



Alpena County Treasurer's Office

Kimberly Ludlow
Treasurer

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One-Year Financial Hardship Extension from Tax Foreclosure Policy

Alpena County Treasurer's Office
Kimberly Ludlow, Treasurer

Hardship Extensions are designed to delay foreclosure deadlines by one year for owners who are actively working to catch up their delinquent property taxes. **Hardship Extensions are for homeowners Principal Residence only and will only be granted once.**

The person requesting an extension must:

1. Hold title to the property or represent the estate if the owner is deceased.
2. Complete the attached Application.
3. Provide proof of income.
4. Provide information about assets and expenses you may have.
5. Present a plan for payment. Plans may include one or more of the following:
 - a. Assistance from a local help agency
 - b. Recent history of making regular payments
 - c. Sale or refinancing of the property

The Treasurer's Office will assist delinquent taxpayers to develop a payment plan as part of the application process.

The law requires the Treasurer to review your income and allows the Treasurer to grant hardship extensions to property owners whose household income is at or below the federal poverty income standards (as defined and determined annually by the United States Office of Management and Budget).

Granting of financial hardship status shall be for only current year(s) pending foreclosure. It extends only the time to pay the amount due; additional expenses, interest, and penalties continue to be added.

**Completed applications must be submitted by
March 1st to be considered!**

Kimberly Ludlow,
Alpena County Treasurer
May 12, 2020