



Oxford Township

2025

Poverty/Hardship
Exemption Application

OFFICE USE ONLY

NAME:

PARCEL NUMBER:

OXFORD TOWNSHIP
BOARD OF REVIEW

Oxford Township Board Policy for Applicants Requesting Consideration Under SECTION 211.7u of the GENERAL PROPERTY TAX ACT OF 1893: THE MICHIGAN HOMESTEAD POVERTY EXEMPTION.

APPLICATION PROCEDURES AND GUIDELINES

1. Applicants must obtain the current application from the Township Treasurer's office or Oakland County Equalization. Physically disabled or infirmed applicants may call the Township Supervisor's office to make necessary arrangements for assistance. A poverty exemption will be considered for the current year only. A new application must be submitted annually after January 1 but before the day prior to the last day of the Board of Review.
2. In order to qualify for a poverty exemption, the applicant shall meet **all** of the requirements set forth in these Guidelines. For example, it is possible that a claimant might meet the income test for the exemption but not meet the asset level test or some other test set by the Township. In this situation, the applicant would not qualify for the exemption.
3. Income Test: Applicants must meet 1.25x Federal Poverty Income Guidelines published in the prior calendar year in the Federal Register by the U.S. Department of Health and Human Services.
 - A. In applying these guidelines, income shall include, but not necessarily be limited to:
 - (i) Money wages and salary before any deductions;
 - (ii) Net receipts from any non-farm self-employment, these are receipts from a person's own business, professional enterprise, or partnership after deductions for business expenses;
 - (iii) Net receipts from farm self-employment, which are receipts from a farm from which one operates as an owner, renter, or sharecropper, after deductions for farm operating expenses;
 - (iv) Regular payments from social security, railroad retirements, unemployment compensation, strike benefits from union funds, workers' compensation, veterans' payments, public assistance (including aid to families with dependent children, supplemental security income, emergency assistance money payments and non-federally funded general assistance or general relief money payments);
 - (v) Alimony, child support and military family allotments or other regular support from an absent family member or other family member not living in the household;
 - (vi) Private pensions, government employment pensions (including military retirement pay) and regular insurance or annuity payments;
 - (vii) College or university scholarships or grants, fellowships, or assistantships; and
 - (viii) Dividends, interest, net rental income, net royalties, periodic receipts from estates or trusts, net gambling or lottery winnings.

B. Income shall not include (though these may be “assets”):

- (i) Money received from the sale of property such as stocks, bonds, a house, or a car unless a person is in the business of selling such property;
- (ii) Withdrawals of bank deposits and borrowed money;
- (iii) Tax refunds, gifts, loans, lump-sum inheritances, and one-time insurance payments;
- (iv) Food or housing received in lieu of wages and the value of food and fuel produced on farms; and
- (v) Federal non-cash benefit programs such as Medicare, Medicaid, food stamps and school lunches.

4. If the Board of Review determines that the applicant has or should have income from other sources, such as relatives, dependents, or friends; they may add this income to the applicant’s reported income, and if the resulting sum of these is greater than the income guideline limits, then a poverty exemption shall be denied. If the amount of this income is added to the applicant’s reported income and the resulting sum is less than the income guideline limits, then a poverty exemption may be granted.

5. Assets Test: A poverty exemption shall not be granted if the total value of the assets of the applicant and each member of the applicant’s household exceed \$60,000. This excludes the property for which the exemption is requested BUT includes all other property assets including those belonging to all other persons residing in the household. Property assets include, but are not limited to:

- A. Savings including savings accounts, postal savings, credit union shares, certificates of deposit, cash, stocks, bonds, mutual funds, or similar investments;
- B. Insurance commodities including life insurance held by a person or his or her spouse;
- C. Vehicles, including but not limited to, cars, trucks, RVs, motorcycles, off-road vehicles, snowmobiles, and boats, but excluding the applicant’s personal vehicle; and
- D. Other assets, including but not limited to, coin collections, antiques, silver, jewelry, art, and other tangible items.

6. All applicants must:

- A. own the property for which the exemption is sought and reside therein;
- B. provide the employer’s name and address for all persons residing in the household;
- C. provide a driver's license, Michigan State Identification, or other acceptable method of identification for the applicant and all persons residing in the household;
- D. provide a deed, land contract or other evidence of ownership if the Supervisor or Board of Review requests it; and
- E. provide the assessment change notice for the subject property.

7. Applicants MUST submit the most recent year's copies of the following for ALL persons residing in the principal residence:
- A. Federal Income Tax Return.*
 - B. Michigan Income Tax Return.*
 - C. Property tax credit returns.
 - D. Either a Senior Citizens Homestead Property Tax Form MI-1040CR-1 or General Homestead Property Tax Claim MI-1040CR-4.
 - E. Statement from Social Security Administration and/or the Michigan Social Services as to monies paid to applicants during the previous year, and a signed Form 4988 (attached).
 - F. W-2.
 - G. Pension benefits letter.
 - H. Alimony and/or child support receipts.
 - I. Disability and/or workers compensation benefit receipts.
 - J. IRS form 4506-T with the application and all correspondence from the IRS.

* 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 is claimed or in the immediately preceding tax year. If a 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, an affidavit in a form prescribed by the state tax commission may be accepted in place of the federal or state income tax return.

8. The Board of Review will follow the policies and guidelines stated herein in granting or denying an exemption. If the applicant is qualified under the eligibility requirements, the Board of Review shall grant a 50% reduction in taxable value for the tax year in which the exemption is granted.
9. Applicants must fill out an application form in its entirety and return it either in person or by mail, if physically unable to appear before the Board of Review, by the deadlines specified herein. The application must be returned to the Township Treasurer's Office, located at 300 Dunlap Road, Oxford, Michigan 48371.

2025 FEDERAL POVERTY GUIDELINES

US Department of Health & Human Services

STC Bulletin 17 of 2024

Federal Poverty Guidelines Used in the Determination of Poverty Exemptions for 2025		
Size of Family Unit	Poverty Guidelines	1.25 X
1	\$ 15,060	\$ 18,825
2	\$ 20,440	\$ 25,550
3	\$ 25,820	\$ 32,275
4	\$ 31,200	\$ 39,000
5	\$ 36,580	\$ 45,725
6	\$ 41,960	\$ 52,450
7	\$ 47,340	\$ 59,175
8	\$ 52,720	\$ 65,900
For each additional person	\$ 5,380	\$ 6,725

Assets: The total value of all assets belonging to the applicant and each member of the applicant's household shall not exceed \$60,000. An applicant's homestead and principal vehicle shall be excluded from consideration as an asset. All other property, including from all other persons residing in the household, shall be included as an asset. Property shall include, but is not limited to, cash, savings, stocks, bonds, mutual funds, insurance commodities, coin collections, art, motor vehicles, recreation vehicles, etc.

Application for MCL 211.7u Poverty Exemption

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:
☐ 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.

☐ 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 of 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 Expenses (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 12: POLICY AND GUIDELINES ACKNOWLEDGMENT:

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.

☐ 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.

PART 13: CERTIFICATION:

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 the property taxes pursuant to Michigan Compiled Law, Section 211.7u.		
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

Poverty Exemption Affidavit

This form is issued under authority of Public Act 206 of 1893; MCL 211.7u.

INSTRUCTIONS: When completed, this document must accompany a taxpayer's Application for Poverty Exemption filed with the supervisor or the board of review of the local unit where the property is located. MCL 211.7u provides for a whole or partial property tax exemption on the principal residence of an owner of the property by reason of poverty and the inability to contribute toward the public charges. MCL 211.7u(2)(b) requires proof of eligibility for the exemption be provided to the board of review by supplying copies of federal and state income tax returns for all persons residing in the principal residence, including property tax credit returns, or by filing an affidavit for all persons residing in the residence who were not required to file federal or state income tax returns for the current or preceding tax year.

I, _____, swear and affirm by my signature below that I reside in the principal residence that is the subject of this Application for Poverty Exemption and that for the current tax year and the preceding tax year, I was not required to file a federal or state income tax return.

Address of Principal Residence: _____

Signature of Person Making Affidavit

Date

REQUIRED DOCUMENTS CHECKLIST

Hardship Exemption applicants shall submit copies of the documents listed below to be considered for eligibility. Please attach these copies to your application.

- ☐ CURRENT FEDERAL INCOME TAX RETURN
- ☐ CURRENT MICHIGAN INCOME TAX RETURN
- ☐ GENERAL HOMESTEAD PROPERTY TAX MI-1040CR or SENIOR CITIZEN HOMESTEAD PROPERTY TAX MI-1040CR-1
- ☐ **INCOME FOR ALL PERSONS LIVING IN THE HOME:**
 - W-2
 - PENSION BENEFITS LETTER
 - CURRENT YEAR SOCIAL SECURITY STATEMENT (and attached Form 4988 signed)
 - ALIMONY and/or CHILD SUPPORT RECEIPTS
 - DISABILITY & WORKER'S COMPENSATION
 - OTHER INCOME
 - ADC BUDGET LETTER
 - IRS FORM 4506-T WITH THE APPLICATION AND ALL CORRESPONDENCE FROM THE IRS.
 - CURRENT MONTH AND PRIOR YEAR DECEMBER BANKING STATEMENTS.
- ☐ EMPLOYER'S NAME & ADDRESS
- ☐ COPY OF DRIVER'S LICENSE
- ☐ SIGNED FORM 4988 Poverty Exemption Affidavit (If Income is from Social Security)

Affirmation of Ownership and Occupancy to Remain Exempt by Reason of Poverty

This form is issued under the authority of Public Act 253 of 2020.

This form is to be used to affirm ownership, occupancy, and income status. MCL 211.7u(2) provides that, to be eligible for exemption under this section, a person shall, subject to subsection (6) and (8), annually affirm that the applicant owns and occupies, as a principal residence, the property for which an exemption is requested.

PART 1: OWNER INFORMATION — Enter information for the person owning and occupying the residence.			
Owner Name		Owner Telephone Number	
Mailing Address	City	State	ZIP Code
PART 2: LEGAL DESIGNEE INFORMATION (Complete if applicable.)			
Legal Designee Name		Daytime Telephone Number	
Mailing Address	City	State	ZIP Code
PART 3: HOMESTEAD PROPERTY INFORMATION — Enter information for property in which the exemption is being claimed.			
City or Township (check the appropriate box and enter name) ☐ City ☐ Township ☐ Village		County	
Name of Local School District			
Parcel Identification Number	Year(s) Exemption Previously Granted by Board of Review		
Homestead Property Address	City	State	ZIP Code
PART 4: AFFIRMATION OF OWNERSHIP, OCCUPANCY, AND INCOME STATUS (Check all boxes that apply.)			
☐ I own the property in which the exemption is being claimed.			
☐ The property in which the exemption is being claimed is used as my homestead. Homestead is generally defined as any dwelling with its land and buildings where a family makes its home.			
☐ After establishing initial eligibility for the exemption, my income and asset status has remained unchanged and/or I receive a fixed income solely from public assistance that is not subject to significant annual increases beyond the rate of inflation, such as federal Supplemental Security Income or Social Security disability or retirement benefits.			
PART 5: CERTIFICATION			
I hereby certify to the best of my knowledge that the information provided on this form is true and I am eligible to receive an exemption from property taxes by reason of poverty pursuant to Michigan Compiled Law, Section 211.7u.			
Owner or Legal Designee Name (print)	Signature of Owner or Legal Designee		Date
Designee must attach a letter of authority.			
LOCAL GOVERNMENT USE ONLY (DO NOT WRITE BELOW THIS LINE)			
☐ Approved ☐ Denied (Attach appeal instructions and provide to owner.)		Tax Year(s) exemption will be posted to tax roll	
CERTIFICATION — I certify that, to the best of my knowledge, the information contained in this form is complete and accurate.			
Assessor Signature		Date Certified by Assessor	