

LEON COUNTY HOMESTEAD LOSS PREVENTION PROGRAM
Application for Financial Assistance

Please refer to the General Information section on page two of this application for the qualification criteria and for the obligations of the Owner/Owners to pay back any financial assistance provided under this Program. Please refer to the definitions provided below while completing this Application.

Failure to properly complete this Application may delay the approval of any financial assistance and could result in the loss of the Homestead Property.



DEFINITIONS

2/3 Program: the program established by ordinance and codified in the Leon County Code as Chapter 16, Article II and Chapter 18, Article II, Division 2, which collectively provides for the improvement of streets, water, and sewer systems within the unincorporated area of the County.

Applicant: an Owner, or his or her authorized representative, who applies for financial assistance pursuant to the Program.

Board: the Leon County Board of County Commissioners.

County: Leon County, Florida, a charter county and political subdivision of the State of Florida, and its employees and agents.

Homestead Property: a parcel of residential real property upon which an Owner resides and in good faith makes the same his or her permanent residence, or the permanent residence of another or others legally or naturally dependent upon the Owner.

Homestead Property Tax Deferral Act: the statutory provision, at Fla. Stat. §197.242, which entitles qualified persons to elect to defer payment of a portion of the combined total of the ad valorem taxes and any non-ad valorem special assessments levied on that person's homestead.

Notice of Application for Tax Deed: the statutory notice prescribed by Fla. Stat. §197.522, or as that section may be amended from time to time, informing the Owner that an application for a tax deed has been made and that the Owner's Homestead Property will be sold at public auction unless back taxes are paid.

Owner/Owners: the person/persons, who has/have legal or beneficial title to a Homestead Property, and who is/are entitled to the homestead exemptions provided in Fla. Stat. §196.031(1), or as that section may be amended from time to time.

Program: the Board's Homestead Loss Prevention Program, as set forth in Policy 06-3, adopted April 25, 2006, and as may be amended from time to time.

Secured Promise to Pay Back Redemption Amount: the agreement to be executed by the Owner/Owners and recorded as a lien on the Homestead Property of the Owner/Owners, which provides the terms of repayment of any financial assistance advanced by the County in accordance with the Program.

Special Assessment: a special assessment levied by the Board pursuant to its 2/3 Program.

SOH Assessed Value: the "Save Our Homes" assessed value of a Homestead Property, as determined by the Leon County Property Appraiser, upon which the Tax Collector relies in establishing the amount of real property taxes due and payable by an Owner.

HOMESTEAD PROPERTY FOR WHICH THE FINANCIAL ASSISTANCE IS REQUESTED:

Name of Subdivision: Country Oak Acres

Address of Homestead Property: Wale Commanche Ln

Name of Owner/Owners: Faye + Dairrell Toole

Applicant's Name (if different than Owner): Same Date: 6/3/2010

Applicant's Address (if different than Owner): Same

City/State/Zip: Tallahassee, FL 32301

Applicant's Home Phone: (850) 580-8488 Applicant's Work Phone: NA

Does the Owner have a spouse who is not included on the deed? 9 Yes No

If yes, does the spouse live in the Homestead Property? 9 Yes 9 No

PLEASE NOTE: If you answered yes to both questions, the Owner's spouse is considered to have a homestead interest in the property and will be required to sign the Secured Promise to Pay Back Redemption Amount

I hereby acknowledge and certify that all statements and information provided in this Application are true to the best of my knowledge.

Applicant's Signature: [Signature] Date: June 3, 10

Return Application To: Leon County Department of Housing Services
918 Railroad Avenue
Tallahassee, FL 32310
(850) 606-1900

GENERAL INFORMATION

By signing and submitting this Application, you are requesting to be considered for financial assistance as a last resort to an Owner facing the imminent loss of his or her Homestead Property by tax deed sale resulting solely from the nonpayment of a Special Assessment. The County will review your Application to determine if you qualify to receive financial assistance under the Program by meeting the following criteria:

1. The Owner/Owners' Homestead Property must be subject to a tax certificate resulting from the nonpayment of a Special Assessment;
2. The loss of the Owner/Owners' Homestead Property must be imminent as evidenced by the Owner's receipt of the Notice of Application for Tax Deed;
3. The SOH Assessed Value of the Owner/Owners' Homestead Property must be no greater than \$25,000; and
4. The Owner/Owners' must provide evidence that he/she/they previously applied with the Tax Collector for relief under the Homestead Property Tax Deferral Act, and that such application for relief resulted in either: (i) disapproval of the application in whole, or (ii) approval of relief in an amount insufficient to defer the entire amount of taxes due; **provided, however, that the satisfaction of this condition shall be required only for those applications seeking financial assistance for redemption of tax certificates sold on after January 31, 2007.**

In order to receive any financial assistance under the Program, the Owner/Owners will be required to validly execute and deliver to the County a Secured Promise to Pay Back Redemption Amount (the "Agreement"), in a form to include, but not be limited to, the following:

1. an acknowledgment that the Owner/Owners has/have received the Notice of Application for Tax Deed;
2. if applicable, an acknowledgement that the Owner/Owners has/have previously applied with the Tax Collector for relief under the Homestead Property Tax Deferral Act, and that such application for relief resulted in either: (i) disapproval of the application in whole, or (ii) approval of relief in an amount insufficient to defer the entire amount of taxes due;
3. an acknowledgment that the Agreement shall be recorded as a lien against the Owner/Owners' Homestead Property, and that he/she/they will remain personally liable for the repayment of any and all amounts of financial assistance provided in the Agreement;
4. an acknowledgement that any and all amounts of financial assistance provided in the Agreement shall be used solely for the redemption of tax certificates and for payment of any other amounts required to prevent the sale of the Homestead Property by tax deed;
5. the Owner/Owners' obligation to pay an annual finance charge, at the going rate in an amount not to exceed the maximum amount allowed by law, on any outstanding amounts of financial assistance remaining to be paid;
6. the Owner/Owners' obligation to repay any and all outstanding amounts of financial assistance remaining to be paid in the Agreement, plus any accrued interest, upon the occurrence of either of the following events: (i) a change in the use of the Homestead Property such that the Owner/Owners is/are no longer entitled to claim homestead exemption for such property pursuant to Fla. Stat. §196.031(1), or as that section may be amended from time to time, or (ii) any change in the ownership of the Homestead Property, except for a change in ownership to a surviving spouse when such spouse is eligible to claim the homestead exemption on such property pursuant to Fla. Stat. §196.031(1); and
7. the Owner/Owners' obligation to pay any and all attorney's fees and costs incurred by the County in any action to enforce repayment of any delinquent amounts of financial assistance provided in the Agreement.

Upon the County's receipt of an Agreement duly executed by the Owner/Owners, the County will be responsible for timely delivering to the Tax Collector the amounts of financial assistance as provided in the Agreement, and for assuring that the payment of such amounts to the Tax Collector are adequate to prevent the sale of the Owner/Owners Homestead Property by tax deed.

If you have any questions concerning this Application or the Program, please contact the Leon County Department of Housing Services at (850) 606-1900.

FLORIDA STATUTES REFERENCED IN THIS APPLICATION

HOMESTEAD PROPERTY TAX DEFERRAL ACT

197.242 Short title.—This act shall be known and may be cited as the "Homestead Property Tax Deferral Act."

197.243 Definitions relating to Homestead Property Tax Deferral Act.

(1) "Household" means a person or group of persons living together in a room or group of rooms as a housing unit, but the term does not include persons boarding in or renting a portion of the dwelling.

(2) "Income" means the "adjusted gross income," as defined in s. 62 of the United States Internal Revenue Code, of all members of a household.

197.252 Homestead tax deferral.

(1) Any person who is entitled to claim homestead tax exemption under the provisions of s. 196.031(1) may elect to defer payment of a portion of the combined total of the ad valorem taxes and any non-ad valorem assessments which would be covered by a tax certificate sold under this chapter levied on that person's homestead by filing an annual application for tax deferral with the county tax collector on or before January 31 following the year in which the taxes and non-ad valorem assessments are assessed. Any applicant who is entitled to receive the homestead tax exemption but has waived it for any reason shall furnish, with the application for tax deferral, a certificate of eligibility to receive the exemption. Such certificate shall be prepared by the county property appraiser upon request of the taxpayer. It shall be the burden of each applicant to affirmatively demonstrate compliance with the requirements of this section.

(2)(a) Approval of an application for tax deferral shall defer that portion of the combined total of ad valorem taxes and any non-ad valorem assessments which would be covered by a tax certificate sold under this chapter otherwise due and payable on the applicant's homestead pursuant to s. 197.333 which exceeds 5 percent of the applicant's household's income for the prior calendar year. If any such applicant's household income for the prior calendar year is less than \$10,000, approval of such application shall defer such ad valorem taxes plus non-ad valorem assessments in their entirety.

(b) If the applicant is entitled to claim the increased exemption by reason of age and residency as provided in s. 196.031(3)(a), approval of the application shall defer that portion of the ad valorem taxes plus non-ad valorem assessments which exceeds 3 percent of the applicant's household income for the prior calendar year. If any applicant's household income for the prior calendar year is less than \$10,000, or is less than the amount of the household income designated for the additional homestead exemption pursuant to s. 196.075, and the applicant is 65 years of age or older, approval of the application shall defer the ad valorem taxes plus non-ad valorem assessments in their entirety.

(c) The household income of an applicant who applies for a tax deferral before the end of the calendar year in which the taxes and non-ad valorem assessments are assessed shall be for the current year, adjusted to reflect estimated income for the full calendar year period. The estimate of a full year's household income shall be made by multiplying the household income received to the date of application by a fraction, the numerator being 365 and the denominator being the number of days expired in the calendar year to the date of application.

(3) No tax deferral shall be granted:

(a) If the total amount of deferred taxes, non-ad valorem assessments, and interest plus the total amount of all other unsatisfied liens on the homestead exceeds 85 percent of the assessed value of the homestead, or

(b) If the primary mortgage financing on the homestead is for an amount which exceeds 70 percent of the assessed value of the homestead.

(4) The amount of taxes, non-ad valorem assessments, and interest deferred under this act shall accrue interest at a rate equal to the semiannually compounded rate of one-half of 1 percent plus the average yield to maturity of the long-term fixed-income portion of the Florida Retirement System investments as of the end of the quarter preceding the date of the sale of the deferred payment tax certificates; however, the interest rate may not exceed 7 percent.

(5) The taxes, non-ad valorem assessments, and interest deferred pursuant to this act shall constitute a prior lien and shall attach as of the date and in the same manner and be collected as other liens for taxes, as provided for under this chapter, but such deferred taxes, non-ad valorem assessments, and interest shall only be due, payable, and delinquent as provided in this act.

197.253 Homestead tax deferral; application.

(1) The application for deferral shall be made upon a form prescribed by the department and furnished by the county tax collector. The application form shall be signed upon oath by the applicant before an officer authorized by the state to administer oaths. The tax collector may, in his or her discretion, require the applicant to submit such other evidence and documentation as deemed necessary by the tax collector in considering the application. The application form shall advise the applicant of the manner in which interest is computed. Each application form shall contain an explanation of the conditions to be met for approval and the conditions under which deferred taxes and interest become due, payable, and delinquent. Each application shall clearly state that all deferrals pursuant to this act shall constitute a lien on the applicant's homestead.

(2)(a) The tax collector shall consider each annual application for homestead tax deferral within 30 days of the day the application is filed or as soon as practicable thereafter. A tax collector who finds that the applicant is entitled to the tax deferral shall approve the application and file the application in the permanent records. A tax collector who finds the applicant is not entitled to the deferral shall send a notice of disapproval within 30 days of the filing of the application, giving reasons therefor to the applicant, either by personal delivery or by registered mail to the mailing address given by the applicant and shall make return in the manner in which such notice was served upon the applicant upon the original notice thereof and file among the permanent records of the tax collector's office. The original notice of disapproval sent to the applicant shall advise the applicant of the right to appeal the decision of the tax collector to the value adjustment board and shall inform the applicant of the procedure for filing such an appeal.

(b) Appeals of the decision of the tax collector to the value adjustment board shall be in writing on a form prescribed by the department and furnished by the tax collector. Such appeal shall be filed with the value adjustment board within 20 days after the applicant's receipt of the notice of disapproval. The value adjustment board shall review the application and the evidence presented to the tax collector upon which the applicant based his or her claim for tax deferral and, at the election of the applicant, shall hear the applicant in person, or by agent on the applicant's behalf, on his or her right to homestead tax deferral. The value adjustment board shall reverse the decision of the tax collector and grant homestead tax deferral to the applicant, if in its judgment the applicant is entitled thereto, or affirm the decision of the tax collector. Such action of the value adjustment board shall be final unless the applicant or tax collector or other lienholder, within 15 days from the date of disapproval of the application by the board, files in the circuit court of the county in which the property is located, a proceeding for a declaratory judgment or other appropriate proceeding.

(3) Each application shall contain a list of, and the current value of, all outstanding liens on the applicant's homestead.

(4) For approved applications, the date of receipt by the tax collector of the application for tax deferral shall be used in calculating taxes due and payable net of discounts for early payment as provided for by s. 197.162.

(5) If such proof has not been furnished with a prior application, each applicant shall furnish proof of fire and extended coverage insurance in an amount which is in excess of the sum of all outstanding liens and deferred taxes and interest with a loss payable clause to the county tax collector.

(6) The tax collector shall notify the property appraiser in writing of those parcels for which taxes have been deferred.

(7) The property appraiser shall promptly notify the tax collector of denials of homestead application and changes in ownership of properties that have been granted a tax deferral.

197.254 Annual notification to taxpayer.

(1) The tax collector shall notify the taxpayer of each parcel appearing on the real property assessment roll of the right to defer payment of taxes and non-ad valorem assessments pursuant to ss. 197.242-197.312. Such notice shall be printed on the back of envelopes used for mailing the notice of taxes provided for by s. 197.322(3). Such notice of the right to defer payment of taxes and non-ad valorem assessments shall read:

NOTICE TO TAXPAYERS ENTITLED TO HOMESTEAD EXEMPTION

"If your income is low enough to meet certain conditions, you may qualify for a deferred tax payment plan on homestead property. An application to determine eligibility is available in the county tax collector's office."

(2) On or before November 1 of each year, the tax collector shall notify each taxpayer to whom a tax deferral has been previously granted of the accumulated sum of deferred taxes, non-ad valorem assessments, and interest outstanding.

197.262 Deferred payment tax certificates.

(1) The tax collector shall notify each local governing body of the amount of taxes and non-ad valorem assessments deferred which would otherwise have been collected for such governing body. The county shall then, at the time of the tax certificate sale held pursuant to s. 197.432, strike each certificate off to the county. Certificates issued pursuant to this section are exempt from the public sale of tax certificates held pursuant to s. 197.432.

(2) The certificates so held by the county shall bear interest at a rate equal to the semiannually compounded rate of 0.5 percent plus the average yield to maturity of the long-term fixed-income portion of the Florida Retirement System investments as of the end of the quarter preceding the date of the sale of the deferred payment tax certificates; however, the interest rate may not exceed 9.5 percent.

197.263 Change in ownership or use of property.

(1) In the event that there is a change in use of tax-deferred property such that the owner is no longer entitled to claim homestead exemption for such property pursuant to s. 196.031(1), or such person fails to maintain the required fire and extended insurance coverage, the total amount of deferred taxes and interest for all previous years shall be due and payable November 1 of the year in which the change in use occurs or on the date failure to maintain insurance occurs and shall be delinquent on April 1 of the year following the year in which the change in use or failure to maintain insurance occurs.

(2) In the event that there is a change in ownership of tax-deferred property, the total amount of deferred taxes and interest for all previous years shall be due and payable on the date the change in ownership takes place and shall be delinquent on April 1 following said date. When, however, the change in ownership is to a surviving spouse and such spouse is eligible to claim homestead exemption on such property pursuant to s. 196.031(1), such surviving spouse may continue the deferment of previously deferred taxes and interest pursuant to the provisions of this act.

(3) Whenever the property appraiser discovers that there has been a change in the ownership or use of property which has been granted a tax deferral, the property appraiser shall notify the tax collector in writing of the date such change occurs, and the tax collector shall collect any taxes and interest due or delinquent.

(4) During any year in which the total amount of deferred taxes, interest, and all other unsatisfied liens on the homestead exceeds 85 percent of the assessed value of the homestead, the tax collector shall immediately notify the owner of the property on which taxes and interest have been deferred that the portion of taxes and interest which exceeds 85 percent of the assessed value of the homestead shall be due and payable within 30 days of receipt of the notice. Failure to pay the amount due shall cause the total amount of deferred taxes and interest to become delinquent.

(5) Each year, upon notification, each owner of property on which taxes and interest have been deferred shall submit to the tax collector a list of, and the current value of, all outstanding liens on the owner's homestead. Failure to respond to this notification within 30 days shall cause the total amount of deferred taxes and interest to become payable within 30 days.

(6) In the event deferred taxes become delinquent under this chapter, then on or before June 1 following the date the taxes become delinquent, the tax collector shall sell a tax certificate for the delinquent taxes and interest in the manner provided by s. 197.432.

197.272 Prepayment of deferred taxes.

(1) All or part of the deferred taxes and accrued interest may at any time be paid to the tax collector by:

(a) The owner of the property or the spouse of the owner.

(b) The next of kin of the owner, heir of the owner, child of the owner, or any person having or claiming a legal or equitable interest in the property, provided no objection is made by the owner within 30 days after the tax collector notifies the owner of the fact that such payment has been tendered.

(2) Any partial payment made pursuant to this section shall be applied first to accrued interest.

197.282 Distribution of payments. When any deferred taxes or interest is collected, the tax collector shall maintain a record of the payment, setting forth a description of the property and the amount of taxes or interest collected for such property. The tax collector shall distribute payments received in accordance with the procedures for distribution of ad valorem taxes or redemption moneys as prescribed in this chapter.

197.292 Construction. Nothing in this act shall be construed to prevent the collection of personal property taxes which become a lien against tax-deferred property, defer payment of special assessments to benefited property other than those specifically allowed to be deferred, or affect any provision of any mortgage or other instrument relating to property requiring a person to pay ad valorem taxes or non-ad valorem assessments.

197.301 Penalties.

(1) The following penalties shall be imposed on any person who willfully files information required under s. 197.252 or s. 197.263 which is incorrect:

(a) Such person shall pay the total amount of taxes and interest deferred, which amount shall immediately become due;

(b) Such person shall be disqualified from filing a homestead tax deferral application for the next 3 years; and

(c) Such person shall pay a penalty of 25 percent of the total amount of taxes and interest deferred.

(2) Any person against whom the penalties prescribed in this section have been imposed may appeal the penalties imposed to the value adjustment board within 30 days after said penalties are imposed.

NOTICE OF APPLICATION FOR TAX DEED

197.522 Notice to owner when application for tax deed is made.

(1)(a) The clerk of the circuit court shall notify, by certified mail with return receipt requested or by registered mail if the notice is to be sent outside the continental United States, the persons listed in the tax collector's statement pursuant to s. 197.502(4) that an application for a tax deed has been made. Such notice shall be mailed at least 20 days prior to the date of sale. If no address is listed in the tax collector's statement, then no notice shall be required.

(b) The clerk shall enclose with every copy mailed a statement as follows:

WARNING

There are unpaid taxes on property which you own or in which you have a legal interest. The property will be sold at public auction on (date) unless the back taxes are paid. To make payment, or to receive further information, contact the clerk of court immediately at (address), (telephone number).

(c) The clerk shall complete and attach to the affidavit of the publisher a certificate containing the names and addresses of those persons notified and the date the notice was mailed. The certificate shall be signed by the clerk and the clerk's official seal affixed. The certificate shall be prima facie evidence of the fact that the notice was mailed. If no address is listed on the tax collector's certification, the clerk shall execute a certificate to that effect.

(d) The failure of anyone to receive notice as provided herein shall not affect the validity of the tax deed issued pursuant to the notice.

(e) A printed copy of the notice as published in the newspaper, accompanied by the warning statement described in paragraph (b), shall be deemed sufficient notice.

(2)(a) In addition to the notice provided in subsection (1), the sheriff of the county in which the legal titleholder resides shall, at least 20 days prior to the date of sale, notify the legal titleholder of record of the property on which the tax certificate is outstanding. The original notice and sufficient copies shall be prepared by the clerk and provided to the sheriff. Such notice shall be served as specified in chapter 48; if the sheriff is unable to make service, he or she shall post a copy of the notice in a conspicuous place at the legal titleholder's last known address. The inability of the sheriff to serve notice on the legal titleholder shall not affect the validity of the tax deed issued pursuant to the notice. A legal titleholder of record who resides outside the state may be notified by the clerk as provided in subsection (1). The notice shall be in substantially the following form:

WARNING

There are unpaid taxes on the property which you own. The property will be sold at public auction on (date) unless the back taxes are paid. To make arrangements for payment, or to receive further information, contact the clerk of court at (address), (telephone number).

In addition, if the legal titleholder does not reside in the county in which the property to be sold is located, a copy of such notice shall be posted in a conspicuous place on the property by the sheriff of the county in which the property is located. However, no posting of notice shall be required if the property to be sold is classified for assessment purposes, according to use classifications established by the department, as nonagricultural acreage or vacant land.

(b) In addition to the notice provided in subsection (1), the clerk shall notify by certified mail with return receipt requested, or by registered mail if the notice is to be sent outside the continental United States, the persons listed in the tax collector's statement pursuant to s. 197.502(4)(h) that application for a tax deed has been made. Such notice shall be mailed at least 20 days prior to the date of sale. If no address is listed in the tax collector's statement, then no notice shall be required. Enclosed with the copy of the notice shall be a statement in substantially the following form:

WARNING

There are unpaid taxes on property contiguous to your property. The property with the unpaid taxes will be sold at auction on (date) unless the back taxes are paid. To make payment, or to receive further information about the purchase of the property, contact the clerk of court immediately at (address), (telephone number).

Neither the failure of the tax collector to include the list of contiguous property owners pursuant to s. 197.502(4)(h) in his or her statement to the clerk nor the failure of the clerk to mail this notice to any or all of the persons listed in the tax collector's statement pursuant to s. 197.502(4)(h) shall be a basis to challenge the validity of the tax deed issued pursuant to any notice under this section.

(3) Nothing in this chapter shall be construed to prevent the tax collector, or any other public official, in his or her discretion from giving additional notice in any form concerning tax certificates and tax sales beyond the minimum requirements of this chapter.

THE HOMESTEAD EXEMPTION

196.031 Exemption of homesteads.

(1) Every person who, on January 1, has the legal title or beneficial title in equity to real property in this state and who resides thereon and in good faith makes the same his or her permanent residence, or the permanent residence of another or others legally or naturally dependent upon such person, is entitled to an exemption from all taxation, except for assessments for special benefits, up to the assessed valuation of \$5,000 on the residence and contiguous real property, as defined in s. 6, Art. VII of the State Constitution. Such title may be held by the entireties, jointly, or in common with others, and the exemption may be apportioned among such of the owners as shall reside thereon, as their respective interests shall appear. If only one of the owners of an estate held by the entireties or held jointly with the right of survivorship resides on the property, that owner is allowed an exemption of up to the assessed valuation of \$5,000 on the residence and contiguous real property. However, no such exemption of more than \$5,000 is allowed to any one person or on any one dwelling house, except that an exemption up to the assessed valuation of \$5,000 may be allowed on each apartment or mobile home occupied by a tenant-stockholder or member of a cooperative corporation and on each condominium parcel occupied by its owner. Except for owners of an estate held by the entireties or held jointly with the right of survivorship, the amount of the exemption may not exceed the proportionate assessed valuation of all owners who reside on the property. Before such exemption may be granted, the deed or instrument shall be recorded in the official records of the county in which the property is located. The property appraiser may request the applicant to provide additional ownership documents to establish title.

FROM THIS POINT FORWARD IS FOR STAFF REVIEW ONLY		
Parcel ID No. of Homestead Property: <u>222505 C0210</u>	check yes or no, as applicable, in the boxes below and include any explanatory comments as needed	
Amount Necessary to Redeem Tax Certificate: \$ <u>67,773.98</u>		
1) Was Notice of Application for Tax Deed received by Owner?		
If no, Owner is disqualified.	9	
If yes, continue to 2.	9	
2) For the year in which the first tax certificate was sold as a result a Special Assessment levy, was the SOH Assessed Value of the Homestead Property greater than \$25,000?		
If no, continue to 3.	9	
If yes, Owner is disqualified	9	
3) With regard to the first tax certificate sold as a result of a Special Assessment levy, was the sale date after January 31, 2007?		
If no, Owner qualifies for financial assistance.	9	
If yes, did Owner apply for relief under the Homestead Property Tax Deferral Act?	9	
If no, Owner is disqualified	9	
If yes, was application for Homestead Property Tax Deferral disapproved?	9	
If yes, Owner qualifies for financial assistance.	9	
If no, was amount approved sufficient to defer entire amount of taxes owed?	9	
If yes, Owner is disqualified.	9	
If no, Owner qualifies for financial assistance.	9	
Staff Reviewer (print name):		
Staff Reviewer's Signature:		
Director's Approval:		
Date of Review:		

ADDITIONAL STAFF COMMENTS