

JACKSON COUNTY TREASURER, KAREN A. COFFMAN

Frequently Asked Questions

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

- **A. YES. Property owners who had delinquent taxes under the old law could also lose their property, but they had more time to pay and more "second chances." *Under the new law, if your taxes are delinquent for approximately 25 months, that's it. You've lost the property!!!***

Q. What is a delinquent tax?

- **A. A delinquent tax is a tax that has been forwarded to the county treasurer for collection on March 1 of the year, after it was due. For example, taxes that are billed by your city or township treasurer in 2008, will be turned in to the county treasurer delinquent on March 1, 2009.**

Q. What happens after the property is 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 of delinquency, the property is forfeited to the county treasurer. For example, the 2007 taxes that are still unpaid as of March 1, 2009 will be in forfeiture.**

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 13 months 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 \$175.00 fee, recording fees and administrative fees will also be added.***

Q. What happens after my property is in forfeiture?

- **A. After property has been in forfeiture for approximately 13 months, it will be foreclosed. 2007 property taxes will be foreclosed March 31, 2010.**

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

- **A. *You can not get your property back after it has been foreclosed. FORECLOSURE IS FINAL. Property that has been foreclosed will be sold at a public auction.***

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

- **A. You can make partial payments until foreclosure. All payments must be received IN FULL before 5:00 pm March 31st to prevent Foreclosure. Make your payment payable to the Jackson County Treasurer. To ensure that your payment is applied to your parcel, please write your parcel number on your cashiers check. Our mailing address is 120 West Michigan Avenue, Jackson, Michigan 49201. For more information on paying your taxes by credit card, please click [here](#). If you can't pay all of your taxes before foreclosure, contact the Treasurer's Office for a list of agencies that may provide possible financial assistance.**

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

- **A. Yes. At least five attempts at notification will be made. Two will be by first class mail, two by certified mail, and the last notification will be made by personal service. In addition to these notifications, names and addresses of delinquent property owners may be published in the newspaper. It is the owner/taxpayer's responsibility to notify the County Equalization Department of any address changes. Their telephone number is (517) 788 – 4378 and or local unit of government.**

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! Fees continue to be added until paid in full! FORECLOSURE IS FINAL!!!***
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