

Important Information For Property Owners

Public Act 123 of 1999 is the law that governs delinquent tax collections in Michigan. The process can be confusing to many taxpayers, but if you have delinquent taxes, it is an important process to understand. Having your property go through the forfeiture/foreclosure process is very expensive and foreclosure is FINAL! YOU COULD LOSE YOUR PROPERTY! If you have questions at any time, please call our office. We will accept payments of any amount at any time.



Karen Coffman **Jackson County** Treasurer 120 West Michigan Avenue Jackson, MI 49201

Public Act 123 Property Foreclosure Time Line—2016 Property Taxes

July 2016 summer taxes, December 2016 winter taxes: 2016 property taxes billed by and due to city or township

treasurer

Taxes are Delinquent

March 1, 2017: Unpaid 2015 property taxes are forwarded to the county treasurer for collection. A 4% administration fee, along with 1% per month interest, is added,

October 1, **2017:** The county treasurer adds a \$15 fee to each parcel.

Property is forfeited

March 1, 2018: Property is forfeited to county treasurer. County treasurer adds a \$235 fee. Interest increases from 1% per month to 1.5% per month, back to March 1, 2017.

April 1, 2018: \$50 fee is added. July 1, 2018: A personal visit is made to each property and a fee of \$60 is added.

December 1 2018: \$65 fee is added. **Property** address and names of all parties of interest are published in local newspaper.

January -February, 2019: Show cause and Circuit court hearings are held. Judgment of foreclosure is entered. From the judgment date. property owners have until March 31st to pay the taxes.

Property is foreclosed

April 1, 2019: Clear title to the property passes to the county.

July/ November 2019: Property is sold or transferred.

Public Act 123 Questions and Answers

Q. What is a delinquent tax?

- A. A delinquent tax is a tax that has been forwarded to the county treasurer for collection on March 1 of the A. No. Forfeiture is not foreclosure. If your property year after it was due. Taxes that are billed by your city or township treasurer in 2016 will be turned over delinquent to the County Treasurer on March 1, 2017.
- O. What happens after the property is forwarded to the county treasurer for collection?
- A. The county treasurer adds a 4% administration fee and interest of 1% per month. After one year, the property is forfeited to the county treasurer. For example, the 2016 taxes that are still unpaid as of March 1, 2018 will be in forfeiture.

- Q. What does it mean for my property to be in forfeiture? Does that mean I lose my property?
- is in forfeiture, you still have a year before it will be foreclosed. However, the interest and fees will be higher. When a property is forfeited, the interest rate goes from 1% to 1.5% per month, back to the date of delinquency. A \$235 fee is also added.
- O. What happens after my property is in forfeiture?
- it will be foreclosed. 2016 property taxes will be foreclosed if not paid by 5:00 PM on March 31, 2019.

Q. Will I receive any notice before my property is foreclosed?

This timeline describes in general terms the major deadlines involved in the foreclosure process.

- A. Yes. Several notifications will be made, by first class mail, by certified mail and by personal service. In addition to these notifications, names and address of delinquent property owners are published in the newspaper.
- Q. What happens after my property is foreclosed? How do I get it Back?
- A. After property has been in forfeiture for 13 months, A. YOU CANNOT GET YOUR PROPERTY BACK AFTER IT HAS BEEN FORECLOSED. **FORECLOSURE IS FINAL**. Property that has been foreclosed will be sold at public auctions.