

Delinquent Property Tax Timeline for 2022 Taxes

Year 1

Delinquency

March 1, 2023

- Unpaid 2022 taxes become “delinquent” and payable to Grand Traverse County Treasurer.
- 4% Administrative Fee added
- Interest begins to accrue at 1% per month



October 1, 2023

\$15 Fee added



November 1, 2023

Parcel added to preliminary forfeiture list

Year 2

Forfeiture

February 2024

Mortgage lenders and banks may be notified



March 1, 2024

- \$235 Title Search/Recording fees added
- Interest rate increases to 1.5% per month retroactive to March 1, 2023
- Notice of Forfeiture is recorded with the Register of Deeds



September 1, 2024

\$45 Personal Notice Fee added and personal visit made to forfeited property



December 1, 2024

\$50 Publication fee added
Foreclosure list published in The Record Eagle twice in January 2025

Year 3

Foreclosure

January – February 2025

Show Cause Hearing held



February 2025

Court Hearing is held and Judge signs Foreclosure Order



March 31, 2025

Redemptions rights expire if taxes are not paid by 5pm in County Treasurer's Office, post marks are NOT accepted. Property ownership transfers to Grand Traverse County Treasurer



April 1- July 1, 2025

Former interested holders have until July 1, 2025 to file a Notice of Claim with intentions to claim remaining proceeds from the sale of property at public auction.



August - September 2025

Property auction held.

December 1, 2025 – January 31, 2026

After Auctions, a Certified Proceeds Notice is sent out to each Claimant. This notice identifies the amount of remaining proceeds available, if any, along with information about other Potential Claimants.



February 1, 2026 – May 15, 2026

Claimants seeking to request remaining proceeds must file motion with Circuit Court during this window in order to establish their claim.



June 1, 2026 – December 31, 2026

Each Claimants motion, will generate a hearing. At the hearing, the court will allocate the available remaining proceeds among the Claimants and issue an order disbursing those proceeds to applicable parties.



Within 21 days of the court's order, County Treasurer will disburse the remaining proceed amounts ordered by the court to the applicable Claimants.



The property tax foreclosure process can be confusing. We'd like to answer any questions you may have. We can also help you develop a payment strategy.

Please call us at 231-922-4735 or send an email to treasurer@gtcountymi.gov.