

# Understanding Property Taxes

St. Clair County Treasurer  
200 Grand River Suite #101  
Port Huron, MI 48060  
Telephone# 810-989-6915

## Timeline for Taxes:

1. Taxes are levied twice a year, July and December (Summer/Winter bills)
2. Taxes are payable to the local Township or City through February 28<sup>th</sup> of the following year
3. Taxes become "Delinquent" on March 1<sup>st</sup> in the year after they were due and are sent to the County Treasurer's Office for collection
4. If delinquent taxes are not paid within two years of being turned over to the County, it will result in Foreclosure and the title to the property passing to the County, as required by Michigan Statute.

## FREQUENT ASKED QUESTIONS:

<ul style="list-style-type: none"> <li>• What are the County Treasurer's office hours?</li> </ul>	8:00 a.m. to 4:30 p.m. Monday thru Friday *** we observe all District Court Holidays
<ul style="list-style-type: none"> <li>• Can I get delinquent tax information online?</li> </ul>	Yes – at <a href="http://www.stclaircounty.org">www.stclaircounty.org</a>
<ul style="list-style-type: none"> <li>• Does the County Treasurer accept personal checks or business checks?</li> </ul>	Yes, but not in the months of February or March. Guaranteed funds are required at that time due to impending forfeiture and foreclosure.
<ul style="list-style-type: none"> <li>• Who should checks be made payable to?</li> </ul>	"St. Clair County Treasurer"
<ul style="list-style-type: none"> <li>• Where do I mail my payment?</li> </ul>	St. Clair County Treasurer 200 Grand River Suite #101 Port Huron, MI 48060
<ul style="list-style-type: none"> <li>• Does the County Treasurer accept credit cards or electronic payments?</li> </ul>	Yes, go to our website or call <ul style="list-style-type: none"> <li>• <a href="http://www.stclaircounty.org">www.stclaircounty.org</a></li> <li>• (800) 272-9829 &amp; use jurisdiction code <b>7071</b></li> </ul>
<ul style="list-style-type: none"> <li>• Is there a fee for credit cards or electronic payments</li> </ul>	Yes, the company who processes the transactions charges a fee for their service.
<ul style="list-style-type: none"> <li>• Does the County Treasurer have a drop box</li> </ul>	No, delinquent taxes can not be accepted after office hours.
<ul style="list-style-type: none"> <li>• Can I make partial payments?</li> </ul>	Yes, starting in 2005 the County Treasurer instituted a policy allowing partial payments in order to make it more convenient for taxpayers to pay on their delinquent and forfeited parcels. Partial payments do not stop interest, fees, or foreclosure, but it does reduce the principle, thus reducing the total interest paid.
<ul style="list-style-type: none"> <li>• Can my mortgage company or land-contract holder pay the delinquent taxes even if I don't have an escrow?</li> </ul>	Yes, they have an interest in the property; therefore they can pay the taxes to stop foreclosure. Typically there is a stipulation in the mortgage agreement that taxes are to be paid on-time.
<ul style="list-style-type: none"> <li>• Does the Treasurer accept U.S. Post mark on payments that are mailed?</li> </ul>	Yes, but not in the months of February or March due to impending forfeiture and foreclosure.
<ul style="list-style-type: none"> <li>• Do I get a receipt for my payment?</li> </ul>	Yes, the County Treasurer always mails out a receipt to whoever makes the payment.

## FREQUENT ASKED QUESTIONS:

<ul style="list-style-type: none"> <li>Does the County Treasurer charge for duplicate receipts</li> </ul>	Yes, we provide one receipt free of charge and additional copies are \$1.00 per payment.
<ul style="list-style-type: none"> <li>How does the County get my taxes?</li> </ul>	They are turned over from the local unit
<ul style="list-style-type: none"> <li>How do I find out what my original amount of taxes was?</li> </ul>	Either by contacting your local unit or referring to the original bill sent by the township
<ul style="list-style-type: none"> <li>What do I do if the local unit charged the incorrect amount?</li> </ul>	You must contact the local unit and request a correction thru a Board of Review in July or December
<ul style="list-style-type: none"> <li>What if my property isn't receiving the Homestead (Principal Residency Exemption)?</li> </ul>	You must contact the local unit and request a correction thru a Board of Review in July or December
<ul style="list-style-type: none"> <li>Can the County Treasurer waive any fees or interest?</li> </ul>	No, our fees are charged pursuant to State of Michigan Property Law P.A. 123
<ul style="list-style-type: none"> <li>How are the fees and interest added?</li> </ul>	Interest is assessed on the 1 <sup>st</sup> of the month on the entire balance outstanding. Fees are applied pursuant to Michigan Property Law P.A. 123. For a list of fees contact the County Treasurer or go to <a href="http://www.michigan.gov">www.michigan.gov</a>
<ul style="list-style-type: none"> <li>What does Forfeiture mean?</li> </ul>	Forfeiture is the second year a tax is delinquent. Per Michigan Statute, a fee of \$255 is added on any amount owing plus interest retroactively changes interest to 1.5% per month. This is the 12 month period when the taxpayer can pay the taxes to redeem them.
<ul style="list-style-type: none"> <li>What does Foreclosure mean?</li> </ul>	Foreclosure is <b>FINAL</b> if taxes are not paid in full by March 31st of the second year after the taxes become delinquent. The title to the property passes to the County, and all others lose their interest.
<ul style="list-style-type: none"> <li>Can I redeem my property once it has been foreclosed?</li> </ul>	No, Foreclosure is <b>FINAL</b> and the property will be put up for public auction
<ul style="list-style-type: none"> <li>Does the County Treasurer send out notices?</li> </ul>	Yes, six notices are sent via first class mail. In addition two notices are sent by certified mail, a physical posting is placed on the property, and in December of the second year, there are three publications put in local newspapers.
<ul style="list-style-type: none"> <li>What if I don't receive an original bill from the village, township or city?</li> </ul>	Taxes are the responsibility of the taxpayer. Sometimes owner or address changes aren't received before tax bills are prepared. We can provide you with the name and number of your local assessor to resolve any incorrect information.
<ul style="list-style-type: none"> <li>Why do I have to pay the County for my taxes instead of the Village, Township or City?</li> </ul>	Property taxes become "delinquent" and are collected by the County Treasurer's Office beginning on March 1 <sup>st</sup> following the year they were due. For example, taxes billed by your local treasurer on July 1 <sup>st</sup> thru December 1 <sup>st</sup> of 2008 will become delinquent on March 2009 and must be paid to the County at that time.
<ul style="list-style-type: none"> <li>Does the County sell lists of delinquent taxes or pending foreclosures?</li> </ul>	No, any foreclosed properties for public auction will be put on a list that will be available at <a href="http://www.tax-info.com">www.tax-info.com</a> .
<ul style="list-style-type: none"> <li>What if I can't pay or am having financial difficulties due to divorce, disability, death, serious illness, job loss, or other extenuating circumstance?</li> </ul>	<p>We have several sources of assistance to refer you to. Please act while time is on your side. Assistance is not always based on income. Some resources are available to everyone. Please call us about:</p> <ul style="list-style-type: none"> <li>Senior deferment and hardship reduction of current property taxes</li> <li>Special resources of assistance for veterans and seniors</li> <li>Emergency funds or loans from various helping agencies</li> <li>Michigan Property tax credit assistance</li> </ul>

## FREQUENT ASKED QUESTIONS:

<ul style="list-style-type: none"> <li>Is there any way to extend the time to pay delinquent taxes?</li> </ul>	<p>Yes, in 2005 the County Treasurer instituted a hardship policy and created a committee to review applications to extension of time to pay. Hardship Deferral Applications must be submitted no later than February 28<sup>th</sup> prior to foreclosure.</p>
<ul style="list-style-type: none"> <li>Where can I get a Hardship Deferral Application?</li> </ul>	<p>Either online at <a href="http://www.stclaircounty.org">www.stclaircounty.org</a> or you can pick one up in the County Treasurer's office.</p>
<ul style="list-style-type: none"> <li>Do my delinquent property taxes go on my credit report</li> </ul>	<p>No, because the State forecloses after three years it is not necessary to put anything on the taxpayer's credit report.</p>
<ul style="list-style-type: none"> <li>Can I get property tax information for prior years</li> </ul>	<p>Yes, the County Treasurer has all the property record books dating back to the early 1900's on most properties</p>
<ul style="list-style-type: none"> <li>Is there a charge for doing tax searches on the County website?</li> </ul>	<p>No, this service is free</p>
<ul style="list-style-type: none"> <li>Can I get a copy of my prior year taxes?</li> </ul>	<p>Yes, additional copies of original tax bills are available for a fee of \$1.00 per year</p>
<ul style="list-style-type: none"> <li>Can I look at the tax roll books myself?</li> </ul>	<p>Yes, there is a research room at the County for this purpose. It is opened 8:00 a.m. to 4:30 p.m.</p>
<ul style="list-style-type: none"> <li>How can someone else find out about my property taxes?</li> </ul>	<p>Property taxes are public record</p>
<ul style="list-style-type: none"> <li>Can someone without an interest in my property put a lien on my house by paying my taxes?</li> </ul>	<p>No, if someone pays your taxes they are simply doing you a favor if they didn't have an interest in the property such as a mortgage or land-contract.</p>
<ul style="list-style-type: none"> <li>What is tax pro-ration?</li> </ul>	<p>Tax pro-ration is something that your mortgage company and real estate agents uses to determine costs for a purchase agreement. Actual property taxes are levied on January 1<sup>st</sup> and there are two installments for each tax year.</p>
<ul style="list-style-type: none"> <li>What is a parcel number?</li> </ul>	<p>It is a unique number that identifies which city or township the property is in and the properties which section and lot. There is only one parcel number per legal description</p>
<ul style="list-style-type: none"> <li>What if my parcel number changes?</li> </ul>	<p>Taxes should be paid based on the legal description NOT the property address or parcel number.</p>
<ul style="list-style-type: none"> <li>What if the County has a different property address?</li> </ul>	<p>The County Treasurer gets the owner information from Register of Deeds based on the last recorded Warranty or Quit Claim Deed on file. This information may be different that what the local Assessor uses. Check your legal description before paying taxes</p>
<ul style="list-style-type: none"> <li>What if I pay on the wrong property?</li> </ul>	<p>Always check your legal description prior to payment, the State does not allow refunds for payments made on the wrong parcel.</p>