



Prevent Property Tax Foreclosure

Robert Wittenberg
Oakland County Treasurer

● Oakland Treasurer's Office At-A-Glance

July 1, 2023 – June 30, 2024

Collaboration	34 City, Village and Township Meetings	70 County Department Leader Meetings	203 Community Events Attended	268 Business, Civic, Community, Education and Faith-Based Leader Meetings
Surplus Properties	425 Surplus Properties	23 Side Lots Sold	\$8,816 Side Lot Sales	5 Sold by OCLBA

Public Funds Security, Investments and Management

\$1.12B County Funds Invested	\$20.4M Interest Earned	\$574M Funds Deposited	\$526M Debt Managed for Capital Projects	\$2.09B Funds Disbursed
622 Home Repair Mortgage Payments Received	\$97K Mortgage Payment Received	48,305 Vendor Payments	177K Employee and Retiree Payments	56 Government Units in the Local Government Investment Pool (LGIP)

Property Tax Foreclosure Prevention

Our office works tirelessly and collaboratively throughout the year to assist residential and commercial property owners to prevent foreclosure while complying with Michigan law.

A summary of our efforts is below.

- 1,414 taxpayer assistance meetings
- 1,637 taxpayer repayment plans
- 4,931 delinquent property visits to provide notice and resources
- 8,070 business engagements to prevent property seizure
- 70,932 resources and notices for 2023-2025 foreclosure years
- 2.4 million total impressions from the multimedia campaign
- \$7.415 million in MIHAF financial assistance from 755 applications. The program concluded in December 2023.



Prevent Property Tax Foreclosure Recap

The following data summarizes the 2021 delinquent property taxes, our efforts to prevent property tax foreclosure, and the third and final year of the foreclosure process.



Michigan Property Tax Foreclosure Process



Year One: Delinquency

On March 1 of each year, the prior year's unpaid property taxes become delinquent and are payable to the Oakland County Treasurer's Office.

Year Two: Forfeiture

On March 1 of the following year, the property is forfeited to the County Treasurer.

Year Three: Foreclosure

In January or February of the following year, the Oakland County Treasurer conducts an Administrative Show Cause Hearing. A Judicial Foreclosure Hearing will also be held before a Circuit Court Judge.

March 31: Last day to pay all delinquent property taxes to retain property ownership and prevent foreclosure.

April 1: The property is foreclosed on for unpaid taxes. Ownership transfers to the Oakland County Treasurer's Office and is subsequently sold at auction.

After Foreclosure: Claims Process

July 1: Former property interest holders must submit their intent to claim sales proceeds and become a claimant.

July – November: Property is sold at auction.

January: Oakland County Treasurer's Office notifies claimants of sale proceeds, if any.

February – May: The claimant must file a motion with the Court which determines the priority of claims, amount and issues order. The County Treasurer remits payment within 21 days of a court order.

Fees Added

4% administrative fee
12% interest accrues per year
\$15 notification fee on Oct. 1

\$235 minimum fee
18% interest rate per year retroactive to Mar. 1 of the previous year.

June 1 – January 31
\$40 property notification visit
\$15 lienholders notification
\$10 newspaper notification

Notifications

Year One

Jun 1: Tax Delinquency Notice

Sep 1: Tax Delinquency Notice

Year Two

Feb 1: Pending Forfeiture Notice*

Jun-Nov: Pending Foreclosure Notice

Fall: Property Visit Notice

Fall: Publication Notice

Dec 1: Foreclosure Hearing Notice*

Year Three

Apr/May: Foreclosure Notice Follow-Up with Claims Information

Claims Process

Jan: Claimant Notice* sent to Sales Proceeds form filers.

* Delivered by certified mail

Property Tax foreclosure is a three-year process.

2022 Unpaid Property Taxes

41,498 Delinquent properties were turned over for collection.

4,915 Properties were forfeited on Mar. 1, 2024, and are subject to foreclosure.

2025 Property Tax Foreclosure Prevention Efforts

The deadline is March 31.

Full Payment or Repayment Plan

All unpaid 2022 property taxes must be paid in full, or a Repayment Plan must be approved by March 31, 2025.

We're here to help!

FEC and TAMs

Our Financial Empowerment Center (FEC) offers free and confidential financial counseling services.

Taxpayer Assistance Meetings (TAMs) are one-on-one calls to potentially set up or renew a repayment plan and will be held from December 2024 through March 2025.

Community outreach is ongoing.

Community Meetings and Campaign

Our efforts to raise awareness and encourage property owners with unpaid property taxes to pay in full or contact our office for assistance are ongoing. We also conduct a multimedia advertising campaign throughout February and March.

Properties with unpaid taxes will be foreclosed.

Per State law, property ownership transfers to the Treasurer's Office.

Foreclosed properties will be available for purchase in a virtual land sale auction in the summer and fall.

In 2024, 131 properties were available for purchase.

Help us spread the word.

Digital and print materials are available.

We appreciate your assistance and support. Flyers and articles are available. We also welcome the reposting of our social media content.



Community Resources

Financial Empowerment Center
Oakland County Treasurer's Office

(248) 858-0672

oakgov.com/treasurer

Poverty Exemption

Oakland County Equalization
Department or
Local Assessor

(248) 858-0740

oakgov.com

Lakeshore Legal Aid

New Clients

(888) 783-8190

lakeshorelegalaid.org

oakgov.com/treasurer

● Residential Property Owners ● Education Program

As part of our ongoing property tax foreclosure prevention efforts, the Oakland County Treasurer's Office is launching a Residential Property Owner Education Program to empower homeowners with essential knowledge about property taxes and prevent foreclosure.

The video series will:

- Focus on educating homeowners about property taxes, especially "pop-up taxes" that can affect new buyers.
- Explain the three-year property-tax foreclosure process.
- Provide guidance to seniors and homeowners who have paid off their mortgages on the importance of saving for property taxes.
- Help residential property owners understand their property assessment notices and tax bills.



Contact Us



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