

DELINQUENT PROPERTY TAX TIMELINE

Current Year

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!**

1st Year of Delinquency

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.

2nd Year of Delinquency

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: All owners and lienholders are identified and contacted through title research, and personal visits are made to taxpayers.

3rd Year of Delinquency

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.