

Filing Deadlines for 2024

March BOR -March 7th

July BOR -July 12th

Dec BOR -December 6th



Petition Number _____

Parcel Number _____

Address _____

**2024 CHARTER TOWNSHIP OF CHESTERFIELD
APPLICATION FOR PROPERTY TAX RELIEF**

Pursuant to Section 211.7u Michigan Compiled Laws

This application must be filled out carefully and completely.
This is an annual exemption and must be reapplied for each year.

Exemption Qualifiers

1. **Must own and occupy** the property as a principal residence.
2. **Must** conform to the Income Guidelines which are attached.
3. **Must** attach income tax information, both federal and state including a Michigan 1040-CR Homestead Property Tax Form or income verification if they do not file. All W-2's all 1099's and all other financial statements (both foreign & domestic) from the prior year and the current month, for each person that resides in the household.
4. **Must** pass the asset test as established in the Attached Policy and Guidelines.

Chesterfield Township
Property Tax Relief Document Check List

Prior to the completion of the application, please read the entire Policy and Guidelines to determine if you qualify. Submit early. Do NOT wait until the deadline to file. Incomplete application or documentation **may** result in the Denial of Exemption by the Board of Review.

The list below has been provided as a **guide** and **may not** be all-inclusive. Additional documentation may be required based on your circumstances. Please provide to the Board of Review all documents that support your income and assets. It is the **taxpayers/applicant's responsibility** to make sure the application is **COMPLETE** and **ALL** documentation is provided to the Assessing Department. The Assessing Department is not responsible if you do not provide all information.

Exemption Qualifiers:

A. Are you the current owner of the property?

Are you listed as the owner of the property in the TWP records? If not, please provide a copy of the deed or land contract giving you legal ownership.

1. Do you occupy the property as your Principal Residence and are you receiving the exemption? (PRE-100%)
2. Does your household meet the income guidelines attached to the Application?
3. Does your household meet the Asset guidelines attached to the Application?
4. Have I provided all pages of all the required documents, if applicable, for each owner and occupant?

For the last calendar year:

- _____ a. Federal Income Taxes-Individual and Business-all pages-True copies of filed documents with support
- _____ b. Michigan Income Taxes-Individual and Business-all pages- True copies of filed documents with support
- _____ c. Michigan Homestead Property Tax Credit (1040-CR)- True copies of filed documents with support
- _____ d. Michigan Home Heating Credit- True copies of filed documents with support
- _____ e. Verification of Wages-W-2, Family assistance, Non-profit assistance, lottery winnings, others, etc.
- _____ f. 1099's all sources including but not limited to Dividends, Interest, Social Security Benefits, Unemployment, annuities, other
- _____ g. Award Letters- Social Security, Bridge Card, FIA/DHS, VA benefits, Disability benefits, Child Support, Alimony, other
- _____ h. Support from others including family members, Religious Organizations, and Government Agencies-Letter of explanation of amount and frequency. Must be signed by the contributor.
- _____ i. Self-Employment Proof of Income- receipts, checks, signed statements, balance sheet, depreciation table
- _____ j. Rental Income- checks or receipts, Current Record Card, or Current Assessment Notice
- _____ k. Scholarship or Grant tax documents-1098-T
- _____ l. IRS Stimulus letters. Notice 1444, ALL
- _____ m. Provided entire copies of checking/savings accounts and credit card statements (**showing all monthly transactions**) from bank and/or credit unions both foreign and domestic accounts from the prior year and one month for the current year of appeal.

Ownership:

- _____ n. Land Contract-if not recorded
- _____ o. Other homes or property- Current Record Card or Assessment Notice

For the last calendar year and the 1-month current year recently received:

- _____ p. Financial Statements: All pages must be included for all statements and all accounts. Including but not limited to Savings, Checking, IRA, Pension, Retirement, HSA, Social Security debit card, Business accounts, Child Support, Apple Pay, Zelle, Venmo, Crypto Currency, and any other direct payment accounts etc. Both domestic and foreign.

CHARTER TOWNSHIP OF CHESTERFIELD POVERTY EXEMPTION POLICY & GUIDELINES

Section 211.7u (1) of the Michigan General Property Tax Act defines the poverty exemption as a method to provide relief for those who, in the judgment of the Board of Review are unable to fully contribute to the annual property tax burden of their principal residence due to their financial situation. The following Policy & Guidelines were adopted by the Chesterfield Township Board of Trustees, on December 19, 2023, **Resolution 2023-36.**

To qualify for the Poverty Exemption, the claimant **MUST** meet all of the following requirements. It may be possible that a claimant meets the income standard for the Poverty Exemption but does not meet the asset standard or other standards as outlined in these guidelines. In this instance, the claimant would **NOT** qualify for the exemption even though the income standard was met.

The Board of Review shall follow these guidelines when granting or denying a Poverty Exemption. The same standards shall apply to each claimant in the Township for each assessment year. If a person meets all eligibility requirements in statute, the Board of Review must grant a full exemption equal to a **100%** reduction in taxable value, or a partial exemption equal to **75%, 50%, or 25%** reduction in taxable value. (See Income Guidelines Section II).

1. All applicants **MUST** file a completed application (Form 5739) annually with the Chesterfield Township Assessing Department. Applicant must attach a **Federal Income Tax Return (1040 or 1040A), State Income Tax Return (MI-1040), W-2's, all 1099's, and provide all other financial statements from the prior year as well as 1 month of the current year for all persons living in the homestead.** If an applicant(s) is not required to file a Federal or State Income Tax return, they must complete and file an Income Tax Exemption Affidavit. **Note:** According to the Court of Appeals, No. 302221 Ferrero v Walton Twp. the Homestead Tax Credit (MI-1040CR-4) cannot be used as income for purposes of poverty exemption. (See Bulletin 3 of 2021 Michigan State Tax Commission).
2. All applicants **MUST** be an owner of and occupy as a principal residence (as defined by MCL 211.7dd) the property for which an exemption is being requested. They must provide a driver's license or other legally acceptable method of identification. They must also provide a deed, land contract, or other evidence of ownership if requested by the Board of Review.
3. Applicant must meet the annually adjusted "Federal Poverty Exemption Guidelines" or alternative guidelines adopted by the Chesterfield Township Board of Trustees. (See attached **Section II**).
4. All Financial Institution balances will be considered. This includes providing **entire copies of checking and savings accounts showing all transactions from bank and/or credit unions from the prior year and 1 month for the current year of appeal.**
5. The Board will also consider stocks, bonds, life insurance policies, other real estate owned, vehicles, interest income, and any additional assets.
6. Gifts and contributions by all persons whether living in the household or not **will** be taken into consideration for the purposes of establishing exemption eligibility. Non-cash benefits **shall be considered** as household income for purposes of establishing exemption eligibility.

7. In accordance with P.A 390 of 1994, P.A. 253 of 2020, as amended, P. A 141 of 2022, and P. A 191 of 2023, the Applicant must pass the “Asset Guidelines” adopted by the Chesterfield Township Board of Trustees. (attached Section III)
8. A person who files for a poverty exemption is not prohibited from also filing an appeal on the assessment and/or taxable value.

APPLICANT: Your application for poverty exemption **will be denied** if:

1. Your Application for Tax Exemption is not filled out completely, includes inaccurate information, or appears to be fraudulent.
2. Savings Account, Checking Account, Investments, Interest Earnings, Dividends, Apple Pay Accounts, PayPal, or other financial statements including liquid assets either in total or individually meet or exceed double the amount of the current annual property tax obligation.
3. Applicant does not otherwise meet the asset levels set by the local governing body.
4. Recreational Vehicles* owned or leased in total exceed the amount of the current asset guidelines.
5. If you own, and are receiving rent from another real estate, excluding your homestead.
6. If you own, or are buying, other real estate i.e. *Summer Cottage, Vacant Land (acreage or lot), Camping Lot.*
7. Total Household Income exceeds eligibility guidelines as adopted by the Township Board of Trustees.

* *Recreational vehicles include snowmobiles, boats, camping trailers, travel trailers, motor homes, Jet skis, motorcycles, off-road vehicles, or anything else that may be considered a Recreational vehicle.*

All documentation provided to the Board of Review for Chesterfield Township is considered:

CONFIDENTIAL and RESTRICTED ACCESS to Township/Michigan Tax Tribunal/State Tax Commission authority only.

**CHARTER TOWNSHIP OF CHESTERFIELD
BOARD OF REVIEW**

**INCOME GUIDELINES FOR APPLICANTS
REQUESTING CONSIDERATION FOR POVERTY EXEMPTIONS**

Section II. The income guidelines used by the Board of Review have been established in accordance with P.A. 390 of 1994, P.A. 253 of 2020 as amended, P.A. 141 of 2022, and P.A. 191 of 2023. In determining qualifications for tax exemption, the Board of Review shall consider every variable on the application, including total household income, the quality and accuracy of the information submitted, and any other such evidence as it feels appropriate in making their decision. In general, these guidelines shall be used by the Board of Review in making its decisions. The income amounts below relate directly to the Federal Poverty Guidelines and are adjusted accordingly each year.

Americans With Disabilities (ADA) Notice the Township will provide necessary reasonable services to individuals with disabilities at the Board of Review meetings upon 3 days' notice. Contact: The Assessor's Office at (586) 949-0400 ext. 2232 to make necessary arrangements for assistance.

Applicants may be eligible for consideration if they meet the following:

2024 Poverty Income Guidelines

<u>Persons In Household</u>	<u>Household Income</u>	<u>Board of Review Action</u>
1	\$0 - \$14,580	100% reduction in Taxable Value
	\$14,581 - \$18,225	75% reduction in Taxable Value
	\$18,226 - \$21,870	50% reduction in Taxable Value
	\$21,871 - \$32,805	25% reduction in Taxable Value
	over \$32,805	No hardship relief will be granted
<hr/>		
2	\$0 - \$19,720	100% reduction in Taxable Value
	\$19,721 - \$24,650	75% reduction in Taxable Value
	\$24,651 - \$29,580	50% reduction in Taxable Value
	\$29,581 - \$36,975	25% reduction in Taxable Value
	over \$36,975	No hardship relief will be granted.

For each additional person over 2 in the household, add \$5,140 to income levels to determine income qualifications.

Revised 12/12/2023

CHARTER TOWNSHIP OF CHESTERFIELD

ASSET GUIDELINES

Section III. As required by P.A. 390 of 1994 and P.A. 253 of 2020 as amended, P.A. 141 of 2022, and P.A. 191 of 2023. all guidelines for poverty exemptions as established by the governing body of the local assessing unit SHALL also include an asset level test. The following assets shall be considered when applying an asset test to determine qualification for tax exemption:

1. The applicant shall not have “**liquid assets**” in excess of two (2) times the estimated annual tax obligation of the current assessment. Examples of “liquid assets” may include, but is not limited to, the cash value of life insurance policies, mutual funds, bonds or stocks as well as money market accounts, savings accounts, or checking accounts.
2. The applicant shall not have **total assets** in excess of ten (10) times the annual household income of the applicant or those contributing to the expenses of the household. Totals assets may include but is not limited to, cars, boats, real estate that is not the homestead (including rental properties and vacant properties), and all liquid assets.

Liquid Assets may include but are not limited to:

- Bank accounts- both foreign and domestic
- Financial statements such as IRA, Pension, Retirement, HSA, Social Security debit card, Business accounts, Child Support, Apple Pay, Zelle, Venmo, direct payment accounts, cryptocurrency, etc. Stocks and Bonds
- IRA and other investment accounts
- Money received from the sale of property such as stocks, bonds, a house, or a car unless the person is in the specific business of selling such property.

In addition, total assets may also include but are not limited to:

- A second home
- Excess or vacant land
- Rental property
- Extraordinary automobiles
- Recreational vehicles*
- Buildings other than the residence
- Equipment
- Other personal property of value
- Food or housing received in lieu of wages and the value of food and fuel produced and consumed on farms.

* *Recreational vehicles include snowmobiles, boats, camping trailers, travel trailers, motor homes, Jet skis, motorcycles, off-road vehicles, or anything else that may be considered a Recreational vehicle.*

All asset information, as requested in the Application for Property Tax Exemption must be completed in total. The Board of Review may request additional information and verification of assets if they determine it to be necessary and may reject any application if assets are not properly identified, appear to be misleading or fraudulent.

The Board of Review for Chesterfield Township takes this task seriously and attempts to provide relief to all deserving residents within the township.

The documentation provided is considered **CONFIDENTIAL** and **RESTRICTED to Township/Michigan Tax Tribunal/State Tax Commission authority only.**

Application for MCL 211.7u Poverty Exemption

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This form is issued under the authority of the General Property Tax Act, Public Act 206 of 1893, MCL 211.7u.

MCL 211.7u of the General Property Tax Act, Public Act 206 of 1893, provides a property tax exemption for the principal residence of persons who, by reason of poverty, are unable to contribute toward the public charges. This application is to be used to apply for the exemption and must be filed with the Board of Review where the property is located. This application may be submitted to the city or township the property is located in each year on or after January 1.

To be considered complete, this application must: 1) be completed in its entirety, 2) include information regarding all members residing within the household, and 3) include all required documentation as listed within the application. Please write legibly and attach additional pages as necessary.

PART 1: PERSONAL INFORMATION — Petitioner must list all required personal information.				
Petitioner's Name			Daytime Phone Number	
Age of Petitioner	Marital Status	Age of Spouse	Number of Legal Dependents	
Property Address of Principal Residence		City	State	ZIP Code
<input type="checkbox"/> Check if applied for Homestead Property Tax Credit		Amount of Homestead Property Tax Credit		
PART 2: REAL ESTATE INFORMATION				
List the real estate information related to your principal residence. Be prepared to provide a deed, land contract or other evidence of ownership of the property at the Board of Review meeting.				
Property Parcel Code Number		Name of Mortgage Company		
Unpaid Balance Owed on Principal Residence	Monthly Payment	Length of Time at this Residence		
Property Description				
PART 3: ADDITIONAL PROPERTY INFORMATION				
List information related to any other property owned by you or any member residing in the household.				
<input type="checkbox"/> Check if you own, or are buying, other property. If checked, complete the information below.			Amount of Income Earned from other Property	
1	Property Address	City	State	ZIP Code
	Name of Owner(s)	Assessed Value	Date of Last Taxes Paid	Amount of Taxes Paid
2	Property Address	City	State	ZIP Code
	Name of Owner(s)	Assessed Value	Date of Last Taxes Paid	Amount of Taxes Paid

PART 4: EMPLOYMENT INFORMATION — List your current employment information.

Name of Employer			
Address of Employer	City	State	ZIP Code
Contact Person	Employer Telephone Number		

PART 5: INCOME SOURCES

List all income sources, including but not limited to: salaries, Social Security, rents, pensions, IRAs (individual retirement accounts), unemployment compensation, disability, government pensions, worker's compensation, dividends, claims and judgments from lawsuits, alimony, child support, friend or family contribution, reverse mortgage, or any other source of income, for all persons residing at the property.

Source of Income	Monthly or Annual Income (indicate which)

PART 6: CHECKING, SAVINGS AND INVESTMENT INFORMATION

List any and all savings owned by all household members, including but not limited to: checking accounts, savings accounts, postal savings, credit union shares, certificates of deposit, cash, stocks, bonds, or similar investments, for all persons residing at the property.

Name of Financial Institution or Investments	Amount on Deposit	Current Interest Rate	Name on Account	Value of Investment

PART 7: LIFE INSURANCE — List all policies held by all household members.

Name of Insured	Amount of Policy	Monthly Payments	Policy Paid in Full	Name of Beneficiary	Relationship to Insured

PART 8: MOTOR VEHICLE INFORMATION

All motor vehicles (including motorcycles, motor homes, camper trailers, etc.) held or owned by any person residing within the household must be listed.

Make	Year	Monthly Payment	Balance Owed

PART 9: HOUSEHOLD OCCUPANTS — List all persons living in the household.

First and Last Name	Age	Relationship to Applicant	Place of Employment	\$ Contribution to Family Income

PART 10: PERSONAL DEBT — List all personal debt for all household members.

Creditor	Purpose of Debt	Date of Debt	Original Balance	Monthly Payment	Balance Owed

PART 11: MONTHLY EXPENSE INFORMATION

The amount of monthly expenses related to the principal residence for each category must be listed. Indicate N/A as necessary.

Heating	Electric	Water	Phone
Cable	Food	Clothing	Health Insurance
Garbage	Daycare	Car Expense (gas, repair, etc.)	
Other (type and amount)	Other (type and amount)	Other (type and amount)	
Other (type and amount)	Other (type and amount)	Other (type and amount)	

NOTICE: Per MCL 211.7u(2)(b), federal and state income tax returns for all persons residing in the principal residence, including any property tax credit returns, filed in the immediately preceding year or in the current year must be submitted with this application. Federal and state income tax returns are not required for a person residing in the principal residence if that person was not required to file a federal or state income tax return in the tax year in which the exemption under this section is claimed or in the immediately preceding tax year.

PART 11: POLICY AND GUIDELINES ACKNOWLEDGMENT		
<p>The governing body of the local assessing unit shall determine and make available to the public the policy and guidelines used for the granting of exemptions under MCL 211.7u. In order to be eligible for the exemption, the applicant must meet the federal poverty guidelines published in the prior calendar year in the Federal Register by the United States Department of Health and Human Services under its authority to revise the poverty line under 42 USC 9902, or alternative guidelines adopted by the governing body of the local assessing unit so long as the alternative guidelines do not provide income eligibility requirements less than the federal guidelines. The policy and guidelines must include, but are not limited to, the specific income and asset levels of the claimant and total household income and assets. The combined assets of all persons must not exceed the limits set forth in the guidelines adopted by the local assessing unit.</p>		
<p><input type="checkbox"/> The applicant has reviewed the applicable policy and guidelines adopted by the city or township, including the specific income and asset levels of the claimant and total household income and assets.</p>		
PART 12: CERTIFICATION		
<p>I hereby certify to the best of my knowledge that the information provided in this form is complete, accurate and I am eligible for the exemption from property taxes pursuant to Michigan Compiled Law, Section 211.7u.</p>		
Printed Name	Signature	Date

This application shall be filed after January 1, but before the day prior to the last day of the local unit's December

Board of Review.

Decision of the March Board of Review may be appealed by petition to the Michigan Tax Tribunal by July 31 of the current year. A July or December Board of Review decision may be appealed to the Michigan Tax Tribunal by petition within 35 days of decision. A copy of the Board of Review decision must be included with the petition.

Michigan Tax Tribunal
 PO Box 30232
 Lansing MI 48909

Phone: 517-335-9760
 E-mail: taxtrib@michigan.gov



**CHESTERFIELD TOWNSHIP, MACOMB COUNTY
INCOME TAX EXEMPTION AFFIDAVIT
WAIVER**

I _____ attest that I was not required to file a Federal or State of Michigan Income Tax return, including a State of Michigan Homestead Property Tax Credit form (MI 1040 CR) in the prior calendar year.

Taxpayer's Name (please print)

Taxpayer's Address

Date: _____

**ONLY SIGN THIS FORM -IF YOU ARE NOT REQUIRED TO
FILE STATE AND FEDERAL INCOME TAXES**