

Delinquent Property Taxes



Understanding Property Taxes

***Don't lose your house
because of delinquent taxes***

Timeline of Taxes:

1. Taxes are levied twice a year, July and December (Summer / Winter bills).
2. Taxes are payable to the local Township or City through February 28th of the following year.
3. Taxes become “delinquent” on March 1st in the year after they were due, and are sent to the County Treasurer’s Office for collection.
4. If delinquent taxes are not paid within two years of being turned over to the County, it will result in the title to the property passing to the County, as required by Michigan Statute.

*St. Clair County Treasurer
200 Grand River Ste #101, Port Huron, MI 48060
Phone: 810-989-6915
Fax: 810-985-4795
www.stclaircounty.org/Offices/treasurer*

Frequently Asked Questions:

- *Can my mortgage company or land-contract holder pay the property taxes?*
Yes – they have an interest in the property, therefore they can pay the taxes to stop foreclosure.
- *Can my mortgage company pay my taxes if I don't have escrow?*
Yes – typically there is a stipulation in the mortgage that taxes are to be paid on-time, and if they are not, the mortgage company will pay the taxes to protect their interest.
- *Is there a way to extend the time to pay taxes?*
Yes – In 2005, the County Treasurer instituted a hardship policy and created a committee to review applications for extension of time to pay. Hardship deferral applications are available in the Treasurer's office or on the website. Applications must be submitted no later than the February 28th prior to foreclosure.
- *Why do I owe the County Treasurer, not my local city, village, or township?*
Property taxes become "delinquent" and are collected by the County Treasurer's Office beginning on March 1st following the year they were due. For example, taxes billed by your local treasurer on July 1st or December 1st of 2007 will become delinquent on March 1, 2008 and must be paid to the County at that time.
- *Can I write a Personal Check?*
Yes - except in the months of February and March. Guaranteed funds are required during that time.
- *What does Forfeiture mean?*
Forfeiture is the second year a tax is delinquent. Per Michigan Statute, a fee of \$255 is added on any amount owing, plus interest retroactively changes to 1.5% per month. This is the period when the taxpayer can pay the taxes to redeem the parcel.
- *What does Foreclosure mean?*
Foreclosure is **FINAL** if taxes are not paid in full by March 31st of the second year after the taxes become delinquent. The title to the property passes to the County, and all others lose their interest.
- *Can I redeem my property once the County has foreclosed?*
No- Foreclosure is final and the property will be put up for public auction
- *Why didn't I get a bill before?*
Sometimes owner or address changes aren't received before tax bills are prepared. We can provide you with the name and number of your local assessor to resolve any incorrect ownership information.
- *Does the County Treasurer send out notices?*
Yes – Six notices are sent out by first class mail, two notices are sent by certified mail, a physical posting is placed at the property, and in December of the second year, there are three publications in local newspapers.
- *Does the Treasurer sell lists for properties that are delinquent?*
No –The public auction list is available on www.tax-sale.info once the property has been foreclosed.
- *Can I make partial payments?*
Yes – In 2005, the County Treasurer instituted a policy allowing partial payments to make it more convenient for taxpayers to pay on their delinquent and forfeited parcels. Partial payments do not stop interest, fees, or foreclosure, but it does reduce the principle, thus reducing the total interest paid.
- *Can the Treasurer's office waive fees, penalty, or interest?*
No – fees, penalties, and interest are dictated by State of Michigan Property Tax Law P.A. 123
- *What if I can't pay or if I'm having other financial difficulties?*
Please contact us. We have several sources of assistance to refer you to. Please act while time is on your side. Assistance is not always based on income. Some resources are available to everyone. Please call us about:
 1. Senior deferment and hardship reduction of current property taxes
 2. Special sources of assistance for veterans and seniors
 3. Emergency funds or loans from various helping agencies
 4. Michigan property tax credit assistance