

St. Clair County Treasurer 2019 Property Tax Lifecycle

2019

2020

2021

2022

YEAR OF ISSUE
(Approx. 80,000 parcels)

DELINQUENCY YEAR
(Approx. 6,600 parcels)

FORFEITURE YEAR



FORECLOSURE & BEYOND
(GOAL: 0 homeowners)

July 1, 2019

- Local Treasurer Issues Summer 2019 tax bill (Mailed) – Interest/penalty is charged after due date

December 1, 2019

- Local Treasurer Issues Winter 2019 tax bill (Mailed)

February 28, 2020

- Last day to pay 2019 tax bill to local treasurer

March 2020

- 2019 unpaid tax bills are transferred to the county treasurer (4% admin fee is added, 1% monthly interest)

April 2020

- Mail Delinquent Notice (Treasurer)

September 2020

- Mail Delinquent Notice (Treasurer)

October 2020

- \$15 fee added (mailing expense)

January 2021

- Mail (Title Check) certified mail

March 2021

- \$175 (title search fee) added, \$60 recording fee added, 1.5% monthly interest, retroactive from previous year

April-May 2021

- Mailing Delinquent Notice (Treasurer) April
- Mailing – Inspection warning (Title Check) May – October

June 2021

- County submits petition of foreclosure to circuit court judge

July 2021

- Test Mailing (Title Check) July - October

September 2021

- \$45 site inspection fee added
- Treasurer conducts personal visits to each parcel and posts or personally serves notice
- Mailing Delinquent Notice (Treasurer)

November 2021

- Publication Mailing (Title Check) 1st week
- Certified Mailing (Title Check) 2nd week

December 2021

- \$50 publications fee and \$15 Notice fee charged by County
- 1st Notice published in newspaper
- Certified Mail and Follow up (Title Check)
- IRS Mailing (Title Check)

January 2022

- 2nd Notice published in newspaper
- Show Cause Hearing at Treasurer's Office

February 2022

- Judicial Foreclosure Hearing at 31s Circuit Court

March 2022

- Final Warning (Title Check)
- March 31, 2022 is the last day to pay 2019 tax bill – In-person redemption expire at end of day (midnight deadline online)

April 1, 2022

- Foreclosure (ownership transfers to County Treasurer)

April 2022

- April Warning - out by the 15th (Title Check)
- Notice to Quit – out 30 days before June 1st (Title Check)

June 1, 2022

- Eviction of any and all occupants

August/September 2022

- Tax Auction

September/October 2022

- 2nd Tax Auction

WHERE TO GET HELP

City/Township Programs:

- Poverty Exemption
 - Purpose – Reduce or eliminate taxes for a period of one year, in order to allow taxpayers who are suffering from a financial hardship to get prior year taxes paid without adding additional tax debt.
 - Apply at Local City/Township
 - Upcoming Tax Year **2019**
 - Prior to end of March
 - For Low Income, Disabled, Seniors – guidelines set by State Statute
- Summer Tax Deferral
 - Purpose – to extend the original due date of Summer Taxes bills from July or September until February and reduce amount of interest charged on Summer Tax bills from 6% to a maximum of 1%.
 - Apply at Local City/Township
 - Upcoming Summer Tax Bill **2019**
 - Prior to Summer Tax Due Date i.e. July 30th or September 14th
 - For Seniors, Veterans, Permanently Disabled, Blind Persons, and Paraplegic/Quadriplegic Persons
- Partial Payments
 - Purpose - allow taxpayers to pay down on current taxes, while taxes are held at the township, to reduce interest charges.
 - No application necessary – submit payments to local City or Township until last day of February.
- Board of Review Hearings
 - Purpose – to correct Taxable value and Homestead
 - Apply at Local City or Township
 - Further Appeals can be made to the Michigan Tax Tribunal
 - Held in March, July and December – contact local City or Township for hearing dates and times
 - There is no fee to appear at the Board of Review

Other Agencies:

- Department of Human Services – Emergency Tax Relief Grant
 - Purpose – assist Taxpayers who are facing foreclosure
 - Apply at DHS Office – 220 Fort St. Port Huron, MI 48060.
 - Telephone #810-966-2000
 - For any tax year subject to Foreclosure
 - For Low Income Persons
 - Maximum Assistance is \$2,000 for all tax years owing
- St. Clair Council on Aging
 - Purpose – Assist elderly homeowners with community resources for financial assistance
 - Apply at Council on Aging at 600 Grand River Ave, P.H., MI 48060.
 - Telephone # 810-987-8811
- Veterans Trust Fund
 - Purpose – Assist both Active Duty, Retired, and Disabled Veterans
 - Apply at Veterans Office at 200 Grand River, P. H. MI 48060
Telephone#810-989-6945
- State of Michigan – Special Assessment Deferral
 - Purpose – to Assist Senior Citizens & Disabled Persons with Special Assessments
 - Applications Available at County or Township Treasurer
- Michigan Tax Tribunal
 - Purpose – appeal decisions from the Board of Review Hearing
 - Apply at P. O. Box 30232, Lansing MI 48909 or Telephone #517-373-4400
 - Tribunal cases may charge a fee
- Step Forward Michigan – through MSHDA
 - Grant Program
 - Interest Free Loan/5 year Lien
 - Primary Residence Only
 - Apply at www.stepforwardmichigan.org or
 - Call Blue Water Community Action Agency for an appointment 810-982-8541

County Programs:

- Partial Payments –
 - The County Treasurer allows partial payments on all delinquent tax years owing. Partial payments do not stop interest, administration, or forfeiture fees and does not stop final foreclosure unless taxes are paid in full by deadlines.
 - Purpose – allow tax payers to reduce interest charges, help pay tax bill over time and get balances paid off prior to forfeiture or foreclosure deadlines
 - No application necessary – begin making payments to County Treasurer after taxes become delinquent after March 1st following the year they were due.
 - Hardship Deferral – Extension of Time to Pay
 - Purpose – to provide a stay against a property that is subject to foreclosure. This provides the taxpayer with an additional year to make partial payments. The deferral only grants an extension on time to pay, it does not waive fees or stop postings, newspaper publications, mailings, or court proceedings
 - Applications are only good for one year. Taxpayers must re-apply each year for additional deferrals
 - Apply at the County Treasurers office at 200 Grand River St#101, P.H. MI 48060
Telephone #810-989-6915 or Online at: www.stclaircounty.org/offices/treasurer and then look under “**Forms and Reports**”
- Additional Resources:**
- Lakeshore Legal Aid – 888-783-8190
 - Lending Institutions
 - Churches or Religious Organizations
 - United Way – 810-985-8169
 - Blue Water Community Action Agency – 810-982-8541
 - Other Non-Profit Agencies