

Property Tax Foreclosure Prevention



Help is available!



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P. O. Box 259
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What Can I Do?

1. **Don't ignore the problem.** The further behind you are, the harder it is to catch up, fees are added and your bill goes higher. Respond to mail and phone calls from the County Treasurer.
2. **Contact your lender** for options, loan modifications, escrow payments, etc. Most want to help you keep your house.
3. **Get Help/Advice**
Avoid foreclosure rescue scams by calling a reputable nonprofit organization. Free or low cost counseling is available at:

*The Center for Foreclosure Solutions Is available 24 hours a day, 7 days a week at
(888) 995-HOPE

*Dept of Housing/Urban Develop.
1-800-569-4287 or www.hud.gov
4. **Consider selling your home.** If you can no longer afford your home, selling might let you capture your home's equity & retain your credit rating.
5. **Seek out emergency loans and grants** from various helping agencies: Department of Human Services, senior or veteran services, human/social service organizations, etc
6. **Apply for a Senior, Disabled, or Veteran Deferment** at your local

treasurer, which defers late penalties up to April 30.

>Or **Poverty Exemption**, which would give you a reprieve from taxes for a year.

7. **Have you filed for a Homestead Exemption?** All taxpayers get an exemption of the school tax if the property is your principle residence. This will reduce your tax bill by almost half. Contact your local assessor.
8. **Active Service Extension.** Active duty military personnel can get an extension of time to pay their taxes without late fees. Call the County Treasurer.
Or visit www.allegancounty.org for forms.
9. **Michigan Homestead Property Tax Credit.** Seniors & disabled, military personnel & surviving spouses are given credit/refund by the State for property taxes paid. File by April 15 with your income tax & home heating credit.
10. **Apply for a Hardship Extension of Foreclosure Deadline** with the County Treasurer. This delays the foreclosure for up to 1 year, to allow you more time to work out a solution and pay your taxes.

FORECLOSURE IS FINAL!

**IF YOU FAIL TO MAKE PAYMENT OR
OBTAIN AN EXTENSION OF TIME TO PAY,
YOU WILL LOSE YOUR HOME.**

Beware!

Avoid Foreclosure-Prevention
Companies and scams.

Warning Signs

If someone:

- Seeks you out to “solve” your financial problems
- Pressures you to make a quick decision
- Tells you it’s not necessary to contact your current lender, bank or attorney
- Asks you to sign a deed
- Asks you to sign papers with blank spaces or without giving you time to read them.
- Demands large up-front fees
- Offers to buy for less than it’s worth
- Says you are ‘pre-approved’ for credit based on the equity of your home

*Take your time * Ask questions * Seek advice

* Legitimate businesses generally don't advertise on utility poles or on temporary signs along the side of the road.

* Beware of anyone who calls, mails, or stops by your home with an offer too good to be true.



Payment Options

In Person -(cash, check, or debit card)
at the Allegan County Court House
113 Chestnut Street
Allegan, Michigan
Monday thru Friday, 8:00 a.m. to 5:00 p.m.
except holidays

By Mail – (check or money order)
To: Allegan County Treasurer
P.O. Box 259
Allegan, MI 49010-0259

By Credit Card -
visit www.allegancounty.org
or Call 1-800-2PAY TAX (1-800-272-9829)
(Use Jurisdiction Code 3260)

By E-check –
Visit www.allegancounty.org
(Use Jurisdiction Code 3260)

**** We gladly accept Partial Payments ****

**PAY YOUR TAXES NOW.
FORECLOSURE IS FINAL!**

Property Tax Timeline

First Year

Taxes are collected by the local unit

July 1 - Summer Tax Bills mailed

Dec. 1 - Winter Tax Bills are mailed

Second Year

March 1 - unpaid taxes become 'delinquent'
and paid to the County Treasurer
- 4% administration fee & 1%
interest per month is added

Oct. 1 - A \$15 fee is added

Third Year

March 1 - '**Forfeiture**' - property is
forfeited to county treasurer.
\$175 fee and \$20 recording fee.
Interest increases to 1.5% per
month, back to the date the taxes
first became delinquent.

June 1 thru Nov 15 -

- >Title research is done to identify all parties with an interest.
- >Personal visit is made to each 'forfeited' property

December - Unpaid properties and names are published in the newspaper

January/February -

- >Show Cause Hearing is held by County Treasurer
- >Circuit Court Foreclosure Hearing is conducted.

Fourth Year

March 31- Last day to redeem property
All redemption rights expire.

April 1 - Foreclosure!

Persons with an interest lose all rights. Title to property passes to the county treasurer.

September/October -

Property is sold at public auction.