



We can help you keep your property

If you are unable to pay your delinquent property taxes, please call us about your situation.

We can offer suggestions for:

- Emergency loans and grants from various helping agencies
- Sources of legal assistance
- Budgeting help and partial payment plans
- Special resources for veterans and seniors
- Hardship extension of foreclosure deadline
- Senior deferment and hardship reduction of future taxes
- Automatic payment arrangements

Phone: 734-240-7365
Fax: 734-240-7374



A Note About Banks and Mortgage Companies

State law requires us to notify anyone with a claim against your property, including your mortgage lender. When we conduct a search of records in the County Register of Deeds office next year, we will notify anyone with a recorded claim against your property.

Sometimes a bank or mortgage company will pay your delinquent taxes to protect their mortgage. They may then demand repayment from you, either immediately or by increasing your monthly mortgage payment. They may even begin mortgage foreclosure.

Also, please be cautious before refinancing to pay your delinquent taxes. Most lenders are reputable but there are predatory lenders whose business practices may endanger the equity you've built up in your home.

Kay Sisung
Monroe County Treasurer

Phone: 734-240-7365
Fax: 734-240-7374

Property Tax Foreclosure



Let Us Help You Keep Your Property

Kay Sisung
Monroe County Treasurer
51 S. Macomb St.
Monroe, MI 48161
Phone: 734-240-7365
Fax: 734-240-7374

2012 Delinquent Taxes Include:

Fees and interest have been added to the base amount of your taxes:

- Any fees/interest added by your local treasurer
- 1% interest per month, beginning March 1, 2013
- 4% administration fee

We can't waive any of these fees even if you did not receive a prior bill.

Partial payments are accepted on your account and we strongly encourage you to make payment as soon as possible. We can also deduct payments automatically from your checking account.

Unpaid taxes can now lead to the loss of your property as early as February 2015.

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Delinquent Property Tax Timeline for 2012 Taxes

First Year

Delinquency

On March 1, 2013
Unpaid 2012 taxes become "delinquent" and due to the Monroe County Treasurer

- * 4% Administrative Fee added
- * Interest begins to accrue at 12% per year



On Oct 1, 2013
\$15 fee added



On Nov 1, 2013
Parcel added to preliminary forfeiture list



The property tax foreclosure process can be confusing. We'd like to answer any questions you might have. We can also help you develop a payment strategy. Please call us at:
734-240-7365

Second Year

Forfeiture

On March 1, 2014

- * Minimum of \$195 in fees added
- * Property forfeited to County Treasurer
- * Interest rate increased to 18% per year retro active to March 1, 2013



June 2014
Foreclosure petition filed in Circuit Court



Between May 1, 2014 and January 31, 2015

Title research to identify owners and lienholders

Personal visit made to delinquent property

Mortgage lenders and banks may be notified

December 1st names published in newspaper



January 2015
Show Cause Hearing held



Foreclosure

February 2015
Court Hearing held and Judge signs Foreclosure Order



April 1, 2015
Redemption rights expire if taxes are not paid and property ownership transfers to the Monroe County Treasurer



August 2015
Property sold at auction. Prior owner does not receive any of the proceeds.

This timeline is intended to describe in general terms the major elements and deadlines of the delinquent tax collection law.



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