acct	\$	Credit Cards	\$
Savings	\$	Vehicles	\$
Other Invest	\$	Utilities	\$
	\$		\$
	\$		\$
	\$		\$
	\$		\$
Total Assets	\$	Total Liab.	\$
		Net Worth	
		Assets minus (-) Liability	\$

Unique or unusual circumstances which should be considered:

The above statements are true to the best of my knowledge and belief and are made for the purpose of obtaining a Hardship Extension on my property for delinquent real property taxes. I understand I can be prosecuted for fraud if I intentionally make a false or misleading statement or misrepresent, conceal, or withhold information for the purpose of establishing or maintaining my property's eligibility.

Signature

Signature

Date

Date

Return both pages of the application and any supporting documentation to:

Chippewa County Treasurer
319 Court Street
Sault Ste. Marie, MI 49783
(906) 635-6308

2024 Federal Poverty Levels / Guidelines & How They Determine Medicaid Eligibility

Last updated: March 06, 2024

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2024 Federal Poverty Guidelines Chart (Effective Jan. 12, 2024)

We have included multiple percentages in the Federal Poverty Level chart below, as there are several programs, including Medicaid, that use a percentage of the FPL as the income criteria for program participation.

*** 2024 Medicaid Eligibility Criteria:** Persons looking for Medicaid financial eligibility criteria can [see state-specific information here](#) or [take a fast eligibility test here](#).

48 Contiguous States

Household/ Family Size	2024 Federal Poverty Level for the 48 Contiguous States (Annual Income)
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	100%	133%	138%	150%	200%	300%	400%
1	\$15,060	\$20,030	\$20,783	\$22,590	\$30,120	\$45,180	\$60,240
2	\$20,440	\$27,185	\$28,207	\$30,660	\$40,880	\$61,320	\$81,760
3	\$25,820	\$34,341	\$35,632	\$38,730	\$51,640	\$77,460	\$103,280
4	\$31,200	\$41,496	\$43,056	\$46,800	\$62,400	\$93,600	\$124,800
5	\$36,580	\$48,651	\$50,480	\$54,870	\$73,160	\$109,740	\$146,320
6	\$41,960	\$55,807	\$57,905	\$62,940	\$83,920	\$125,880	\$167,840
7	\$47,340	\$62,962	\$65,329	\$71,010	\$94,680	\$142,020	\$189,360
8	\$52,720	\$70,118	\$72,754	\$79,080	\$105,440	\$158,160	\$210,880
Each person over 8, add	\$5,380	\$7,155.40	\$7,424.40	\$8,070	\$10,760	\$16,140	\$21,520

Household/ Family Size	2024 Federal Poverty Level for the 48 Contiguous States (Monthly Income)						
	100%	133%	138%	150%	200%	300%	400%
1	\$1,255	\$1,669	\$1,732	\$1,883	\$2,510	\$3,765	\$5,020
2	\$1,703	\$2,265	\$2,351	\$2,555	\$3,407	\$5,110	\$6,813
3	\$2,152	\$2,862	\$2,969	\$3,228	\$4,303	\$6,455	\$8,607
4	\$2,600	\$3,458	\$3,588	\$3,900	\$5,200	\$7,800	\$10,400
5	\$3,048	\$4,054	\$4,207	\$4,573	\$6,097	\$9,145	\$12,193
6	\$3,497	\$4,651	\$4,825	\$5,245	\$6,993	\$10,490	\$13,987
7	\$3,945	\$5,247	\$5,444	\$5,918	\$7,890	\$11,835	\$15,780
8	\$4,393	\$5,843	\$6,063	\$6,590	\$8,787	\$13,180	\$17,573
Each person over 8, add	\$448.33	\$596.28	\$618.70	\$672.50	\$896.67	\$1,345.00	\$1,793.33

Alaska

Household/ Family Size	2024 Federal Poverty Level for Alaska (Annual Income)						
	100%	133%	138%	150%	200%	300%	400%
1	\$18,810	\$25,017	\$25,958	\$28,215	\$37,620	\$56,430	\$75,240
2	\$25,540	\$33,968	\$35,245	\$38,310	\$51,080	\$76,620	\$102,160
3	\$32,270	\$42,919	\$44,533	\$48,405	\$64,540	\$96,810	\$129,080
4	\$39,000	\$51,870	\$53,820	\$58,500	\$78,000	\$117,000	\$156,000
5	\$45,730	\$60,821	\$63,107	\$68,595	\$91,460	\$137,190	\$182,920
6	\$52,460	\$69,772	\$72,395	\$78,690	\$104,920	\$157,380	\$209,840
7	\$59,190	\$78,723	\$81,682	\$88,785	\$118,380	\$177,570	\$236,760
8	\$65,920	\$87,674	\$90,970	\$98,880	\$131,840	\$197,760	\$263,680
Each person over 8, add	\$6,730	\$8,950.90	\$9,287.40	\$10,095	\$13,460	\$20,190	\$26,920

Household/ Family Size	2024 Federal Poverty Level for Alaska (Monthly Income)						
	100%	133%	138%	150%	200%	300%	400%
1	\$1,568	\$2,085	\$2,163	\$2,351	\$3,135	\$4,703	\$6,270
2	\$2,128	\$2,831	\$2,937	\$3,193	\$4,257	\$6,385	\$8,513
3	\$2,689	\$3,577	\$3,711	\$4,034	\$5,378	\$8,068	\$10,757
4	\$3,250	\$4,323	\$4,485	\$4,875	\$6,500	\$9,750	\$13,000
5	\$3,811	\$5,068	\$5,259	\$5,716	\$7,622	\$11,433	\$15,243
6	\$4,372	\$5,814	\$6,033	\$6,558	\$8,743	\$13,115	\$17,487
7	\$4,933	\$6,560	\$6,807	\$7,399	\$9,865	\$14,798	\$19,730
8	\$5,493	\$7,306	\$7,581	\$8,240	\$10,987	\$16,480	\$21,973
Each person over 8, add	\$560.83	\$745.91	\$773.95	\$841.25	\$1,121.67	\$1,682.50	\$2,243.33

Hawaii

Household / Family Size	2024 Federal Poverty Level for Hawaii (Annual Income)						
	100%	133%	138%	150%	200%	300%	400%
1	\$17,310	\$23,022	\$23,888	\$25,965	\$34,620	\$51,930	\$69,240
2	\$23,500	\$31,255	\$32,430	\$35,250	\$47,000	\$70,500	\$94,000
3	\$29,690	\$39,488	\$40,972	\$44,535	\$59,380	\$89,070	\$118,760
4	\$35,880	\$47,720	\$49,514	\$53,820	\$71,760	\$107,640	\$143,520
5	\$42,070	\$55,953	\$58,057	\$63,105	\$84,140	\$126,210	\$168,280
6	\$48,260	\$64,186	\$66,599	\$72,390	\$96,520	\$144,780	\$193,040
7	\$54,450	\$72,419	\$75,141	\$81,675	\$108,900	\$163,350	\$217,800
8	\$60,640	\$80,651	\$83,683	\$90,960	\$121,280	\$181,920	\$242,560
Each person over 8, add	\$6,190	\$8,232.70	\$8,542.20	\$9,285	\$12,380	\$18,570	\$24,760

Household / Family Size	2024 Federal Poverty Level for Hawaii (Monthly Income)						
	100%	133%	138%	150%	200%	300%	400%
1	\$1,443	\$1,919	\$1,991	\$2,164	\$2,885	\$4,328	\$5,770
2	\$1,958	\$2,605	\$2,703	\$2,938	\$3,917	\$5,875	\$7,833
3	\$2,474	\$3,291	\$3,414	\$3,711	\$4,948	\$7,423	\$9,897
4	\$2,990	\$3,977	\$4,126	\$4,485	\$5,980	\$8,970	\$11,960
5	\$3,506	\$4,663	\$4,838	\$5,259	\$7,012	\$10,518	\$14,023
6	\$4,022	\$5,349	\$5,550	\$6,033	\$8,043	\$12,065	\$16,087
7	\$4,538	\$6,035	\$6,262	\$6,806	\$9,075	\$13,613	\$18,150

8	\$5,053	\$6,721	\$6,974	\$7,580	\$10,107	\$15,160	\$20,213
Each person over 8, add	\$515.83	\$686.06	\$711.85	\$773.75	\$1,031.67	\$1,547.50	\$2,063.33

What are Federal Poverty Guidelines/Levels (FPL)?

The Federal Poverty Guidelines are federally set “poverty lines” that indicate the minimum amount of annual income that an individual / family needs to pay for essentials, such as housing, utilities, clothing, food, and transportation. These guidelines, also called Federal Poverty Levels (FPLs), are based on the size of a household and the state in which one resides. FPLs are the same in 48 of the 50 states. The two exceptions are Alaska and Hawaii, which have higher Federal Poverty Levels due to the higher cost of living. As an example, in 2024, the annual FPL for an individual in Alaska is \$18,810, in Hawaii it is \$17,310, and in the remainder of the states it is \$15,060.

Many state and federal programs, and even some local ones, use FPLs to determine income eligibility for program benefits. Some examples of programs that use FPLs include Medicaid, the Low-Income Home Energy Assistance Program (LIHEAP), Weatherization Assistance for Low-Income Persons, and the Supplemental Nutrition Assistance Program (SNAP). The exact percentage of the FPL used for eligibility purposes varies based on the program and the state. For example, many states use 138% of the FPL for Medicaid eligibility.

The Federal Poverty Guidelines are updated each year, generally in mid-late January, by the Department of Health and Human Services (HHS).

! Federal Poverty Guidelines should not be confused with the Federal Poverty Threshold. While both provide federal measures of poverty, the Federal Poverty Threshold is determined by the U.S. Census Bureau and includes statistics on the number of Americans who are living in poverty. It is this report that is used by the Department of Human and Health Services to establish the Federal Poverty Guidelines.

What are Federal Benefit Rates (FBR)?

The Federal Benefit Rate, abbreviated as FBR, is the maximum amount to which an aged, blind or disabled person who qualifies for Supplemental Security Income (SSI) is able to receive in monthly cash benefits. One might also hear the term, “Federal SSI Payment,” “SSI Federal Benefit

Amount," or "SSI Standard Payment Amount," in place of "Federal Benefit Rate". To clarify, the SSI program is for the elderly, blind, and disabled who have limited financial means.

In 2024, the maximum FBR is \$943 for a single individual and \$1,415 for a married couple. These figures are updated and released by the Social Security Administration (SSA). Generally, they are released at the end of each year and are effective at the beginning of the new year in January.

Importance of FPLs and FBRs to Medicaid Eligibility?

All Medicaid programs have income limits for eligibility purposes. These limits vary based on the state, the program in which one is applying, and one's marital status. That said, at the time of this writing, more than half of the states use 100% of the Federal Poverty Level, or a percentage of it, to determine income eligibility for regular Medicaid (Aged, Blind and Disabled). Some states also use the FPL, or a percentage of it, to determine if one meets the income limit for nursing home Medicaid or a HCBS (Home and Community Based Services) Medicaid waiver. As of 2024, the annual FPL for an individual is \$15,060 (\$1,255 / month), and for a married couple is \$20,440 (\$1,703 / month).

Alternatively, some states use the Federal Benefit Rate to determine income eligibility for Medicaid. Furthermore, in many of the states, Medicaid eligibility is automatic if one is eligible for SSI. (Remember the FBR is the maximum monthly cash payment in which a SSI recipient can receive). For nursing home Medicaid and HCBS Medicaid waivers, many states use 300% of the Federal Benefit Rate as the monthly income limit. As of 2024, this figure is \$2,829 ($\$943 \times 3 = \$2,829$) for a single applicant. In many states, if both spouses of a married couple are applying for nursing home Medicaid or a HCBS Medicaid waiver, each spouse is considered as a single applicant for income eligibility.

Determine Your Medicaid Eligibility

Get Help Qualifying for Medicaid

START HERE ►

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