

## 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 Housing Rights Center of Michigan (HRCMI) and Center for Financial Health in an effort to raise awareness about home ownership and how to prevent mortgage and tax foreclosure.

This unique collaboration makes 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 made available to those who qualify.

For more information contact:

### HRCMI

Foreclosure Prevention Counseling

**(866) 400-9164**

or

**www.hrcmi.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.*

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1045 Independence Blvd  
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# FAQ

## Frequently Asked Questions About Tax Foreclosure

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



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## Delinquent Taxes, Forfeiture, and Foreclosure

Property owners with taxes that are two years delinquent will face foreclosure and the property will be sold at public auction. For example, those who fail to pay their 2014 delinquent property taxes will lose their property to foreclosure on March 31, 2017.

### 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 also added. On March 1, a \$55 Site Inspection Fee and recording fees to record the Forfeiture Certificate and a Redemption Certificate, if required, are added. On December 1 a Publication/Notice Fee of \$50 is added. On June 1 a \$45 legal fee is added.

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

A. Yes. If your taxes are delinquent for three years, 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. On March 31, 2017, delinquent 2014 property taxes will be foreclosed.

### Q. What is Foreclosure?

A. Foreclosure is the loss of your property. It occurs 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 the last 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! If you can't pay all at once, you can make a partial payment. When making payments, use a 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

**Important Note:** Partial payments do NOT stop the foreclosure process!

If you cannot pay your taxes you can contact the Michigan Department of Human Services at (517) 543-0860 for possible financial assistance. See the next panel for organizations that may provide foreclosure prevention counseling.

## Property Tax Foreclosure Timeline - 2014 Property Taxes

### July / December 2014

2014 property taxes are billed by city, village, or township treasurer.

### March 1, 2015

Unpaid 2014 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, 2015

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

### March 1, 2016

Property is forfeited to the county treasurer. A \$175 fee, \$55 Site Fee, \$10 Forfeiture Fee, and \$10 Redemption Fee is added. Interest increases to 1.5% per month, (back to the date the taxes became delinquent).

### June 1, 2016

A \$45 legal fee is added.

### December 1, 2016

The county treasurer adds a \$50 Publication/Notice Fee.

### February 1, 2017

The Circuit Court enters a Judgment of Foreclosure.

### March 31, 2017

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](http://www.eatoncountytreasurer.org)