

DELINQUENT PROPERTY TAX TIMELINE FOR 2020 TAXES

The property tax foreclosure process can be confusing. We'd like to answer any questions you might have. We can help you develop a payment strategy. Please call us at (989) 895-4285.

THIS YEAR

DELINQUENCY

On March 1, 2021

- Unpaid 2020 taxes become "delinquent" and payable to Bay County Treasurer
- 4% Administrative Fee added
- Interest begins to accrue at 12% per year

On Oct. 1, 2021

\$15 fee added

Jan. 2022

Notification is mailed

NEXT YEAR

FORFEITURE

On March 1, 2022

- Minimum of \$235 in fees added
- Property forfeited to County Treasurer
- Interest rate increased to 18% per year retroactive to March 1, 2021

June 2022

Foreclosure petition filed in Circuit Court

Aug. 1, 2022

\$45 visit fee added

EARLY 2023

FORECLOSURE

Between June 1, 2022 & Jan. 31, 2023

- Title research to identify owners and lienholders
- Personal visit made to forfeited property
- Mortgage lenders, banks and other lienholders notified
- Publish foreclosure list in newspaper if not paid by Dec 1
- \$50 fee added

Feb. 2023

Show Cause Hearing held

Feb. 2023

Court Hearing held and Judge signs Foreclosure Order

March 31, 2023

Redemption rights expire if taxes are not paid and property ownership transfers to the Bay County Treasurer
Evictions can begin as early as April 1st.

July 1, 2023

Prior owner must file Notice of Intention to Claim Interest in Foreclosure Sale Proceeds to potentially receive any excess proceeds.

Aug. 2023

Property sold at auction.



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