

## Help for Those Who Need It

As part of a county wide 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 due 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.

# FAQ

Frequently Asked Questions

## About Tax Foreclosure

For more information contact:

**Housing Services Mid Michigan  
Foreclosure Prevention Counseling  
(517) 541-1180 [www.hs-mm.org](http://www.hs-mm.org)**

Or

**Capital Area Community Services – Eaton County  
(517) 482-3005 [www.cacs-inc.org](http://www.cacs-inc.org)**

**Please call today.**

**We cannot help you  
if you don't call.**

**Bob Robinson  
Eaton County Treasurer  
1045 Independence Blvd  
Charlotte, MI 48813  
[www.eatoncountytreasurer.org](http://www.eatoncountytreasurer.org)**

to help you  
keep  
your home

*This is provided as public information by:*



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## 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 2018 delinquent property taxes will lose their property to foreclosure on March 31, 2021.

## 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, 2020. A \$55 legal fee is added on June 1. A \$50 Publication/Notice Fee 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 2018 property taxes occurs on March 31, 2021.

**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. Ten notices will be provided. Eight 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?**

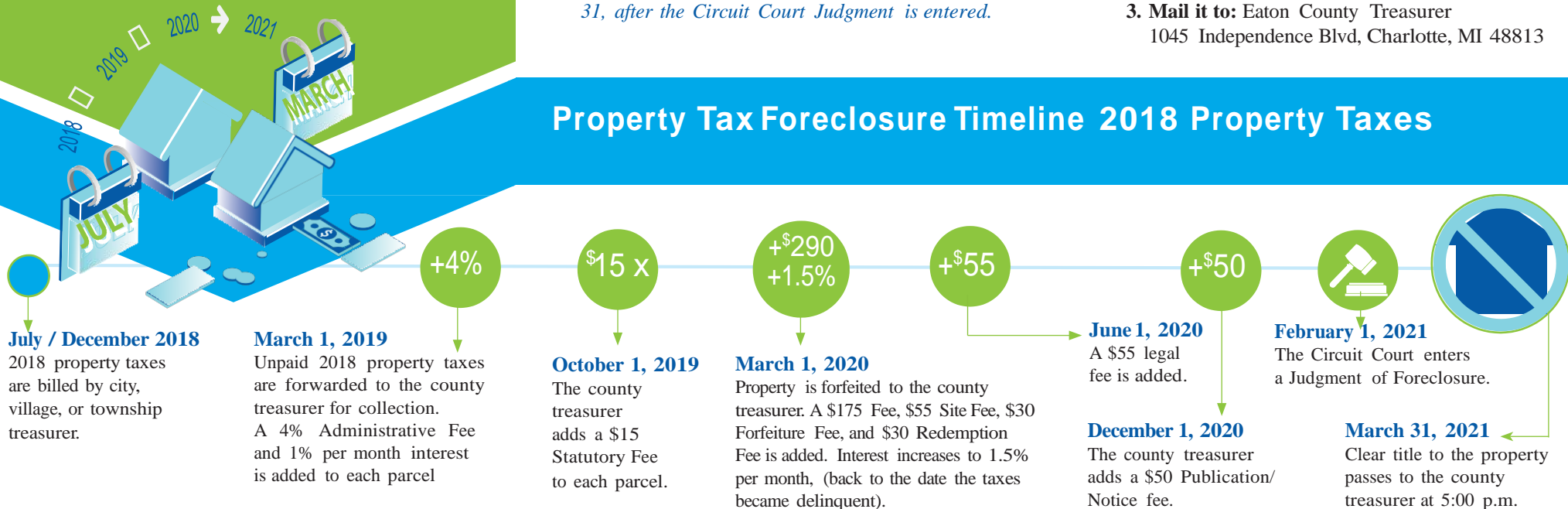
**A.** You **cannot** get your property back after it has foreclosed. Foreclosed properties are sold at public auction.

**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](http://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

## Property Tax Foreclosure Timeline 2018 Property Taxes



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.