

2025 POVERTY EXEMPTION GUIDELINES

Section 211.7u (1) of the Michigan General Property Tax Act defines the Poverty or Hardship 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.

In granting Poverty Exemptions, the City of St. Joseph and the Board of Review realize that it represents a shift of those property taxes exempted to the other taxpayers of the City.

Poverty Exemptions are intended to assist those who are in temporary financial straits and are not intended as a permanent or continuous subsidy.

To be eligible for Hardship Exemption, the following information is required to be filed with the Assessing Office:

1. Fully completed Poverty Exemption Application
2. Fully completed 2024 W-2 Forms, Social Security Statements or similar income verification for all permanent members of the household
3. Fully completed 2024 Michigan Income Tax Returns for all household members
4. Fully completed 2024 Michigan Homestead Property Tax Credit Claim
5. Valid Michigan driver's license (if requested)
6. Proof of property ownership (if requested)

Following are the guidelines for Hardship Exemption

1. Applicants must meet the poverty income standards and asset test established by the St. Joseph City Commission. (attached)
2. Applicants must be an owner of and occupy as a homestead (as defined by MCL 211.7c) the property for which an exemption is being requested. Vacant, Un-platted, contiguous land shall not qualify as homestead property for purposes of these guidelines.
3. Applicants must file completed Poverty Exemption Application with the Board of Review on a form provided by the Assessing Department and included a copy of their Michigan Homestead Property Tax Credit Claim and State of Michigan Income Tax Returns and all supporting documents for ALL PERSONS residing in the homestead.
4. Applicants must provide a valid driver's license or other form of identification and must also provide a copy of a deed, land contract, or other evidence of ownership of the property for which an exemption is requested by the Assessor or Board of Review.
5. Your application will be sent to the March, July or December Board of Review session. The Board of Review schedule for 2025 is as follows:

Monday, March 10, 2025

Tuesday, July 22, 2025

Tuesday, December 9, 2025

6. Please return the fully completed application and necessary information to the City Assessing Department 5 days prior to the Board of Review. The application can be signed and/or notarized at the City. If there are any questions, please call the Assessing Department at 269-983-1231.

City of St. Joseph
Michigan
Poverty Level Guidelines 2025

The following guidelines shall be used for applicants applying for poverty exemptions.

Size of Family Unit	Poverty Threshold
1	\$15,060
2	\$20,440
3	\$25,820
4	\$31,200
5	\$36,580
6	\$41,960
7	\$47,340
8	\$52,720
For each additional person, add	\$5,380

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PA 390 of 1994 states that the poverty exemption guidelines established by the governing body of the local assessing unit **SHALL** also include an asset level test.

Maximum Assets

Owner-occupied dwelling, reasonable furnishings and one motor vehicle. Other assets may not exceed \$10,000.