



**COMMUNITY
FORECLOSURE COALITION**

JACKSON, LENAWEE & HILLSDALE

www.communityforeclosurecoalition.org

SAMPLE PROPERTY TAX FORECLOSURE TIMELINE – 2008 TAXES

This timeline is intended to describe in general terms the major elements and approximate deadlines regarding delinquent property taxes.

2009 – This Year

- On March 1, 2009** – Unpaid 2008 taxes are considered “delinquent” and become due to the County treasurer with an additional 4% administrative fee and 1% per month interest assessed. **(MCL 211.78a)**
- June 1, 2009** - Deadline for treasurer (“foreclosing governmental authority”) to send 1st notice of delinquent 2008 taxes, including information about foreclosure process, and possible loss of property interest. **(MCL 211.78b)**
- September 1, 2009** - Deadline for treasurer to send 2nd notice of delinquent 2008 taxes. **(MCL 211.78c)**
- October 1, 2009** - \$15.00 fee is added to each parcel. **(MCL 211.78d)**

2010 – Next Year

- February 1, 2010** - Deadline for sending out 3rd notice for delinquent 2008 taxes; by certified mail and notice must also be mailed to “occupant.” **(MCL 211.78f)**
- March 1, 2010** - Property is **FORFEITED** to the County treasurer. Minimum fee of \$205 is added and interest is increased from 1% to 1.5% per month, retroactive to the date the taxes became “delinquent.” [March 1, 2009] **(MCL 211.78g)**
- June 15, 2010** - Deadline for treasurer to file Circuit Court foreclosure petition. Treasurer may withhold a property from petition under certain circumstances. **(MCL 211.78h)**

[Between June 1, 2010 and January 31, 2011 the Treasurer or its “authorized representative” must conduct some kind of **title search**, and **visit the property** to attempt to personally serve the occupant with notices of show cause and foreclosure hearings and inform about imminence of foreclosure and its consequences, and provide information about sources of possible assistance. If occupant appears to lack ability to comprehend information, must notify DHS. If “not able to personally meet” occupant, must post notice, which must contain information about assistance resources.] **(MCL 211.78i)**

2011 – Third Year

January or February 2011 - Treasurer must conduct an administrative show cause hearing at least 7-days before a Circuit Court hearing. Notice of show cause hearing and Circuit Court hearing must have been sent by certified mail at least 30-days before show cause hearing, including a statement that process may result in loss of property. **(MCL 211.78j)**

March 1, 2011 - Deadline for Circuit Court foreclosure hearing. The Circuit Court may withhold a property from foreclosure for 1-year or extend the redemption period, if it determines that the owner is a “minor heir, is incompetent, is without means of support, or is undergoing a substantial financial hardship.” **(MCL 211.78k)**

March 31, 2011 - Deadline, after entry of the foreclosure judgment, to **pay or title to the property is transferred to the Treasurer.** **(MCL 211.78k)**

July 2011 - Treasurer may sell the property at auction. **(MCL 211.78m)**

Failure of a Treasurer to strictly comply with the procedural requirements above does not automatically invalidate a foreclosure. **(MCL 211.78i)**



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