2010 foreclosure numbers down compared to previous year, 96 properties saved

By Lisa Satayut on April 23, 2013 at 3:30 PM

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JACKSON, MI – The numbers are changing every day, but at least 281 properties were foreclosed on by the county for non-payment of 2010 taxes. That’s 13 less than last year. Jackson County Treasurer Karen Coffman said the number of properties foreclosed on changes almost daily. Although the deadline to pay back taxes was March 31, she said this year her office is working with the Community Action Agency and the state to help homeowners prevent foreclosures through the Step Forward program. The foreclosure process is halted if homeowners qualify for the program.

This year for the first time the state opened up its Step Forward program to homeowners facing a tax foreclosure. In the past, it was geared toward mortgage foreclosures only. In addition, she said her office is checking for last-minute bankruptcies that might have been filed before she has a firm number of foreclosed properties to report. While the number of tax foreclosures in the county has skyrocketed 435 percent since 2008, Coffman said 96 parcels headed for foreclosure were “saved” this year.

“This is a staggering number,” Coffman said in an email. “The fact that we were able to prevent 96 tax foreclosures from happening would have meant that there could have been over 375 tax foreclosed parcels.” Those properties were saved through either through the state’s Step Forward program or through a judicial show cause hearing. Out of the 281 parcels there are 129 with a house or structure on it. Last year there were 165 with a structure on it.

Originally, there were 753 homeowners in March who had not paid 2010 back taxes and had until March 31 to pay their tax bill before the parcel became the property of the county and is sold at a public auction. The county has two tax foreclosure auctions every year, usually in August and September.