

CIRCUIT COURT

Tax foreclosure ordered on 343 county properties

By Dennis Pelham
Daily Telegram Staff Writer

ADRIAN — Five property owners appeared or submitted statements to Lenawee County Circuit Court Monday where foreclosure was ordered for 343 properties with unpaid property taxes from 2012.

Owners have until March 31 to redeem their property or make payment arrangements with the Lenawee County Treasurer's Office.

The number of foreclosures was higher than last year's 329. Treasurer Marilyn Woods said last week she is hoping to see a continued decrease in the number of foreclosed properties that

pass the redemption deadline and end up in a county auction in August. The number of auctioned properties fell from 87 in 2013 to 36 last year, including 14 residential parcels in the city of Adrian sold as a single unit to the Lenawee County Land Bank.

Monday's foreclosure order completed court action from a Feb. 17 hearing. Several people returned Monday to repeat objections.

One property owner disputed the assessed value of his home, showing Judge Margaret M.S. Noe photographs of the house. Another explained a complicated title dispute pending resolution in probate court.

Noe said those issues are beyond the court's authority to deal with in the tax foreclosure process.

One owner said she has just obtained disability payments after three years of appeals.

The woman has already applied for help through the A Step Forward Program, and arrangements to redeem her property are in the works with the county treasurer, said Assistant Lenawee County Prosecutor Douglas Hartung.

The federally funded program has helped a number of property owners facing foreclosure over unpaid taxes, said Woods.

The Community Action

Agency office in Adrian has helped 40 or more county residents facing foreclosure from delinquent taxes or mortgage debt, said the office's housing specialist, Laura Terrones.

It normally takes almost three months to complete the application process, Terrones said. Homeowners subject to Monday's foreclosure order can still avoid losing their property by starting the process and contacting the treasurer's office to make payment arrangements, she said.

Statewide, A Step Forward has helped 17,200 Michigan homeowners, she said. Aid comes in the form of a loan that is forgiven

over a five-year period that an owner remains in possession of the property.

There are a number of ways a homeowner can qualify for assistance, she said. Among them:

- Being unemployed.
- Being underemployed with at least a 20 percent income reduction.

- Having mortgage payments equal to 45 percent of household income.

- Being severely underwater with mortgage debt exceeding property value

The Community Action Agency can be reached at 263-7861. Applications for A Step Forward can also be made at the website stepforwardmichigan.org.