



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.

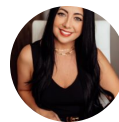
+50.5%

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

Free to reuse with credit under CC BY 4.0. City and township data for all 1,534 places:
alignlending.com/research



Samantha Shelton

Author, Broker Owner and Senior Loan Originator, NMLS 1647301

Media and interviews

248-506-5727

samantha@alignlending.com

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%

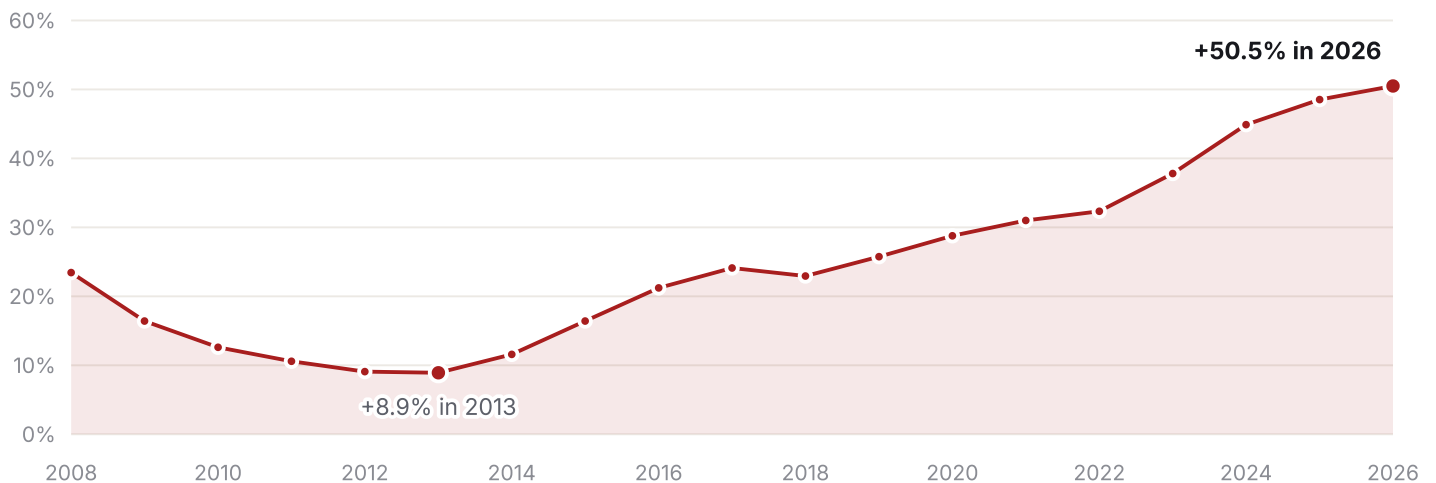
Charlevoix County, the largest jump of the 83

\$1,508

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

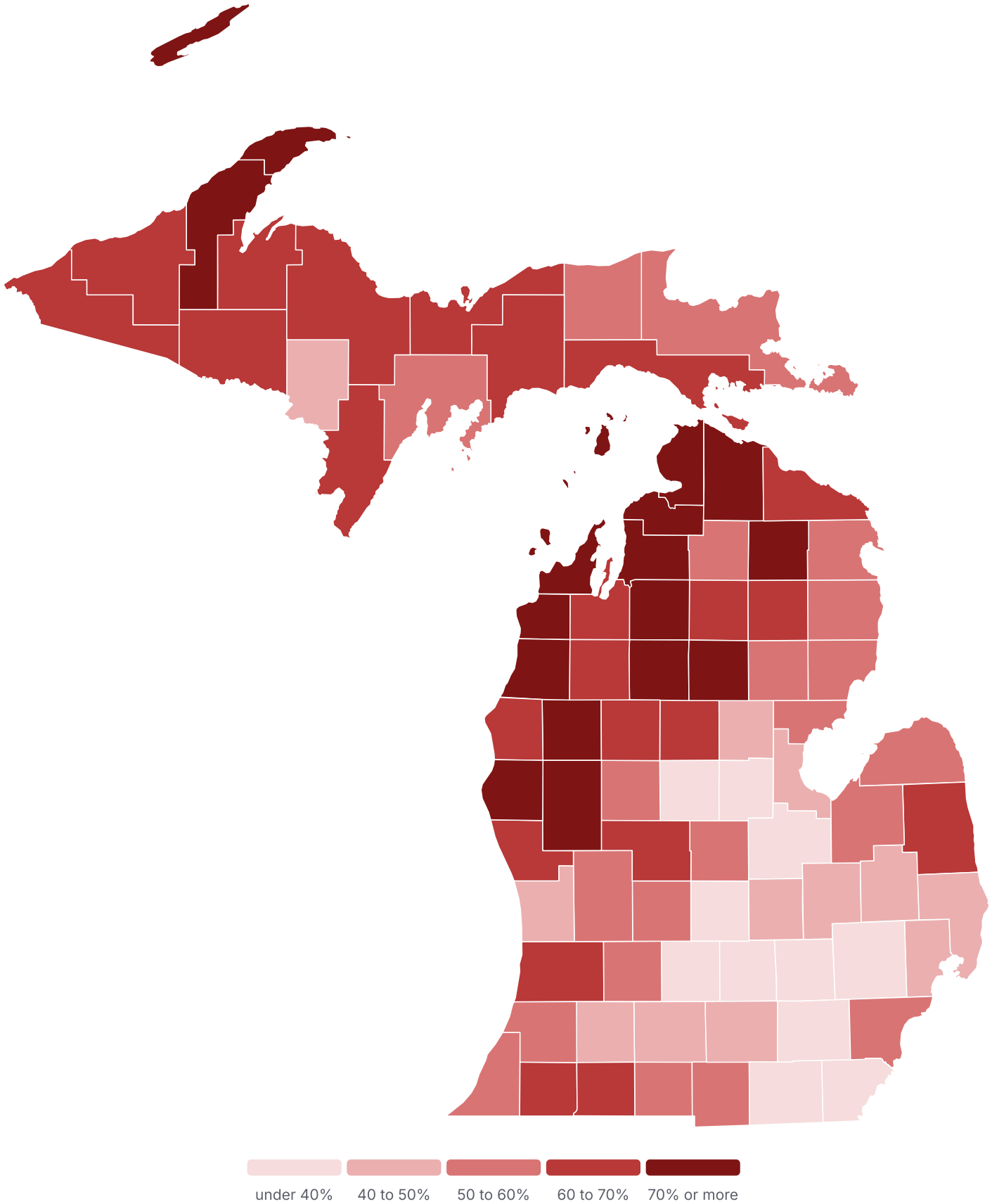
Statewide: how far residential SEV sits above taxable value, the step a buyer takes on. 2008 to 2026.



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

Where the jump is largest, county by county

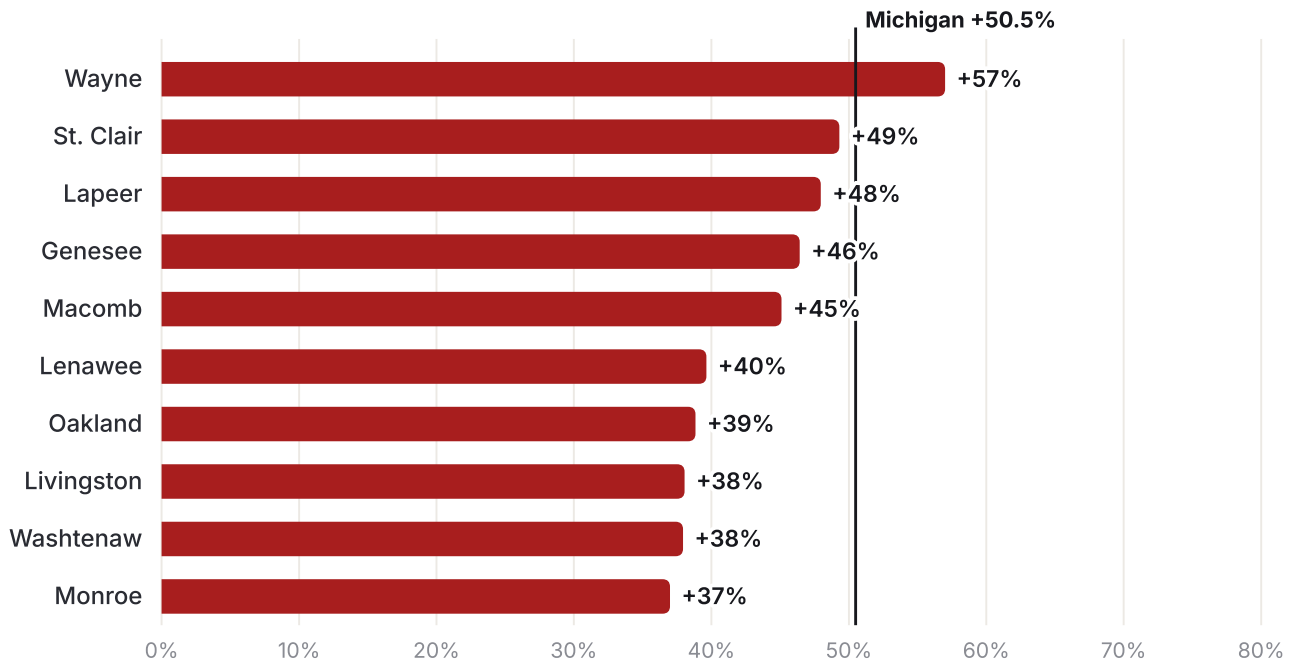
Jump in taxable value the year after a sale, 2026. Darker is larger.



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.

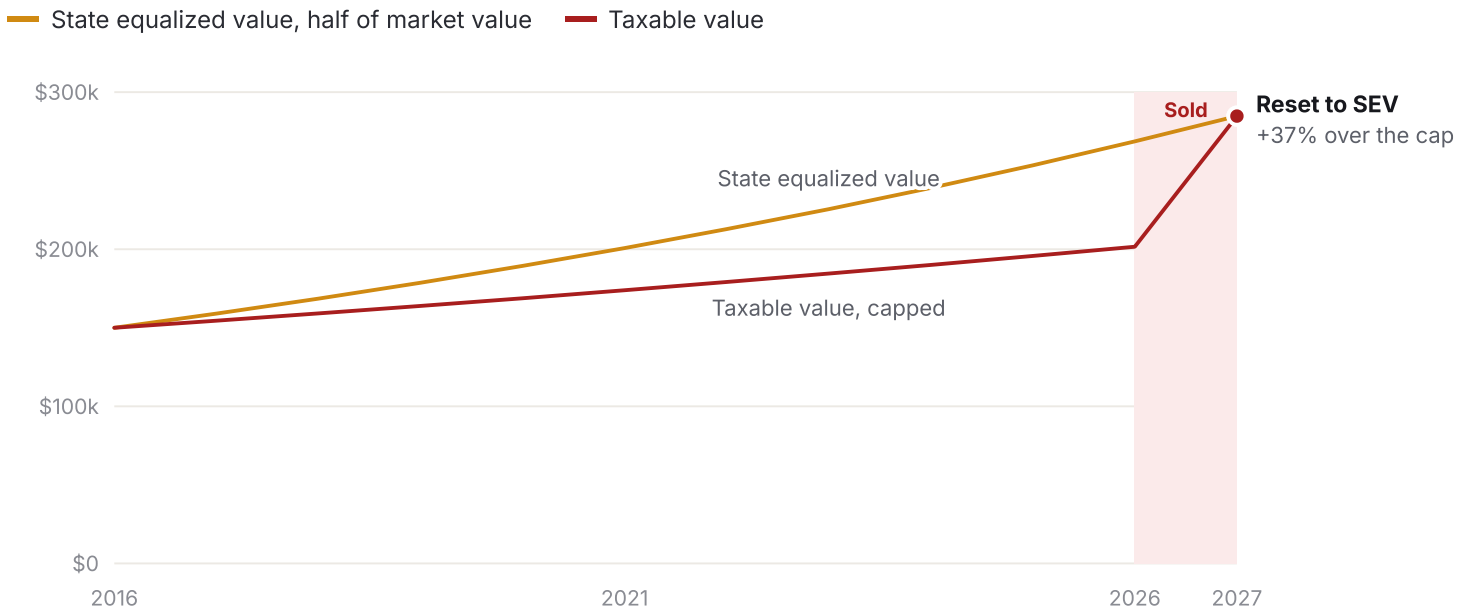


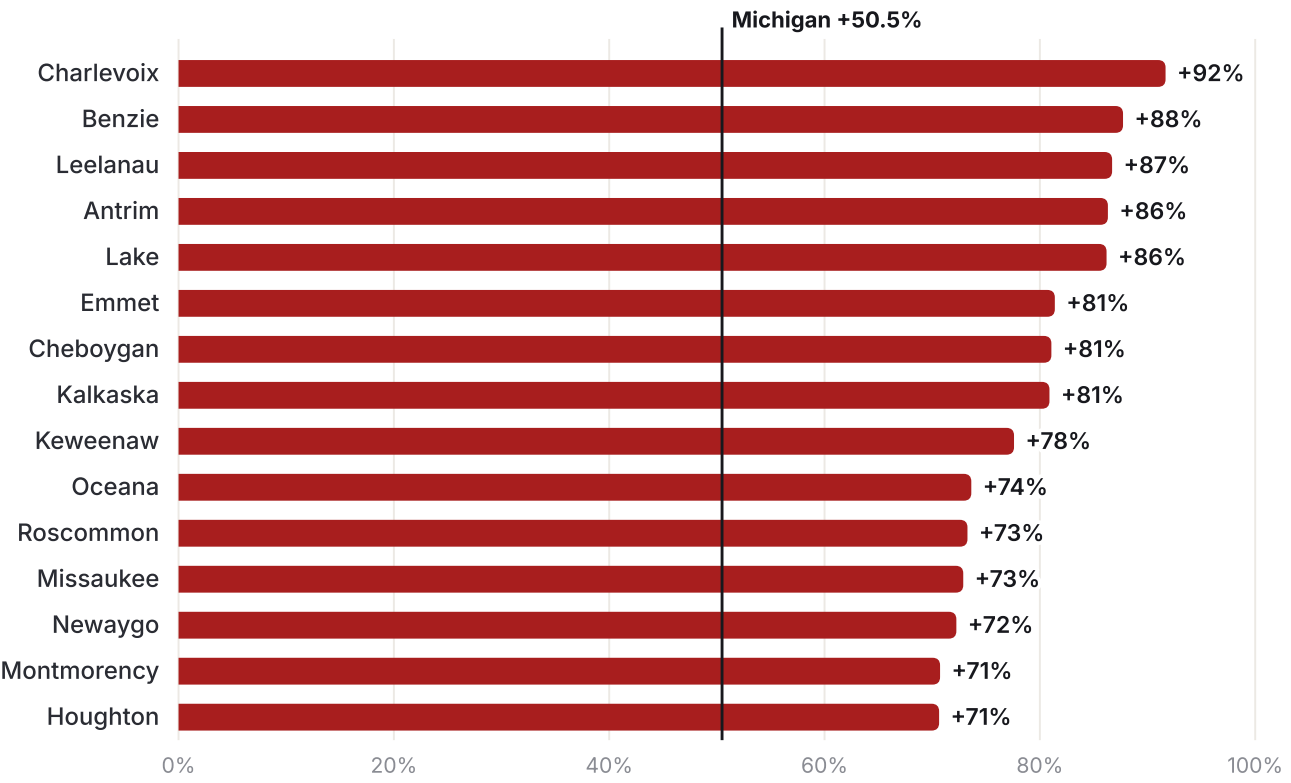
Illustration of MCL 211.27a. Not a forecast and not a specific home.

"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%	\$4,651
Chikaming Township	Berrien	+100.5%	\$1,582
Glen Arbor Township	Leelanau	+92.8%	\$1,469
Leland Township	Leelanau	+92.4%	\$1,487
Leelanau Township	Leelanau	+90.7%	\$1,502
City of Muskegon	Muskegon	+87.0%	\$3,009
City of Pontiac	Oakland	+86.8%	\$2,675
Redford Township	Wayne	+83.9%	\$4,070
New Buffalo Township	Berrien	+83.0%	\$1,582
City of Southfield	Oakland	+80.1%	\$3,477
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	24.8	\$1,783
Benzie	+87.7%		0.53	23.7	\$1,658
Leelanau	+86.7%		0.54	19.8	\$1,383
Antrim	+86.3%		0.54	25.8	\$1,792
Lake	+86.2%		0.54	31.1	\$2,161
Emmet	+81.4%		0.55	23.8	\$1,600
Cheboygan	+81.1%		0.55	22.6	\$1,515
Kalkaska	+80.9%		0.55	25.9	\$1,741
Keweenaw	+77.6%		0.56	28.6	\$1,875
Oceana	+73.6%		0.58	30.3	\$1,926
Roscommon	+73.3%		0.58	24.9	\$1,580
Missaukee	+72.9%		0.58	27.7	\$1,752
Newaygo	+72.2%		0.58	29.5	\$1,856
Montmorency	+70.7%		0.59	24.8	\$1,540
Houghton	+70.6%		0.59	31.1	\$1,931
Manistee	+70.2%		0.59	28.6	\$1,768
Wexford	+70.0%		0.59	30.2	\$1,862
Sanilac	+69.7%		0.59	25.0	\$1,538
Baraga	+69.1%		0.59	28.2	\$1,731
Osceola	+68.5%		0.59	29.9	\$1,823
Ontonagon	+68.1%		0.59	32.7	\$1,989
Alger	+68.1%		0.59	26.7	\$1,624
Schoolcraft	+66.5%		0.60	22.9	\$1,371
Gogebic	+66.4%		0.60	32.3	\$1,935
Iron	+65.9%		0.60	29.5	\$1,757
Mason	+65.5%		0.60	25.3	\$1,502
Grand Traverse	+65.4%		0.60	25.6	\$1,518
Crawford	+64.8%		0.61	26.0	\$1,533
Cass	+64.8%		0.61	25.8	\$1,523
Muskegon	+63.8%		0.61	33.8	\$1,976
Marquette	+63.7%		0.61	27.4	\$1,601
Presque Isle	+62.3%		0.62	20.9	\$1,206
Allegan	+62.3%		0.62	33.3	\$1,920
St. Joseph	+62.1%		0.62	29.3	\$1,682

COUNTY	JUMP AT SALE	TAXABLE ÷ SEV	MILLS	ADDED TAX	
Oscoda	+62.0%		0.62	23.4	\$1,343
Clare	+61.7%		0.62	24.3	\$1,389
Menominee	+61.2%		0.62	24.5	\$1,396
Montcalm	+60.8%		0.62	27.4	\$1,554
Mackinac	+60.8%		0.62	25.2	\$1,430
Barry	+59.7%		0.63	27.3	\$1,533
Tuscola	+59.7%		0.63	27.5	\$1,540
Alpena	+59.6%		0.63	24.0	\$1,346
Ogemaw	+59.5%		0.63	25.0	\$1,401
Otsego	+59.2%		0.63	21.0	\$1,170
Luce	+59.1%		0.63	25.7	\$1,430
Mecosta	+59.0%		0.63	24.4	\$1,358
Ionia	+58.8%		0.63	28.5	\$1,585
Van Buren	+58.7%		0.63	34.1	\$1,895
Berrien	+58.5%		0.63	25.0	\$1,385
Huron	+58.3%		0.63	26.4	\$1,457
Branch	+58.3%		0.63	27.7	\$1,533
Hillsdale	+57.5%		0.63	26.3	\$1,442
Wayne	+57.0%		0.64	50.8	\$2,767
Arenac	+56.7%		0.64	29.2	\$1,582
Iosco	+55.7%		0.64	24.3	\$1,302
Alcona	+54.1%		0.65	20.9	\$1,100
Delta	+53.6%		0.65	25.3	\$1,326
Chippewa	+52.7%		0.65	26.7	\$1,380
Kent	+52.0%		0.66	31.1	\$1,596
Gratiot	+51.6%		0.66	28.4	\$1,451
St. Clair	+49.3%		0.67	28.4	\$1,406
Ottawa	+49.1%		0.67	30.0	\$1,482
Dickinson	+48.5%		0.67	26.3	\$1,291
Calhoun	+48.4%		0.67	33.8	\$1,654
Gladwin	+48.2%		0.67	27.3	\$1,333
Lapeer	+48.0%		0.68	25.1	\$1,220
Genesee	+46.4%		0.68	37.7	\$1,793
Bay	+46.2%		0.68	34.3	\$1,626
Shiawassee	+46.0%		0.68	29.8	\$1,411
Jackson	+46.0%		0.69	33.1	\$1,565
Macomb	+45.1%		0.69	40.3	\$1,880
Kalamazoo	+40.1%		0.71	35.2	\$1,511
Lenawee	+39.6%		0.72	28.5	\$1,215

COUNTY	JUMP AT SALE	TAXABLE ÷ SEV	MILLS	ADDED TAX	
Isabella	+39.5%		0.72	29.9	\$1,270
Oakland	+38.8%		0.72	36.0	\$1,512
Saginaw	+38.6%		0.72	35.4	\$1,481
Clinton	+38.2%		0.72	30.9	\$1,283
Livingston	+38.1%		0.72	25.2	\$1,043
Washtenaw	+37.9%		0.72	35.3	\$1,456
Ingham	+37.9%		0.73	42.8	\$1,766
Midland	+37.6%		0.73	30.4	\$1,249
Eaton	+37.6%		0.73	33.6	\$1,375
Monroe	+37.0%		0.73	29.1	\$1,180
Michigan	+50.5%		0.66	30.0	\$1,508

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 school districts and villages, from Treasury's 2025 total millage rates, to a home worth \$300,000 (SEV \$150,000).
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.

Uncapping

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

Mill

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

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.

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.

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: Cartographic Boundary Files, counties, 2023

County outlines for the map.

Cite as: Align Lending, Michigan Property Tax Uncapping Study, 2026 edition.

<https://alignlending.com/research/michigan-property-tax-uncapping-study/>

Licensed CC BY 4.0: free to reuse with credit to Align Lending. Data and charts:

<https://alignlending.com/research/michigan-property-tax-uncapping-study/>

Align Lending LLC, NMLS #2041154, is a mortgage broker. Samantha Shelton, NMLS 1647301. Equal Housing Opportunity. Licensed in Michigan, Ohio, North Carolina, Florida, Louisiana and Texas. This research is published for information. It is not tax advice, not an offer to lend, and not a rate quote. A specific home's tax bill depends on the property, its school district and its millage; ask your assessor or a loan officer for the figure that applies to you.