



Michigan Association  
OF **County Treasurers**  
*Your resource to prevent tax foreclosure*

# MEET MACT

The Michigan Association of County Treasurers began in 1934. We have 83 members, just as our great state has 83 counties! Our mission is:

- Educate our members
- Enact meaningful legislation
- Share solutions through networking
- Protect the interests of all taxpayers
- Speak up for taxpayer reform
- Promote consistency of operations in treasurers' offices statewide



# WHAT DO COUNTY TREASURERS DO?

County treasurers have many duties defined by state law. Treasurers will:

- Serve as the county's banker and chief investment officer
- Record county revenue
- Certify deeds
- Issue dog and kennel licenses
- Collect delinquent real property taxes
- Prevent tax foreclosure
- Distribute State Education Taxes (SET)

The office of treasurer was established by the Michigan State Constitution. We're elected for a four-year term. We typically run our offices independently, not for commissioners or administrators. We work directly for taxpayers.



# FORECLOSURE PREVENTION SPECIALISTS

Michigan's county treasurers are foreclosure prevention specialists. We want to be a resource for you to learn more about the foreclosure process, what our role is, and how we can help keep a home or business owner from losing their property – a tragedy we'll work tirelessly to prevent whenever possible.

# GENERAL PROPERTY TAX ACT

The General Property Tax Act (PA 206) requires that property with delinquent Michigan property taxes be foreclosed after three years of delinquency. For example, if a taxpayer failed to pay 2018 property taxes, the county treasurer will foreclose the property on April 1, 2021.



# HOW WE CAN HELP AVOID FORECLOSURE

County treasurers averted 97.5 percent\* of tax foreclosures in the state in 2019! Of that 97.5 percent:

- Michigan Treasury reports that 90 percent successfully paid their taxes (redeemed properties).
- About 10 percent received extensions.

\*Michigan Department of Treasury  
Statewide Real Property Tax Forfeiture and Foreclosure Statistics

How did we do this? By providing a wide variety of programs that help keep people from losing their properties.

- Financial hardship extensions for qualified taxpayers
- Partnerships with financial institutions
- One-on-one discussions and planning
- Special events with community advocacy agencies that bring in a variety of services, such as veterans' affairs, healthcare resources, financial literacy experts, employment counselors, mental health services and more



There are many reasons people are in forfeiture or foreclosure. Most people want to pay their taxes. When we look at their whole situation and connect them with people who can help, we're far more likely to have a positive outcome.

**THAT'S WHAT  
TREASURERS WANT.**

# TREASURERS IN THEIR COMMUNITIES

Michigan's County Treasurers go the extra mile to help avoid foreclosures. They do this in a variety of ways:

- Door to door
- Raise private money to help pay delinquent taxes
- Grant hardship extensions
- Offer payment plans, including auto-pay
- Outreach partnerships with neighborhood associations
- Hand deliver flyers listing community resources available
- Social & traditional media outreach
- Monthly phone calls and postcard payment reminders
- Assist with poverty exemptions with local governments to reduce taxable value

# FORECLOSURE FACTS & MYTHS

Tax foreclosure ruins credit scores. **False**

Property taxes follow the property, not the owner. **True**

Mortgage and property tax lien foreclosures are the same thing. **False**

Tax foreclosure is a highly regulated process. **True**



# FORECLOSURE TERMINOLOGY

**Forfeiture:** Not foreclosure. Forfeiture happens when people have not paid their property taxes, and the county treasurer begins foreclosure on the property March 1st of the year after taxes become delinquent.

**Foreclosure:** The court-ordered sale of a property due to the owner's failure to pay tax liabilities.

**Delinquency:** Unable to pay property taxes in a timely manner

**Distressed property:** One that is in poor condition and requires rehabilitation

**Tax lien:** A legal claim against a property for unpaid property taxes. Prohibits a property from being sold or refinanced until taxes are paid and the lien is removed.

# TESTIMONIALS

## **Newaygo County:**

John is a veteran who was 100 percent disabled. He always completed his Veteran's Exemption paperwork on time. When he received a delinquent tax notice in the mail from the county treasurer, he knew something was wrong. John's health was seriously declining. He believed his caregiver had completed the exemption paperwork. Unfortunately, that was not the case, and he was being taken advantage of. The treasurer connected John with services from the county's veterans' affairs officer, who was able to help him appoint a new caregiver and also set aside more from John's own income and veteran's affairs support to pay his delinquent taxes and help him get back on track with all his bills and personal affairs.





## Eaton County

Michelle lost her sight and depends on others to help her with many things. She thought she could handle her finances, but things were falling through the cracks. She fell behind on her property taxes. Her brother brought her to a *Day of Service* event held by the county treasurer and Capital Area Community Services. Michelle was connected not only with people who could help her get back on her feet financially and catch up with her back taxes, but she also learned about medical services available to her because of her disability. As a result, Michelle was put in touch with the proper medical personnel who helped her regain her sight.

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