

Public Act 123

Public Act 123 of 1999 shortens the amount of time property owners have to pay their delinquent taxes before losing their property. Property owners with taxes that are two years delinquent will have their property foreclosed upon, and the property will then be sold at public auction.

For example, people who fail to pay their 2007 delinquent property taxes will lose their property to foreclosure on March 31st, 2010. With this new act, the amount of time to pay taxes has been reduced from approximately five years to approximately two years. Property owners face higher interest and fees for not paying their taxes on time.

Mail Property Tax Payment To:

Calhoun County Treasurer
315 W. Green St.
Marshall MI, 49068

Or Pay Delinquent Taxes Online:

Visit www.GovPayNow.com to pay online. The Pay Location Code #1898; a 5% service fee applies.

Or Call 1-888-604-7888 To Pay Over the Phone:

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“For property tax relief, concerns, or questions, we are here to help.”

Ann Rosenbaum

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Calhoun County Treasurer
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www.calhouncountymi.gov

Calhoun County Treasurer

Learn About
Property
Tax
Foreclosure Process



Are You Running Out Of Time?

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Questions & Answers on

Property Tax Foreclosure.....

Q. What is a delinquent tax?

- A. Delinquent tax is a tax that has been forwarded to the County Treasurer for collection on March 1st of the year after it was due. For example, taxes that are billed by your city or township treasurer in 2007 will be turned delinquent to the County Treasurer on March 1st, 2008.

Q. What happens after the property taxes are 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 2007 taxes that are still unpaid as of March 1st, 2009 will be in forfeiture.

Q. If I don't pay my taxes, will I really lose my house and property?

YES. Under the new law, if your taxes are delinquent for two years, property will be foreclosed and title will revert to the County Treasurer. Please don't wait, call the County Treasurer and ask for a Hardship Extension.

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

- A. Yes. Five notifications will be made; two will be by first class mail, two by certified mail and one will be made by personal service. In addition to these notifications, names and addresses of delinquent property owners may be published in the newspaper.

Q. What if I can't come up with all the money right now?

- A. Even if you can't pay your taxes all at once, you can still make partial payments in most cases, resulting in less interest & penalties. Please call our office for verification. Make your check payable to the Calhoun County Treasurer. To ensure payment is applied correctly, please write your parcel number on your check or money order.

- **July/December 2007:** 2007 property taxes billed by city or township treasurer.
- **March 1st, 2008:** Unpaid 2007 property taxes are forwarded to County Treasurer for collection. County Treasurer adds a 4% administration fee and 1% interest per month.
- **October 1st, 2008:** County Treasurer adds \$15 fee for certified mail.
- **March 1st, 2009:** Property is considered forfeited. At this time a \$175 Title Search fee is added. The interest also increases from 1% per month to 1.5% per month, back to the date the taxes became delinquent. Also a \$10 Forfeiture Recording fee and \$10 Redemption Recording fee are added and \$45 Personal Visit fee.
- **December 1st, 2009:** A \$50 Publication fee is added.
- **January, 2010:** Show Cause Hearings & Financial Hardship Extensions granted.
- **March 31st, 2010:** Deadline to pay the 2007 taxes or lose your property.
- **April 1st, 2010:** Clear title to the property passes to the County Treasurer.
- **September 2010:** Property is sold at public auction.

Q. What does it mean for my property to be in forfeiture? Does that mean I lose my property?

- A. No. Forfeiture is not foreclosure. If your 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% per month to 1.5% per month, back to the date the taxes became delinquent. A \$175 fee, two \$10 recording fees, and a \$45 Physical Inspection fee are added.

Q. What happens after my property is in forfeiture?

- A. After a property has been in forfeiture for one year, it will be foreclosed. 2007 property taxes will be foreclosed on March 31st, 2010.

Q. What happens after my property is foreclosed? How do I get it back?

- 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 action.

Q. I guess I really don't have to worry about losing my property until 2010. Why not wait and pay my taxes then?

- A. **DON'T WAIT!** You could have to pay multiple years of taxes at once to keep your property. Interest, fees, and penalties will continue to accrue on all years delinquent, thus increasing your overall tax bill. **Foreclosure is final.**

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