

### **HOW TO AVOID PROPERTY TAX DIFFICULTIES**

- If you own a home you receive a July 1<sup>st</sup> and December 1<sup>st</sup> bill
- Failure to receive a bill does not exempt you from paying the tax
- Call your local unit of government immediately if you do not receive a bill!
- 2011 unpaid tax was returned delinquent to Saginaw County Treasurer March 1, 2012
- A 1 time 4% administration fee and 1% interest was added to the returned tax
- Each month 1% interest on the unpaid base tax is added to the payoff
- Oct 1, 2012 \$15.00 Forfeiture Expense fee is added
- March 1, 2013 \$314.00 Forfeiture Fees added to each unpaid parcel
- March 1, 2013, interest increases from 1% to 1.5% retroactive to March 1, 2012
- Forfeiture process begins to clear the foreclosure process: title work, certified notices, posting properties, newspaper notices, etc
- Show Cause Hearing and Foreclosure Hearings are scheduled
- March 31, 2014 Foreclosure is FINAL. Saginaw County Treasurer owns any parcel not paid in full.

### **IMPORTANT STEPS TO HELP WITH TAXES**

- If you purchase a home, file a Property Transfer Affidavit. You will be charged \$200. if you do not file this with your local unit.
- If you fall below the poverty exemption level, complete and return a Hardship Exemption to your local unit (Not to the County). **THIS MUST BE FILED EVERY YEAR TO RECEIVE REDUCED PROPERTY TAX**
- **MAKE PARTIAL PAYMENTS!** You pay your cell phone bill every month. If you don't your cell phone is disconnected. Make partial payments on your property tax. If it is not paid you will lose your HOME!

**SALE OF TAX FORECLOSED PARCELS**

- State Law provides that all tax foreclosed parcels go to not less than 2 sales
- State Law provides for “bundling” of parcels
- Go to <https://www.tax-sale.info/> for information regarding the tax sale
- Saginaw County properties will not be available on the site until approximately August 1, 2012
- All of the regulations are included at this web site
- Saginaw County Treasurer Office does print a booklet of sale parcels for a small fee (usually \$5.00) and it is available approximately August 2012 also
- All parcels begin at a minimum cost: all delinquent tax; interest, penalty, fees and sale cost
- You must pay for the property the day of the sale – no exceptions
- Sold in “as is condition”
- We provide a Quit Claim Deed 30 days after sale

Barbara L. Mausolf  
Treasurer, Saginaw County

**SAGINAW COUNTY LAND BANK AUTHORITY**

- Must complete an application form to purchase
- Most of our houses need work
- Deeds can currently only be transferred on a Quit Claim Deed
- You cannot obtain a mortgage from a bank with a Quit Claim Deed
- We are currently working on clearing title to allow for a Warranty Deed
- This would allow purchasers to obtain a mortgage IF the house sells for over \$10,000.
- We have a listing of Saginaw County Land Bank properties available at the Saginaw County Treasurer's Office located in the County Courthouse; 111 S. Michigan Ave; Saginaw MI 48602
- You can also call 989-792-6028 and request an application be mailed to you