2026 EDITION

ALIGN LENDING RESEARCH · YEARLY

Michigan Property Tax Uncapping Study

How much a home's taxable value rises the year after it sells, in all 83 counties and every city and township.

+50.5%

Typical jump in a Michigan home's taxable value the year after it sells, 2026. In 2013 it was 9%.

INSIDE THIS STUDY

- The short answer, and why it happens
- The statewide trend since 2008
- All 83 counties, ranked
- What it adds to a first-year tax bill
- Methodology, sources and how to cite

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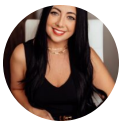

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THE SHORT ANSWER

While one owner holds a Michigan home, its taxable value can rise each year only by inflation or 5%, whichever is less. The year after the home sells, that cap comes off and taxable value resets to the state equalized value (SEV), which is half of market value.

In 2026, Michigan homes carried $578.0 billion in SEV but only $384.1 billion in taxable value. That gap means a typical home's taxable value rises about 50% the year after it sells. In 2013 the same step was 9%.

The gap has widened every year since 2018, because home values have risen faster than the inflation cap. It ranges from 37% in Monroe County to 92% in Charlevoix County. Budget from the buyer's number, not the listing's tax history.

+50.5%
Typical jump in a Michigan home's taxable value the year after it sells, 2026

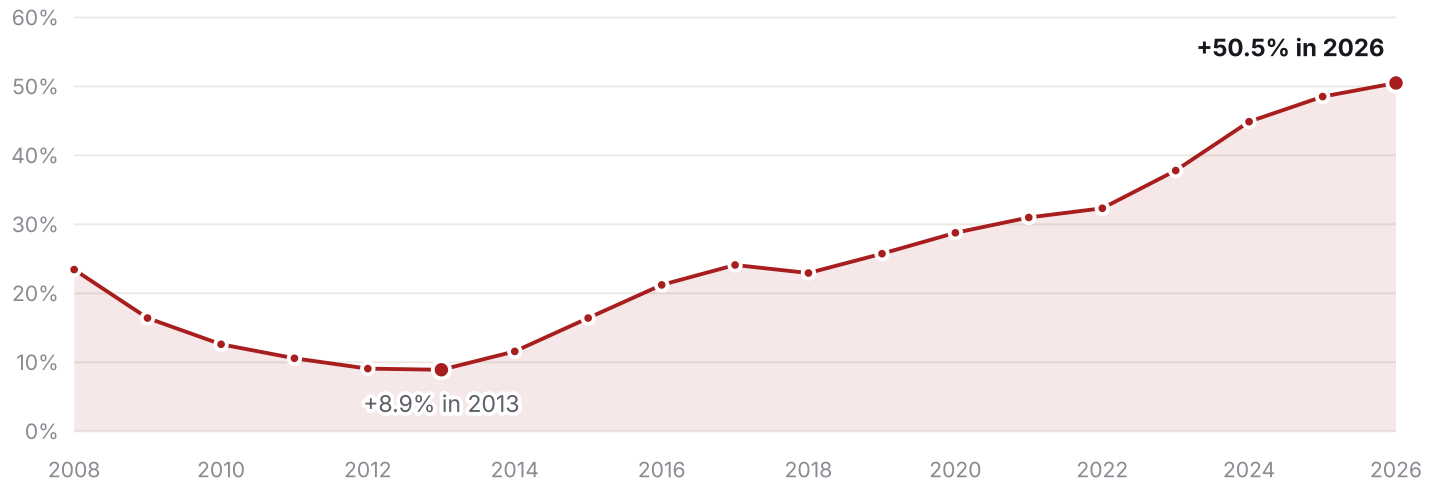
5.7x
Larger than in 2013, when the same step was 9%

+91.7%
Charlevoix County, the largest jump of the 83

$1,814
Added first-year tax on a $300,000 home at the statewide median homestead rate

The jump at sale has grown every year since 2018

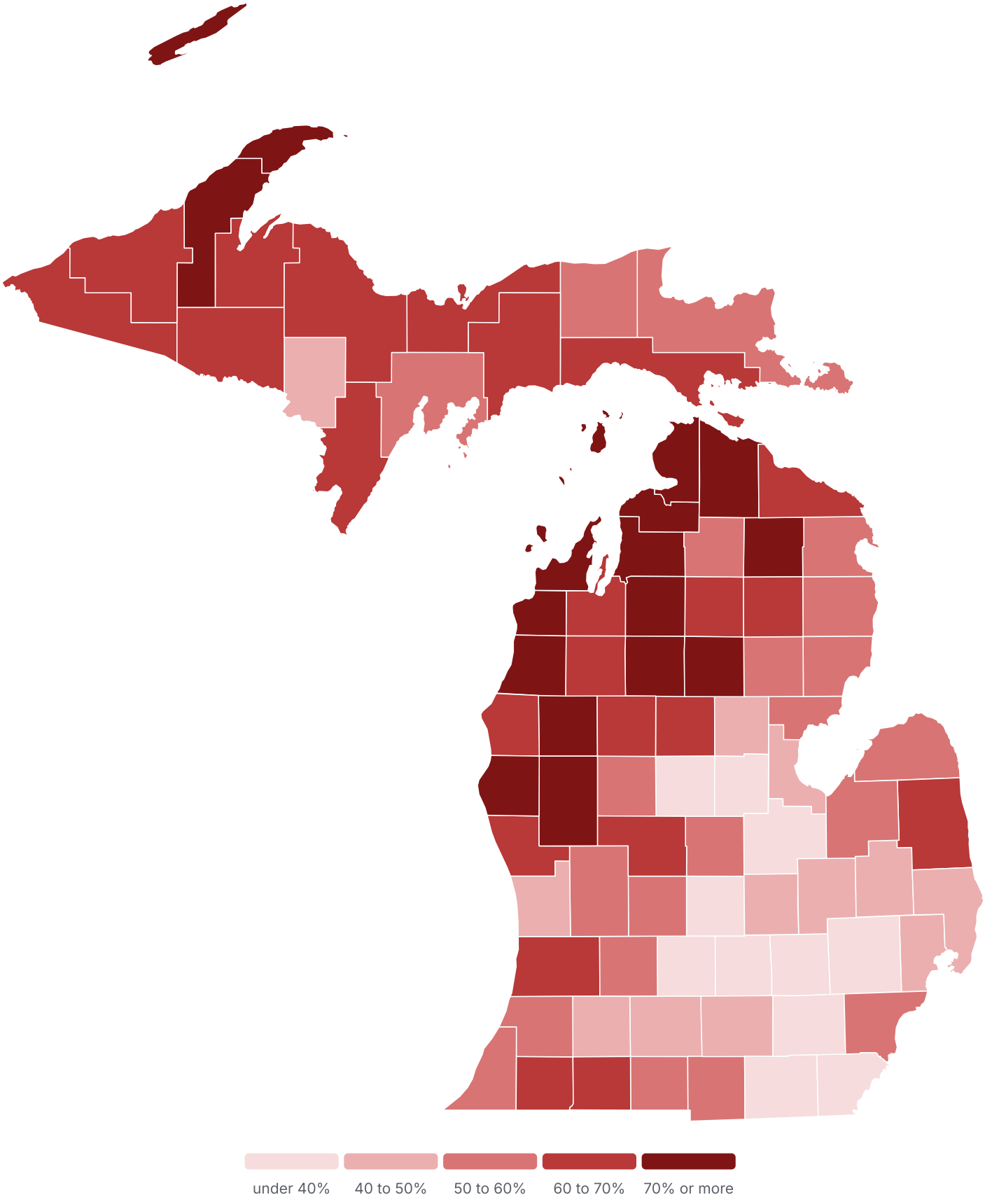
Statewide: how far residential SEV sits above taxable value, the step a buyer takes on. 2008 to 2026.



Source: Align Lending analysis of Michigan State Tax Commission residential values, 2008 to 2026.

Where the jump is largest, county by county

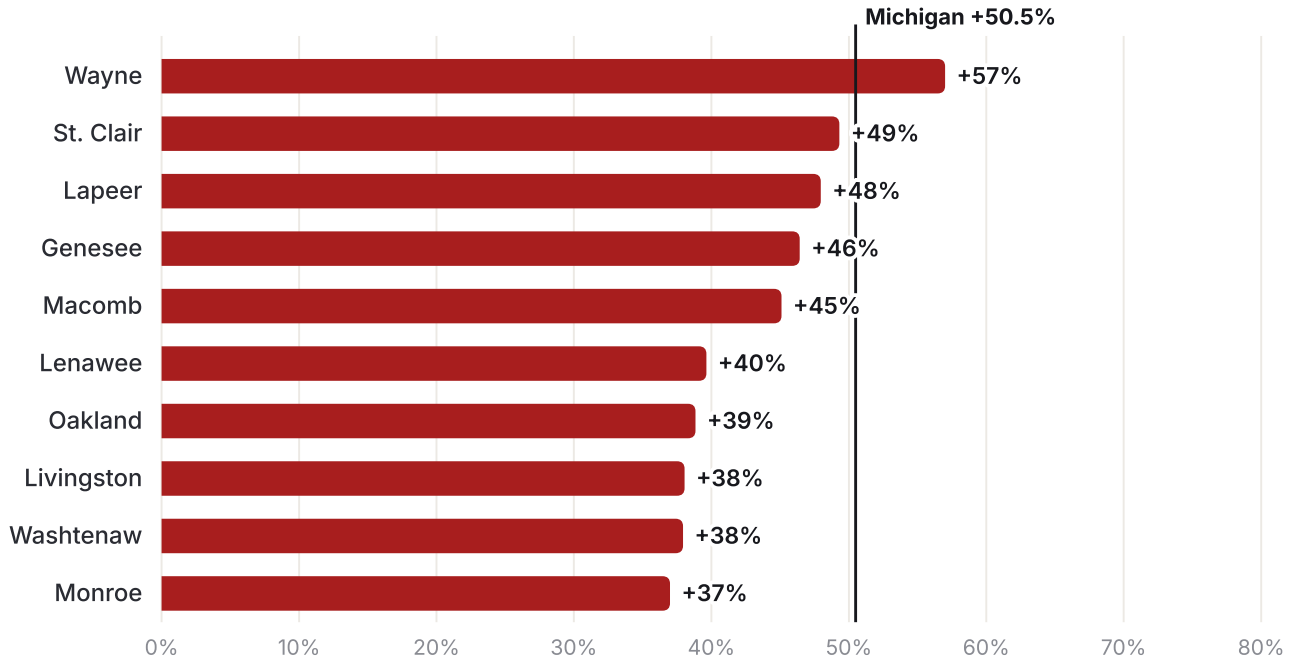
Jump in taxable value the year after a sale, 2026. Darker is larger.



Source: Align Lending analysis of State Tax Commission forms L-4024 and L-4046, 2026. County outlines: U.S. Census Bureau.

Southeast Michigan's ten counties

Jump in taxable value the year after a sale, 2026, against the statewide figure.



Source: Align Lending analysis of State Tax Commission forms L-4024 and L-4046, 2026.

Why it happens: one home over ten years

Illustration: bought for $300,000 in 2016, market value up 6% a year, the inflation cap at 3%, sold at the end of 2026.

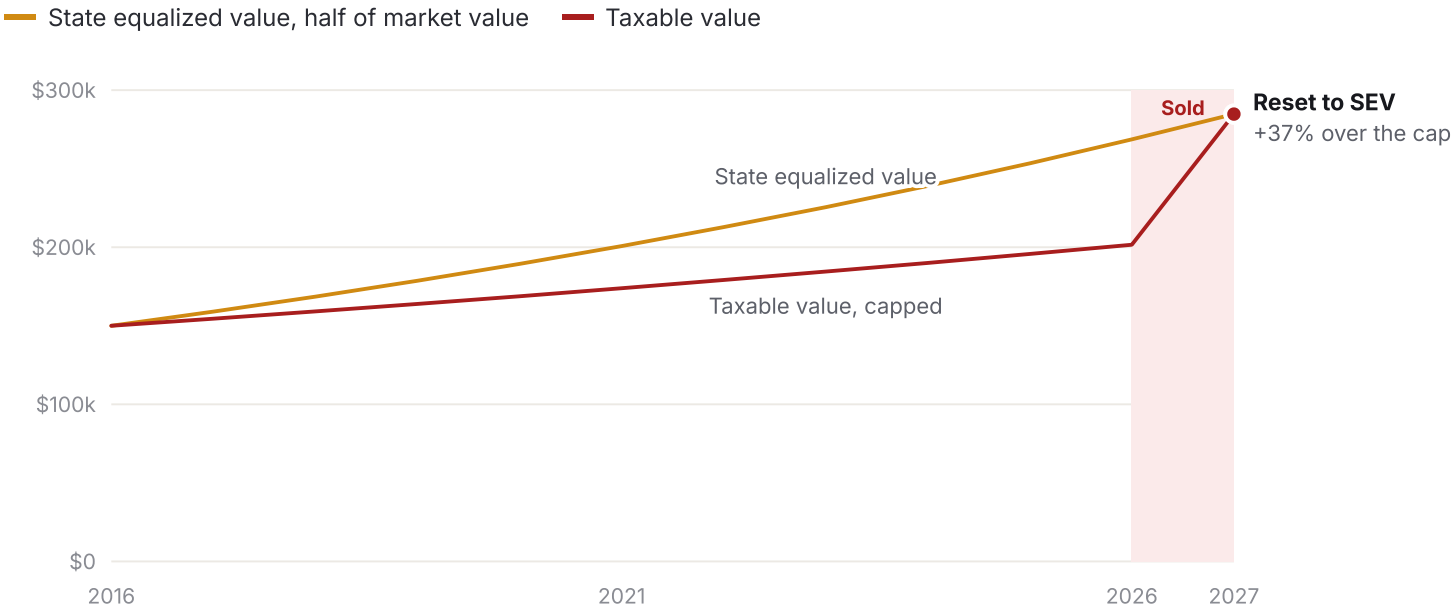
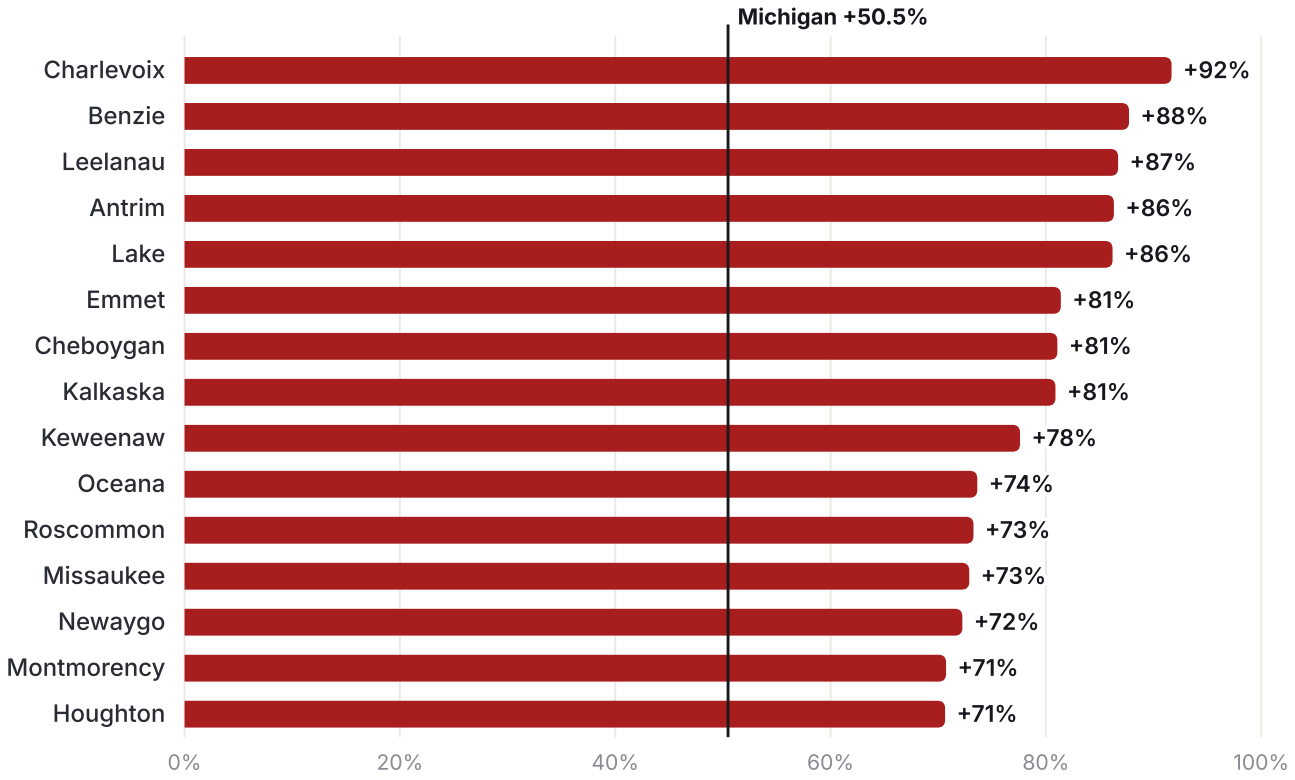


Illustration of MCL 211.27a. Not a forecast and not a specific home.

> "Don't build your budget around somebody else's tax bill. The seller's tax history tells us something about the property. It does not automatically tell us what your taxes are going to look like as the new owner."
>
> Samantha Shelton, Broker Owner and Senior Loan Originator, Align Lending

The 15 counties with the largest jump

Jump in taxable value the year after a sale, 2026.



Source: Align Lending analysis of State Tax Commission forms L-4024 and L-4046, 2026.

The largest jumps among Michigan's biggest tax bases

Cities and townships with at least $1 billion in residential SEV, 2026. All 1,534 places are in the online table and the CSV.

PLACE	COUNTY	JUMP AT SALE	ADDED TAX
City of Detroit	Wayne	+128.2%	$5,410
City of Oak Park	Oakland	+108.5%	$4,689
Chikaming Township	Berrien	+100.5%	$1,609
Glen Arbor Township	Leelanau	+92.8%	$1,469
Leland Township	Leelanau	+92.4%	$1,523
Leelanau Township	Leelanau	+90.7%	$1,324
City of Muskegon	Muskegon	+87.0%	$2,987
City of Pontiac	Oakland	+86.8%	$2,675
Redford Township	Wayne	+83.9%	$4,149
New Buffalo Township	Berrien	+83.0%	$1,362
City of Southfield	Oakland	+80.1%	$3,804
City of Lincoln Park	Wayne	+73.7%	$3,357

All 83 counties

Jump in taxable value the year after a sale, 2026. Dollars: added first-year tax on a $300,000 home at the county's median homestead rate (2025).

COUNTY	JUMP AT SALE	TAXABLE ÷ SEV	MILLS	ADDED TAX
Charlevoix	**+91.7%**	0.52	25.4	$1,825
Benzie	**+87.7%**	0.53	23.5	$1,649
Leelanau	**+86.7%**	0.54	19.7	$1,375
Antrim	**+86.3%**	0.54	25.2	$1,752
Lake	**+86.2%**	0.54	31.1	$2,161
Emmet	**+81.4%**	0.55	24.3	$1,639
Cheboygan	**+81.1%**	0.55	22.6	$1,518
Kalkaska	**+80.9%**	0.55	25.3	$1,700
Keweenaw	**+77.6%**	0.56	26.5	$1,739
Oceana	**+73.6%**	0.58	29.4	$1,871
Roscommon	**+73.3%**	0.58	25.3	$1,606
Missaukee	**+72.9%**	0.58	27.1	$1,713
Newaygo	**+72.2%**	0.58	30.0	$1,885
Montmorency	**+70.7%**	0.59	24.9	$1,545
Houghton	**+70.6%**	0.59	31.7	$1,970
Manistee	**+70.2%**	0.59	29.6	$1,833
Wexford	**+70.0%**	0.59	31.3	$1,930
Sanilac	**+69.7%**	0.59	23.8	$1,469
Baraga	**+69.1%**	0.59	27.7	$1,699
Osceola	**+68.5%**	0.59	29.1	$1,772
Ontonagon	**+68.1%**	0.59	30.8	$1,871
Alger	**+68.1%**	0.59	25.5	$1,551
Schoolcraft	**+66.5%**	0.60	23.7	$1,417
Gogebic	**+66.4%**	0.60	41.4	$2,480
Iron	**+65.9%**	0.60	30.4	$1,813
Mason	**+65.5%**	0.60	25.5	$1,514
Grand Traverse	**+65.4%**	0.60	26.8	$1,590
Crawford	**+64.8%**	0.61	26.0	$1,533
Cass	**+64.8%**	0.61	25.8	$1,523
Muskegon	**+63.8%**	0.61	38.3	$2,237
Marquette	**+63.7%**	0.61	30.2	$1,762
Presque Isle	**+62.3%**	0.62	21.0	$1,207
Allegan	**+62.3%**	0.62	32.7	$1,886
St. Joseph	**+62.1%**	0.62	30.1	$1,733

COUNTY	JUMP AT SALE	TAXABLE ÷ SEV	MILLS	ADDED TAX
Oscoda	+62.0%	0.62	23.3	$1,337
Clare	+61.7%	0.62	24.5	$1,403
Menominee	+61.2%	0.62	25.5	$1,449
Montcalm	+60.8%	0.62	26.5	$1,502
Mackinac	+60.8%	0.62	24.6	$1,397
Barry	+59.7%	0.63	26.5	$1,489
Tuscola	+59.7%	0.63	27.1	$1,519
Alpena	+59.6%	0.63	24.4	$1,367
Ogemaw	+59.5%	0.63	24.7	$1,385
Otsego	+59.2%	0.63	20.5	$1,140
Luce	+59.1%	0.63	25.7	$1,430
Mecosta	+59.0%	0.63	25.4	$1,417
Ionia	+58.8%	0.63	29.6	$1,644
Van Buren	+58.7%	0.63	34.2	$1,901
Berrien	+58.5%	0.63	28.4	$1,574
Huron	+58.3%	0.63	26.8	$1,483
Branch	+58.3%	0.63	28.5	$1,572
Hillsdale	+57.5%	0.63	27.0	$1,477
Wayne	+57.0%	0.64	52.7	$2,873
Arenac	+56.7%	0.64	29.2	$1,584
Iosco	+55.7%	0.64	27.4	$1,471
Alcona	+54.1%	0.65	20.4	$1,075
Delta	+53.6%	0.65	27.1	$1,421
Chippewa	+52.7%	0.65	30.6	$1,583
Kent	+52.0%	0.66	33.1	$1,701
Gratiot	+51.6%	0.66	29.6	$1,511
St. Clair	+49.3%	0.67	31.8	$1,576
Ottawa	+49.1%	0.67	30.0	$1,484
Dickinson	+48.5%	0.67	39.5	$1,934
Calhoun	+48.4%	0.67	42.9	$2,100
Gladwin	+48.2%	0.67	27.7	$1,353
Lapeer	+48.0%	0.68	23.6	$1,147
Genesee	+46.4%	0.68	39.7	$1,886
Bay	+46.2%	0.68	36.9	$1,749
Shiawassee	+46.0%	0.68	30.5	$1,444
Jackson	+46.0%	0.69	34.3	$1,621
Macomb	+45.1%	0.69	40.8	$1,903
Kalamazoo	+40.1%	0.71	44.9	$1,929
Lenawee	+39.6%	0.72	28.6	$1,216

COUNTY	JUMP AT SALE	TAXABLE ÷ SEV	MILLS	ADDED TAX
Isabella	**+39.5%**	0.72	31.0	$1,315
Oakland	**+38.8%**	0.72	36.6	$1,536
Saginaw	**+38.6%**	0.72	37.6	$1,572
Clinton	**+38.2%**	0.72	36.4	$1,511
Livingston	**+38.1%**	0.72	25.7	$1,061
Washtenaw	**+37.9%**	0.72	45.2	$1,863
Ingham	**+37.9%**	0.73	53.9	$2,223
Midland	**+37.6%**	0.73	32.9	$1,351
Eaton	**+37.6%**	0.73	38.4	$1,572
Monroe	**+37.0%**	0.73	27.0	$1,092
Michigan	**+50.5%**	**0.66**	**36.0**	**$1,814**

How the figures are built

1. From the State Tax Commission's 2026 forms, take each county's residential state equalized value (form L-4024) and residential taxable value (form L-4046), for the county and for every city and township in it.
2. Divide SEV by taxable value and subtract one. That is how much higher total taxable value would be if every home in the group were reset to SEV, which is what happens to each home the year after it sells. It is weighted by value.
3. For dollars, apply the median homestead millage across each place's homes, from Treasury's 2025 total millage rates, to a home worth $300,000 (SEV $150,000). Each school district and village combination counts by its owner-occupied homes in the 2020 Census, so the median is the rate the middle home pays.
4. For the trend, repeat the first two steps with the State Tax Commission's statewide residential totals for every year from 2008 to 2026.

WHAT THE FIGURES ARE NOT

- It is an average. A home held for decades jumps more than its place's figure; a home bought last year barely moves.
- It covers the residential class only, which includes rentals and second homes as well as owner-occupied houses.
- New construction and additions enter taxable value at their own value, which narrows the gap slightly.
- A city or township that spans two counties appears once in each, with that county's part.
- Actual bills also depend on millage changes, special assessments and whether the buyer claims the principal residence exemption.

Definitions

State equalized value (SEV)

Half of a property's market value, as set by the local assessor and equalized by the county and the State Tax Commission.

Taxable value

The value your tax is calculated on. While one owner holds the home it rises by inflation or 5%, whichever is less, and never above SEV.

Uncapping

After a transfer of ownership, taxable value resets to SEV the following year (MCL 211.27a).

Jump at sale

SEV divided by taxable value, minus one: how far a home's taxable value rises, on average, when it resets after a sale.

Mill

One dollar of tax for every $1,000 of taxable value.

Homestead rate

The millage on an owner-occupied home that claims the principal residence exemption, which removes most school operating millage.

Sources

Michigan State Tax Commission: Taxable Valuations (forms L-4024 and L-4046, state totals by class)

Residential SEV and taxable value by county, city and township, 2026; statewide by class, 2008 to 2026. Retrieved September 30, 2026 through the Commission's public guest reports.

Michigan Department of Treasury: Total Property Tax Rates in Michigan, 2025

Homestead and non-homestead millage for every city, township, school district and village.

Michigan State Tax Commission: 2025 Annual Report

Used as a check: the statewide residential figures for 2022 to 2025 match it to the dollar.

Michigan Compiled Laws, MCL 211.27a

The cap on taxable value and the reset after a transfer of ownership.

U.S. Census Bureau: 2020 Census Demographic and Housing Characteristics File (Michigan)

Owner-occupied homes in every block (table H4), with each block's school district and village, to count the homes behind each millage rate.

U.S. Census Bureau: Cartographic Boundary Files, counties, 2023

County outlines for the map.

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