City of Oak Park Application for Poverty Exemption

2026 GUIDELINES AND INSTRUCTIONS FOR POVERTY EXEMPTION

PLEASE MAKE COPIES
ANY DOCUMENTS SUBMITTED TO THE BOARD WILL NOT BE RETURNED.

- The Poverty exemption is meant to be a temporary form of assistance. If granted an exemption, it is for the *current year only*. If your situation warrants an exemption in years following, a new application must be submitted for review. Beginning in 2024, the Board of Review can only approve an exemption for a prior year IF the prior year did not have an application filed or denied.
- If petitioner meets all requirements, the Board of Review will grant a 50% reduction in the 2026 property taxes.
- Per, MCL 211.7u (3), the application for consideration must be received by the Assessor's Office at least one day prior to the last session of the Board of Review. *Board of Review dates are posted annually and may also be found at www.oakparkmi.gov or by calling (248) 691-7550*. This application can be made by mail, if received one day prior to the last session of the Board of Review. (postmarks not accepted)
- Per MCL 211.7u(7), a person who files a claim for Poverty exemption IS NOT prohibited from also appealing the assessment on the property to the Board of Review in the same year.
- All information submitted is subject to verification by the Board of Review or the Assessor's Office.

Applicants are strongly encouraged to attend the Board of Review, but it is not required. Applications will be reviewed by the City of Oak Park Board of Review without the applicant being present. However, if the Board of Review requires more information regarding the application, applicants may wish to be present as it could result in a denial of the application. All meetings are at City Hall located at 14000 Oak Park Blvd, Oak Park, MI 48237 in the West Conference room.

POVERTY EXEMPTION APPLICATION DEADLINES

Application must be received **before**:
March 2, 2026, for the March Board of Review hearings
July 13, 2026, for the July Board of Review
December 7, 2026, for the December Board of Review
to be notified of missing documents

If you wish to be present for your application review, you need to make an appointment with the March Board of Review on any of the following dates for the March deadline:

March 9, 2026
March 10, 2026
March 23, 2026

Attendance for the July Board of Review meeting is July 21, 2026 @ 5:30 pm
Attendance for the December Board of Review meeting is December 15, 2026 @ 5:30 pm

Decisions of the March Board of Review may be appealed by petition to the Michigan Tax Tribunal by July 31 of the current year. July or December Board of Review decisions may be appealed to the Michigan Tax Tribunal within 30 days of the decision. Michigan Tax Tribunal contact information:

Michigan Tax Tribunal
PO Box 30232
Lansing, MI 48909

Phone: 517-373-3003
E-mail: taxtrib@michigan.gov
Website: www.michigan.gov/taxtrib

Required Documentation to be submitted with the Poverty Exemption Application

- Per MCL 211.7u(2)(b), federal and state income tax returns for all persons residing in the principal residence must be included with the application including any property tax credit returns. The 2025 signed tax returns must be submitted with this application. If any person in the household is not required to file federal or state tax returns, the included affidavit, form 4988, must be completed by each person that does not file taxes.
- Identification– driver license or state ID for all adult occupants and proof of residency for minors (they must be listed on tax return or report card or FIA statement, etc.)
- Proof of current income for all working occupants living at property (pay stubs, unemployment decision, etc.)
- Proof of income/assets from Veterans Administration.
- Twelve months of consecutive statements (January 2025 – December 2025) for all bank or credit union accounts, this includes PayPal, Venmo or any other mobile payment service. The statements submitted must be complete with no missing pages and submitted for each person residing in the home.
- 2025 end of year statement for all investments, IRAs, CDs, 401Ks, money market, annuities, etc.
- The most recent mortgage statement of the primary residence under review, including any reverse mortgages.
- If primary residence being sought for exemption was purchased within the past two years of this application, homeowner's closing statements must be submitted with application.
- A copy of the Deed if it is not recorded at the Register of Deeds Office. A copy of a full (valid) land contract if property is being purchased on Land Contract. (**Must own and occupy the property and have a valid Principal Residence Exemption filed with the Assessor's Office or Qualified Agricultural Exemption**)
- Applicants and household members will need to submit copies from last year, (2025), the following applicable documents for each member of the household: Social Security Benefit Statement Form SSA-1099, DSS Year End Total Payments Report, State Assistance Documentation, Statement from friend of the Court and any College/University scholarship statements for all persons residing in the home.
- Family/Friend/help agency financial assistance documentation.

Common Reasons for Denial of Poverty Exemption Application

Below are common reasons (but not an exhaustive list) of why a claim for Poverty Exemption is denied:

- If the application is not complete, requested documentation is not included, appears fraudulent or misleading, the Board of Review can deny the exemption. All pages included with this application must be returned when the application is submitted for review.
- Failure to fill out all areas of the application, including "N/A" in areas not applicable to the applicant or signing the application.
- Failure to include State and Federal Income taxes or property tax credit returns for current or one preceding year for all persons residing in the home. ***Please note that the property tax credit returns are required to be filed with this application. Property tax credit returns (such as Michigan 1040CR) can still be filed with the State of Michigan even if the applicant does not file income taxes.***
- Failure to include complete banking/investment account, financial asset accounts, mobile payment service accounts and mortgage statements for all persons residing in the home. All pages must be submitted.
- Any attempt to hide and/or shift income and/or assets to another person, business or corporation shall be grounds for immediate denial.
- Any ownership interest in any real estate other than the primary residence being considered for exemption will be cause for denial.

If your household income is above the City of Oak Park Adopted Poverty Level your application will be denied without any further review. In addition to meeting the income level requirements as noted above, applicants must also meet requirements based on asset level. Meeting income levels does not guarantee approval of the poverty exemption. Income and assets are reviewed by the Board of Review in the decision-making process.

The following asset test shall apply to all applications for poverty exemption:
The maximum total allowed liquid assets, specifically amounts in banking/investment accounts may not exceed the amount of projected 2026 taxes PLUS 50% for the entire household. Other assets may not exceed the qualifying amount for poverty exemption.

According to the US Census Bureau, "income" includes:

- Money, wages, and salaries before any deductions
- Net receipts from non-farm self-employment. (These are receipts from a person's own business, professional enterprise, or partnership, after deductions for business expenses.)
- Net receipts from farm self-employment. (The same provisions as above for self-employment.)
- Regular payments from social security, railroad retirement, unemployment, worker's compensation, veteran's payments, and public assistance.
- Alimony, child support, and military family allotments.
- Private pensions, governmental pensions, and regular insurance or annuity payments.
- College or university scholarships, grants, fellowships, and assistantships.
- Dividends, interest, net rental income, net royalties, periodic receipts from estates or trusts, and net gambling or lottery winnings.

INCOME GUIDELINES FOR POVERTY EXEMPTION

This amount is published annually by the US Dept. of Health and Human Services

Persons in Household	Federal Poverty Guideline	City of Oak Park Adopted Poverty Level
1	$15,650	$23,475
2	$21,150	$31,725
3	$26,650	$39,975
4	$32,150	$48,225
5	$37,650	$56,475
6	$43,150	$64,725
7	$48,650	$72,975
8	$54,150	$81,225
Add the following amount for each additional person over 8.		
	$5,500	$8,250

ASSET LEVEL GUIDELINES FOR POVERTY EXEMPTION

The Asset Level does not include the primary residence for which an exemption is being sought. It does include, but is not limited to:

- A second home, additional land not associated with the primary residence, or other buildings other than the primary residence being sought for exemption.
- Vehicles and other recreational vehicles such as motor homes, campers, ATVs, boats, and motorcycles.
- Jewelry, antiques, artwork, equipment, and other personal property of value.
- Bank accounts, stocks, bonds, and investments. This also includes the money received from the sale of stocks, bonds, investments, cars, and houses unless a person is in the specific business of selling such property.
- Withdrawals of bank deposits and borrowed money.
- Gifts, loans, lump-sum inheritances, and one-time insurance payments.
- Food or housing received in lieu of wages, and the value of food and fuel produced and consumed on farms.
- Federal non-cash benefits programs such as Medicare, Medicaid, food stamps, and school lunches.
- The total interest income in all accounts (checking, savings, CDs, IRAs, 401Ks, money market, annuities, etc.)
- The applicant shall not have ownership interest in any real estate other than the primary residence being considered for exemption, any other ownership is automatic denial.

Board of Review
City of Oak Park
Poverty Exemption Claim
WAIVER OF CONFIDENTIALITY

Parcel Number: _____
Property Address: _____

I/we, _____, hereby consent to the examination of my tax returns and related financial documents, including but not limited to those listed below, by the City of Oak Park Assessor and or designate agent and by the members of the City of Oak Park Board of Review:

Federal and Michigan Income Tax Returns
Senior Citizens Homestead Property Tax Form
General Homestead Property Tax Claim Form
Statements from Social Security Administration
Bank Statements, Debit Card and Check Registers

Furthermore, I consent to the discussion of the information contained in my tax returns and related financial documents at a duly convened public meeting of the City of Oak Park Board of Review, and any other government agency such as the Michigan Tax Tribunal. By signing this Waiver of Confidentiality, I understand and acknowledge that I am forever giving up any and all possible claims I may have relative to the disclosure of information contained in said tax returns and related financial documents, which claims may arise pursuant to Internal Revenue Code Section 6103, and/or any other federal, state or local statute or regulation.

I have read this document in its entirety and signed this document of my own free will.

Printed Name: _____

Signature: _____

Date: _____

Poverty Exemption Worksheet – BOARD OF REVIEW use only – do not fill out

Applicant's Name:_____Parcel Number:_____

Property Address:_____Application Year:_____

1.	Does the applicant appear as taxpayer of record of property	Yes____	No____	
2.	If not, has documentation been verified proving ownership	Yes____	No____	N/A____
3.	Are all areas on the application complete with either an answer or "N/A"	Yes____	No____	
4.	Have all the pages of the application been submitted	Yes____	No____	
5.	Does the applicant reside at the property	Yes____	No____	
6.	Are copies of the Federal and State Income Tax Returns and Property Tax Credit Form(s) for the current or preceding tax year been submitted for the applicant and all persons residing in the household	Yes____	No____	
7.	Is the Affidavit Form 4988, filed for all persons in the household who do not file Federal and State income tax returns	Yes____	No____	N/A____
8.	Has a copy of the most current mortgage statement or reverse mortgage statement been submitted	Yes____	No____	N/A____
9.	Have copies of the most recent bank/investment statements been provided by applicant and all persons residing in the household	Yes____	No____	

a.	Taxable Value on the Roll	$_____
b.	Number of People in Household	_____
c.	Total household income	$_____
d.	Total liquid assets	$_____
e.	Total assets	$_____
f.	Income guidelines based on occupants	$_____
g.	**Does applicant meet all income and asset guidelines as established**	**Yes____ No____**

Yes – Request for reduction by poverty approved

Multiply Taxable Value on Roll by 50%

_____ x .50 =_____

Current Taxable as on Roll: _____

Revised Taxable with Exemption: _____

No – Request for poverty reduction denied

Reason for Denial:

_____Does not qualify based on guidelines
_____Application not completer or missing information
_____Did not provide proper documentation
_____Other:_____
_____

Initials of Board Members

Date:_____

Michigan Department of Treasury
4988 (05-12)

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

Application and Affirmation 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 where the property is located in each year on or after January 1 but before the day prior to the last day of the board of review. Poverty Exemptions may be heard by the Board of Review during its March, July, and December sessions.

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

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 Identification Number		Name of Mortgage Company
Unpaid Balance Owed on Principal Residence	Monthly Payment	Length of Time at this Residence
Property Description		

PART 3: 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.

PART 4: 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

Continue on Page 2

PART 5: EMPLOYMENT INFORMATION — List your current employment information.

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

PART 6: 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 7: 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 8: 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 9: 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

Continue on Page 3

PART 10: 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 11: PERSONAL DEBT — List all personal debt for all household members.

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

PART 12: 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)

Continue and sign on Page 4

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 13: 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 14: LEGAL DESIGNEE INFORMATION (Complete if applicable.)

Legal Designee Name		Daytime Telephone Number	
Mailing Address	City	State	ZIP Code

PART 15: 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 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 30 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
Email: taxtrib@michigan.gov