

HARDSHIP POLICY FOR THE CITY OF PALATKA

City of Palatka Ordinance No. 2015-14 , the Fire Assessment Ordinance, imposes certain restrictions on the granting of hardship deferrals. It does not allow complete forgiveness of assessments without further City Commission action. The Assessment Coordinator has decision-making authority. A hardship deferral must be requested annually by the owner of the tax parcel assessed; it requires the execution of a recorded agreement encumbering the parcel and requiring payment of the assessment, recording costs, and annually compounded interest upon sale of the property (or over a period of time). The Assessment Coordinator is commanded to “use sound public administration judgment” in determining whether or not to grant a deferral.

POLICY CRITERIA, REQUIREMENTS & CHECKLIST:

1. Demonstrated annual household income below 150% of poverty level for family size
2. Property is owned by an individual, not a business or other legal entity
3. Current on property taxes and any other payments due any governmental entity
4. Current on mortgage or other payments to private entities secured by the parcel
5. Total available bank account balances of less than \$2,500 (savings, checking, money market)
6. Net value of any vehicles owned by members of the applicant’s household is less than \$5,000
7. Documented catastrophic situation resulting in a temporary, sudden and non-recurring financial duress (i.e. medical bills resulting from emergency treatment, funeral expenses of resident of household, loss of employment within last six months).

The applicant shall provide

1. A completed application form,
2. A copy of the applicant’s most recent federal income tax return,
3. A current pay stub (if applicable),
4. Any documents necessary to establish satisfaction of outstanding encumbrances on the property,
5. Current bank statements from all bank accounts held by the applicant or members of the applicant’s household,
6. Documentation of registration of any vehicles owned by the applicant or members of the applicant’s household, and

7. Any documentation necessary to authenticate the applicant's catastrophic financial situation (such as medical bills).

Per State Statute, all document submitted shall be subject to public records law and are subject to release in the event of a public records request.

DEFERRAL PROCESS:

1. Applicant contacts Assessment Coordinator and obtains an Application Form
2. Applicant completes form and submits the form, with attached documentation, to the Assessment Coordinator
3. Assessment Coordinator asks for additional documentation, if necessary, and schedules meeting with applicant, if necessary
4. Assessment Coordinator informs Applicant of decision in writing
5. If approved, Applicant executes form deferral agreement
6. Assessment Coordinator records deferral agreement

WEBSITE/PUBLIC INFORMATION:

"Some citizen and property owners may suffer extreme hardship in making this payment. The City Commission has not budgeted for forgiveness of any assessments. However, the City Commission has provided for deferral in rare situations. The City of Palatka provides a process by which property owners who are facing severe financial hardship due to circumstances beyond their control may apply to the City for a hardship deferment of their annual fire protection assessment. These applications will be reviewed by the Assessment Coordinator, and a final decision will be made on each application. Please note that the City will only defer, not cancel, annual assessments for property owners facing hardships. The property owner will be responsible for ensuring that the assessment, along with costs to record the deferral and interest on the assessment amount, is repaid in a timely fashion or when the property is sold.

Individuals may qualify for deferral if their annual income meets certain criteria, they demonstrate a lack of available assets to satisfy the assessment, and they are able to demonstrate a catastrophic situation that has resulted in temporary economic hardship. If you believe that you may qualify because you are facing a temporary financial hardship, please contact the Assessment Coordinator for more information."

CITY OF PALATKA, FLORIDA

APPLICATION FOR HARDSHIP DEFERRAL OF FIRE PROTECTION SERVICES ASSESSMENT

Name of Applicant: _____ Social Security Number: ____-____-_____

Name of Co-Owner: _____ Social Security Number: ____-____-_____

E-mail Address: _____ Telephone Number: _____

Address of Property for Which Deferral is Sought: _____

Tax Parcel ID No. of Property: _____

Number of Dependents: ____ Annual Income of Applicant: \$ _____

Total Annual Income of Others in Household: \$ _____

Total Balance of All Bank Accounts: \$ _____

Vehicles Owned by Members of Applicant's Household:

Make	Model	Year	Value

Brief Explanation of Catastrophic Situation Creating Temporary Financial Hardship:

SEE POLICY ATTACHED FOR REQUIRED DOCUMENTATION TO BE ATTACHED TO AND SUBMITTED WITH THIS APPLICATION.

By signing and submitting this application, I certify that the above information is true and correct, that the property listed above is owned by me or jointly by me and other members of my household, that I am current on all property taxes and all other payments due to Putnam County, the City of Palatka, or any other public entity associated with the property, and that I am current on all mortgage payments or any other payments secured by the property.

Signature of Applicant

Signature of Co-Owner