

**Tax Foreclosure
Financial Hardship Policy
Cass County**

Hope Anderson
Cass County Treasurer

Property owners who fail to pay delinquent property taxes are subject to losing their property to foreclosure. Foreclosure is the final action in the tax reversion process when the Circuit Court enters the judgment of foreclosure and declares redemption rights expire March 31st of each year.

This financial hardship policy establishes the guidelines to assist delinquent taxpayers who want to maintain their property. The Treasurer's goal is to assist taxpayers throughout the year to achieve their real property tax obligation, and to avoid foreclosure on parcels by taxpayers who demonstrate that financial hardship has to their inability to meet real property tax obligations.

Financial hardship will be a factor considered for the extension of the foreclosure process. Cass County Hardship Extension Applications will be available at the Cass County Treasurer's Office.

The Treasurer may grant extensions for non-homestead parcels involving extraordinary circumstances. We are willing to discuss your individual situation with you as part of the application process.

The applicant must complete the "Hardship Extension Application" and provide all requested supporting documentation. The applicant must be approved by the Cass County Treasurer in order for the tax foreclosure to be postponed for an additional cycle, approximately one year.

The Cass County Treasurer will take into consideration the income and assets of the person or family applying for the extension. The income guidelines will be the federal poverty guidelines as issued by the United States Department of Health and Human Services.

Applicants whose income exceeds 125% to 200% of the federal poverty limits will only be eligible for extension if their household has suffered substantial financial hardship due to an unavoidable increase in expenses or an involuntary reduction in income.

This may include, but is not limited to, the following:

- Health/medical issues including physical or mental disabilities.
- Outstanding financial obligations due to conditions/factors outside of the individual's control.
- Unemployment due to conditions/factors outside of the individual's control.

The County Treasurer will compile a list of all applicants applying for extension of tax foreclosure in Cass County. The final determination to postpone the tax foreclosure will be made solely by the County Treasurer. All applicants will receive notice of the County Treasurer's decision.

The "granting of a hardship deferral" only extends the time to pay the delinquent amount due. Interest at 1.5% monthly and any additional expenses continue to accrue on the parcel during the extension period increasing the taxpayer's liability. It would be unusual for the Treasurer to grant a second extension when a previously granted extension has not resulted in redemption.

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