

# DELINQUENT PROPERTY TAX TIMELINE FOR 2023 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, 2024**  
 Unpaid 2023 taxes become "delinquent" and payable to Bay County Treasurer

- 4% Administrative Fee added
- Interest begins to accrue at 12% per year

**On Oct. 1, 2024**  
 \$15 fee added

**Jan. 2025**  
 Notification is mailed

## NEXT YEAR

**FORFEITURE**

**On March 1, 2025**

- Minimum of \$235 in fees added
- Property forfeited to County Treasurer
- Interest rate increased to 18% per year retroactive to March 1, 2024

**June 2025**  
 Foreclosure petition filed in Circuit Court

**Aug. 1, 2025**  
 \$50 visit fee added

## EARLY 2026

**FORECLOSURE**

**Between June 1, 2025 & Jan. 31, 2026**

- 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. 2026**  
 Show Cause Hearing held

**Feb. 2026**  
 Court Hearing held and Judge signs Foreclosure Order

**March 31, 2026**  
 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, 2026**  
 Prior owner must file Notice of Intention to Claim Interest in Foreclosure Sale Proceeds to potentially receive any excess proceeds.

**Aug-Sep 2026**  
 Property sold at auction.



Bay County Treasurer  
 515 Center Avenue, Suite 602  
 Bay City, MI 48708  
 Phone: (989) 895-4285  
[baycountymi.gov/Treasurer](http://baycountymi.gov/Treasurer)

**Weston Prince**  
 Bay County Treasurer