

Help for Those Who Need It

As part of a countywide strategy to help homeowners at risk of losing their homes, the Eaton County Treasurer is collaborating with non-profit organizations in an effort to raise awareness about home ownership and how to prevent mortgage and tax foreclosure. This unique collaboration makes free qualified counseling available for homeowners who are in danger of losing their homes to financial hardship or unemployment. Qualified homeowners will be given important foreclosure prevention information on a variety of programs and be informed about strategies to prevent losing their homes. Long-term financial counseling is also available to those who qualify.

For more information contact:

Housing Services Mid Michigan
Foreclosure Prevention Counseling
(517) 541-1180 www.hs-mm.org

Or

**Capital Area Community
Services – Eaton County**
(517) 482-3005
www.cacs-inc.org

Don't lose your property! Call today.

Made possible through grant funding provided by PNC Bank.

Please call today.

We cannot help you if you do not call.

Bob Robinson
Eaton County Treasurer
1045 Independence Blvd
Charlotte, MI 48813
www.eatoncountytreasurer.org

FAQ

Frequently Asked Questions About Tax Foreclosure

*We want to help you **keep** your home.*



Bob Robinson
Eaton County Treasurer
1045 Independence Blvd
Charlotte, MI 48813
(517) 543-4262
treasurer@eatoncounty.org

www.eatoncountytreasurer.org

Delinquent Taxes, Forfeiture, and Foreclosure

Property owners with taxes that are 25 months delinquent will face foreclosure and the property will be sold at public auction. For example, those who fail to pay their 2016 delinquent property taxes will lose their property to foreclosure on April 1, 2019.

Interest, Penalties, and Fees for Failure to Pay

Taxes that are delinquent for more than one year will be assessed interest of 1.5% instead of 1% (back to the date the taxes became delinquent). A \$175 Forfeiture Fee and additional administrative fees are added. A \$55 Site Inspection Fee, \$30 to record the Forfeiture Certificate, and \$30 to record a Redemption Certificate, if required, are added on March 1, 2018. A \$55 legal fee is added on June 1. A \$50 Publication/Notice Fee of is added on December 1.

Q. Will I really lose my home if I don't pay my taxes?

A. Yes. If your taxes are delinquent for 25 months, your property will be lost.

Q. What is forfeiture?

A. Forfeiture is the beginning of the foreclosure process. If your property is in forfeiture, you still

have 12 months before it will be foreclosed. But, the interest and fees will be higher. When a property is forfeited, the interest rate goes from 1% per month to 1.5% per month, back to the date that the taxes became delinquent. A Notice of Forfeiture is also recorded with the Register of Deeds.

Q. What happens after my property is in forfeiture?

A. After a property has been in forfeiture for one year, it will be foreclosed. Foreclosure on delinquent 2016 property taxes occurs on April 1, 2019.

Q. What is foreclosure?

A. Foreclosure is the loss of your property on March 31, after the Circuit Court Judgment is entered.

Q. Will I receive notification before my property is foreclosed?

A. Yes. At least five notices will be provided. Two will be through first class mail, two by certified mail, and another notice will be through personal service. Names and addresses of delinquent property owners and parties of interest may be published in the local newspaper.

Q. What happens after my property is foreclosed?

A. You cannot get your property back after it has foreclosed. Foreclosed properties are sold at public auction.

Q. What if I don't have all the money right now?

A. Don't wait! You can make partial payments. Pay online with a credit card, debit card, or by e-check at www.eatoncountytreasurer.org. Or, pay by check or money order and remember to:

1. Make it payable to the Eaton County Treasurer.
2. Write your parcel number on it.
3. Mail it to:

Eaton County Treasurer
1045 Independence Blvd
Charlotte, MI 48813

*Partial payments do **NOT** stop the foreclosure process!*

Contact the Michigan Department of Human Services at (517) 543-0860 for possible financial assistance. See the next panel for organizations that may provide counseling and assistance.

Property Tax Foreclosure Timeline - 2016 Property Taxes

July / December 2016

2016 property taxes are billed by city, village, or township treasurer.

March 1, 2017

Unpaid 2016 property taxes are forwarded to the county treasurer for collection. A 4% Administrative Fee and 1% per month interest is added to each parcel.

October 1, 2017

The county treasurer adds a \$15 Statutory Fee to each parcel.

March 1, 2018

Property is forfeited to the county treasurer. A \$175 Fee, \$55 Site Fee, \$30 Forfeiture Fee, and \$30 Redemption Fee is added. Interest increases to 1.5% per month, (back to the date the taxes became delinquent).

June 1, 2018

A \$55 legal fee is added.

November 30, 2018

The county treasurer adds a \$50 Publication/Notice Fee at 5:00 p.m.

February 1, 2019

The Circuit Court enters a Judgment of Foreclosure.

April 1, 2019

Clear title to the property passes to the county treasurer.

Don't lose your property! Foreclosure is final!
Online payments can be made at:
www.eatoncountytreasurer.org