

Why Pay Taxes on Due Dates

Delinquent Tax Questions and Answers

If I don't pay my taxes, will I really lose my home?

Yes, Under PA123 of 1999, if your taxes are delinquent for 25 months you will lose your property.

What is a delinquent tax?

A delinquent tax is a tax bill that was forwarded to the county treasurer from the township treasurer for collection on March 1st of the year after it was due. For example, taxes that are billed by your township treasurer in 2018 are delinquent to the county on March 1, 2019.

What does it mean for my property to be in Forfeiture?

Forfeiture is the beginning of the Foreclosure process. 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 retroactive back to the date the taxes became delinquent. Fees of at least \$250.00 are added in Forfeiture process. A notice of Forfeiture is recorded with the Register of Deeds.

What happens after my property is in forfeiture?

After the property or properties in question has been in Forfeiture for 13 months, it will be Foreclosed. 2018 property taxes will be foreclosed March 31, 2021.

What is a Foreclosure?

Foreclosure is the loss of your property. It occurs March 31, after the circuit court judgement is entered.

Can I get my property back if it is Foreclosed?

No, Foreclosure is final! You cannot get your property back after it has been Foreclosed. Foreclosed property may go to a public auction.

Will I receive any notice before my property is Foreclosed?

Yes, you will receive several delinquent bills and certified notices from the county.

I do not have to worry about losing my property yet. Why not wait and pay my taxes later?

A. Don't wait! Unpaid property taxes from 2018 will result in property foreclosure March 31, 2021. If all taxes, penalties and interest are not paid before the end of the redemption period (March 31st), you will lose your property. Foreclosure is final!

Note: Bankruptcy stops Forfeiture and Foreclosures.

Low-income households may qualify for State or Local Township hardships which stops Foreclosure. Contact the Cheboygan County Treasurer at (231) 627-8821.

What if I don't have the money right now?

If you can't pay your taxes all at once, you can establish a payment plan with the Cheboygan County Treasurer.

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