

# DELINQUENT PROPERTY TAX TIMELINE FOR 2024 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.*

2025

DELINQUENCY

**On March 1, 2025**

- Unpaid 2024 taxes become "delinquent" and payable to Bay County Treasurer
- 4% Administrative Fee added
  - Interest begins to accrue at 12% per year

**On Oct. 1, 2025**

\$15 fee added

**Jan. 2026**

Notification is mailed

2026

FORFEITURE

**On March 1, 2026**

- Minimum of \$235 in fees added
- Property forfeited to County Treasurer
- Interest rate increased to 18% per year retroactive to March 1, 2025

**June 2026**

Foreclosure petition filed in Circuit Court

**Aug. 1, 2026**

\$50 visit fee added

EARLY 2027

FORECLOSURE

**Between June 1, 2026 & Jan. 31, 2027**

- 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. 2027**

Show Cause Hearing held

**Feb. 2027**

Court Hearing held and Judge signs Foreclosure Order

**March 31, 2027**

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, 2027**

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

**Aug-Sep 2027**

Property sold at auction.



Bay County Treasurer  
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**Weston Prince**  
Bay County Treasurer