

OAKLAND COUNTY RESOURCES THAT CAN HELP YOU

Human Services, Housing Counseling, Employment Training and General Assistance Contact Information:

Oakland County Department of Human Services
248.975.4800

Oakland County Housing Counseling Services
248.858.5402

Oakland County Veteran Services
248.858.0785

Lighthouse of Oakland County
248.920.2686

Oakland Livingston Human Services Agency
248.209.2686

Community Services of Oakland County
248.542.5860

Oakland County Foreclosure Prevention Initiative
248.858.0627

Oakland County Health Department
248.858.1280

United Way of Oakland County
211

JVS
248.559.5000

GreenPath
800.550.1961

Michigan Works! (employment training)
800.285.9675

Gleaners Food Bank
866.453.2637

Common Ground Sanctuary (24-hr. crisis helpline)
800.231.1127

HAVEN (domestic violence 24-hr. crisis helpline)
248.334.1274

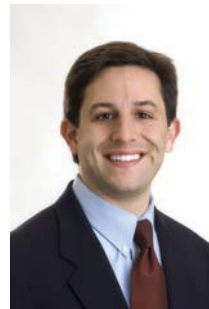
CARE House
248.333.7173

HOW TO UNDERSTAND PROPERTY TAX FORECLOSURE



“I am committed to tackling the foreclosure crisis that displaces families, decreases our property values, and destabilizes our neighborhoods.”

Andy Meisner Oakland County Treasurer



1200 North Telegraph
888.350.0900
Pontiac, Michigan 48341-0479
248.858.0612
www.oakgov.com/treasurer

Dear Oakland County Taxpayer:

The state law of Michigan has a very strict set of rules for the collection of delinquent property taxes, and puts the responsibility for collecting back taxes in the County Treasurer's hands.

As your Oakland County Treasurer, I am committed to making sure that no taxpayer loses their home or business because of back taxes, but **I need your help to save your property.**

Warning: The law involves a 3 year process that can result in you losing your property! Understanding the process is the best way to stop this from happening. Here's how it works:

1. Taxpayers pay their current year property taxes to their city, village or township.
2. "Delinquent" taxes are turned over to the Office of the County Treasurer, and a 4% fee is added with a 1% per month interest rate, 12% per year, in March of that year.
3. In the next year, the interest rate jumps to 1.5% retroactively, or 18% per year.
4. In the third and final year of the process, you lose your rights to the property and it is offered at auction to recover the taxes, penalties and interest that are owed.

I understand that these are very tough times, and that's why my office is willing to work compassionately with taxpayers to avoid loss of property. Poverty exemptions, hardship extensions or payment plans may be available, but **only if you contact my office immediately!**

I look forward to working with you to get your tax issues resolved.

Respectfully,



Andy Meisner
Oakland County Treasurer

5 WAYS TO PREVENT PROPERTY TAX FORECLOSURE

1. If your property is your home, or principle residence, make certain that you have claimed a "Principle Residence Exemption" on your income tax.
2. If you did not file an income tax return, you may be eligible for a Homestead Property Tax Credit from the State of Michigan.
3. If you meet the eligibility requirements, you may claim a poverty exemption.
4. If you meet the eligibility requirements, you may also claim a hardship extension, granting you more time to pay your back taxes without losing your property.
5. **Contact the Office of Oakland County Treasurer Andy Meisner or your local treasurer immediately if you are having trouble paying your property taxes.**

**DELINQUENT PROPERTY TAX TIMELINE
FOR TAX YEAR 2009**

2009

January 1 – December 31: During this time, your property taxes are made payable to your local city, village or township government. **Pay now to avoid nasty interest and penalties!**

2010

March 1: On March 1, your taxes officially become “delinquent” and due to the Oakland County Treasurer’s Office. A **4% administration fee** is added, along with **1% interest** per month.

October 1: A **\$15 fee** is added to your delinquency.

November 1: Your property is added to preliminary forfeiture list.

2011

February 1: Mortgage lenders and banks may be notified of the delinquency.

March 1: Minimum of **\$195 in fees** added to your delinquency. Your property is forfeited, not foreclosed, to the Treasurer. The interest rate increases from **1% to 1.5%** or from **12% to 18%** each year.

May 1: A foreclosure petition is filed in Circuit Court.

June 1 – January 31, 2012: All owners and lienholders are identified and contacted through title research, and personal visits are made to taxpayers.

2012

January: Show cause hearings are held, giving taxpayers a chance to appeal foreclosure.

February: Circuit Court hearing is held, Foreclosure Order signed by the judge.

March 31: Taxpayers lose all interest in their property.

August: Tax foreclosed properties are offered at auction to recover back taxes, interest and penalties.