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:

- Automatic payment arrangements or credit card payments
- Hardship extension of foreclosure deadline
- Sources of legal assistance
- Referrals to DHHS
- Budgeting referrals
- Special resources for seniors & veterans
- Partial payments accepted

New Funding Available for
Late Property Taxes and Mortgages
Up to $30,000 per Qualifying Household

Step Forward Michigan

We can help you apply
Call to make an appointment:
(269) 781-0807

√ Applicant must be a named owner of the property
√ Primary residences only
√ Must have limited cash/savings on hand
√ Must document that a qualifying, involuntary hardship led to property taxes falling behind
√ Must demonstrate the ability to keep up with tax and mortgage payments going forward
√ Five-year forgivable, interest-free loan

Helping Michigan's Hardest–Hit Homeowners

**www.stepforwardmichigan.org
or call (866) 946-7432**

Brian Wensauer
Calhoun County Treasurer
treasurerstaff@calhouncountymi.gov

Property Tax Foreclosure

We want to help you keep your property

Brian Wensauer
Calhoun County Treasurer

Calhoun County Treasurer
315 W Green St.
Marshall, MI 49068

Phone: 269-781-0807
Fax: 269-781-0800
E-mail: treasurerstaff@calhouncountymi.gov
Website: calhouncountymi.gov/treasurer

Delinquent Tax Notice Enclosed

Fees and interest have been added to the base amount of your taxes:
- any fees/interest added by your local treasurer
- 4% administration fee
- 1% interest per month, beginning March 1, 2016

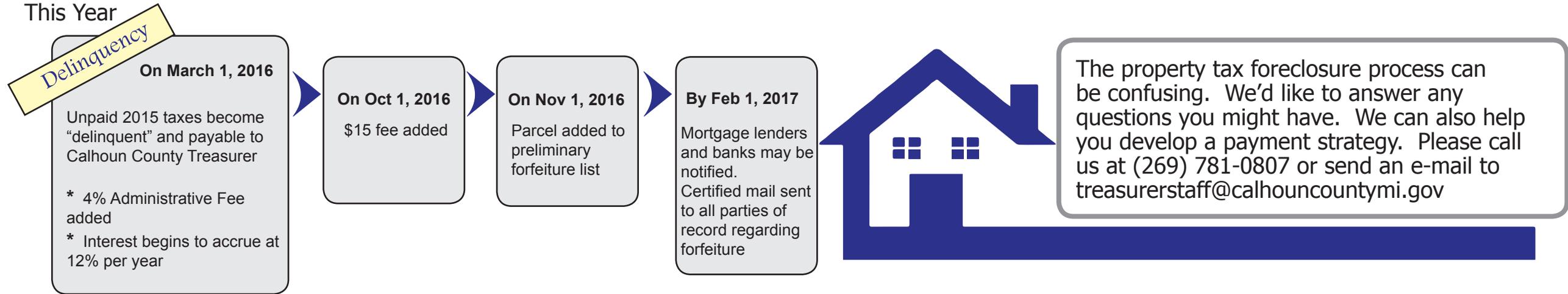We cannot waive any of these fees even if you did not receive a prior bill.

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 or savings account.

UNPAID TAXES CAN LEAD TO FORECLOSURE. FORECLOSURE IS FINAL!

Delinquent Property Tax Timeline for 2015 Taxes

This Year

Delinquency

On March 1, 2016

Unpaid 2015 taxes become "delinquent" and payable to Calhoun County Treasurer

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

➤

On Oct 1, 2016

$15 fee added

➤

On Nov 1, 2016

Parcel added to preliminary forfeiture list

➤

By Feb 1, 2017

Mortgage lenders and banks may be notified. Certified mail sent to all parties of record regarding forfeiture

> 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 (269) 781-0807 or send an e-mail to treasurerstaff@calhouncountymi.gov

Next Year

Forfeiture

On March 1, 2017
* Minimum of $285 in fees added
* Property forfeited to County Treasurer
* Interest rate increased to 18% per year retroactive to March 1, 2016

➤

June 2017
* Foreclosure petition filed in Circuit Court
* $10 legal fee added

➤

Between June 1, 2017 and January 31, 2018
* Title research to identify owners and lienholders
* Personal visit made to forfeited property
* Mortgage lenders, banks and other lienholders notified
* Publish forfeiture list in newspaper. On Dec. 1, $50.00 fee added.

➤

Early 2018

January/February 2018

Show Cause Hearing held

➤

Foreclosure

February 2018
Court Hearing held and Judge signs Foreclosure Order

➤

March 31, 2018
Redemption rights expire if taxes are not paid and property ownership transfers to the Calhoun County Treasurer.
Evictions can begin as early as April 1.

➤

Late August / September 2018
Property sold at auction. Prior owner does not receive any of the proceeds.