

2018 Oceana Treasurer Report



Mary Lou Phillips, Treasurer

Betty L. Poort, Chief Deputy

Gail L Schulte, Deputy

Michele L Innis, Deputy

**The mission of the Oceana County Treasurer's team
is to serve taxpayers with respect, professionalism and commitment
to customer service above and beyond their expectations.**

The County Treasurer is elected to a four-year term and serves as the custodian of all County Funds. The Treasurer is a member of the Plat Board, Elections Commission, Board of Public Works, and the Chair of the Oceana County Land Bank Authority.

The Treasurer's office responsibilities include:

- Handling and reconciling cash for the County.
- Investing County funds while considering fund security, cash flow requirements and adherence to Public Act 20.
- Purchasing and collecting delinquent property taxes for 16 townships, 6 villages and the City of Hart while working closely with the local unit treasurers for a smooth tax settlement.
- Combining efforts with the local unit Treasurers and Assessors to process any property tax adjustments and report accurate values to the State of Michigan and taxing jurisdictions.
- Selling and maintaining records of all dog licenses in the County.
- Providing Deed Tax Certifications and Delinquent Tax Search services.

2017 Accomplishments:

- Issued a Request for Proposal (RFP) for Financial Institution Services to four different financial institutions eliminating service charge annual expense in the amount of \$13,000 and increasing interest earnings
- Changed credit card processing companies resulting in reduced expenses for the public as well as improving the turnaround time from 48 hours to 24 hours to receive funds.
- Paid off the General Obligation Limited Tax Note, Series 2017 on 2016 Delinquent Real Property Taxes within 6 months saving the County interest costs.
- Took pricing bids on mailing the 2016 delinquent real property tax notices and switched companies saving the County time and money.
- Provided banking and investing assistance to Oceana County Medical Care Facility and Mason-Oceana 911 with ideas on how to increase their interest earnings and to save on bank service charges.
- Reduced paper usage substantially by utilizing electronic storage and emailing various departments
- Saved time by receipting current tax collections directly into fund accounts versus manual general journal entries eliminating steps with process and human error.

2018 Goals:

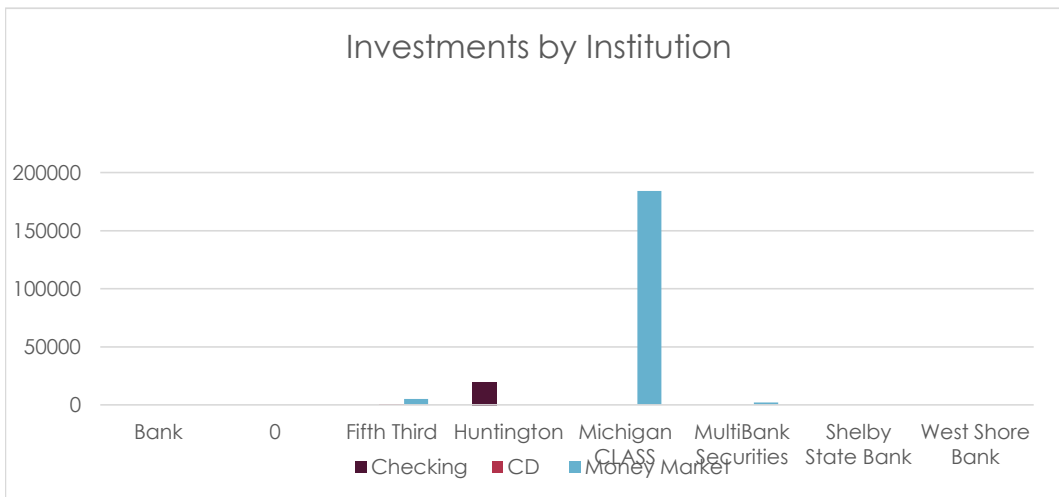
- Partner with the Administrator & Clerk's offices in implementing the New State of Accounts by December.
- Work towards eliminating the borrowing for the delinquent real property taxes in order to reduce interest costs, to eliminate Bond Attorney costs and to disburse tax collection to local units faster.
- Reduce paper through electronic recordings with the Register of Deeds.
- Diversify County investments, yet earn a respectable yield, with financial institutions within County.
- Determine County cash flow in order to maximize interest earnings.
- Set goals for dog licensing program. Please see Dog Licensing page within this report.

I hereby submit this annual report to the County Board of Commissioners. I encourage you to contact me with any questions or comments. As my first year as the Oceana County Treasurer, it has been a pleasure serving Oceana County this past year.

*Respectfully Submitted,
Mary Lou Phillips*

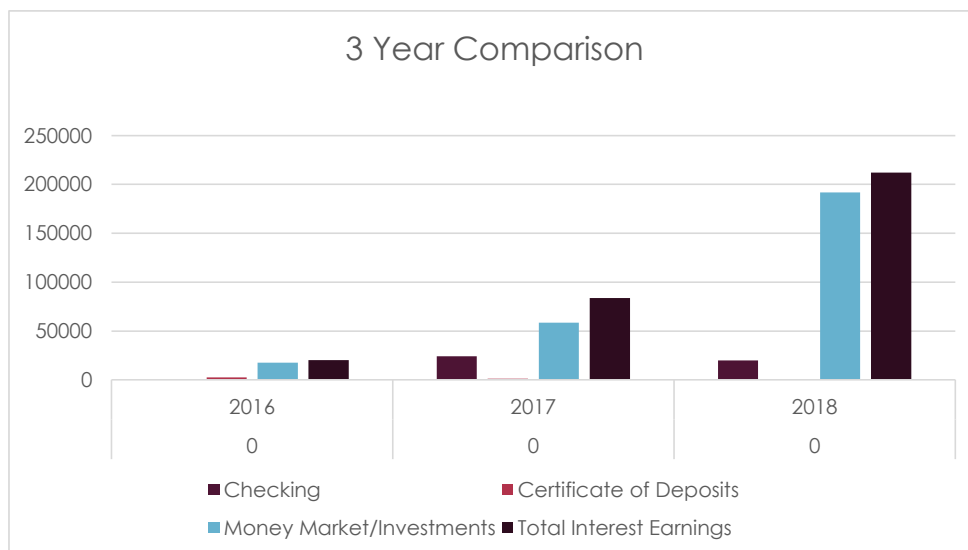
Investment & Interest Earned 2018

Bank	Year to Date Checking	CD Investment	Money Market Investment
Fifth Third	\$ -	\$ 445.10	\$ 5,143.19
Huntington	\$ 19,883.26		\$ -
Michigan CLASS	\$ -	\$ -	\$ 184,315.76
MultiBank Securities	\$ -	\$ -	\$ 2,169.52
Shelby State Bank	\$ -	\$ -	\$ -
West Shore Bank	\$ -	\$ -	\$ -
Total Earnings	\$ 19,883.26	\$ 445.10	\$ 191,628.47



Comparison of 2018 to Previous Years:

Category	2016	2017	2018
Checking	0.00	24,183.44	19,883.26
Certificate of Deposits	2,716.66	1,143.93	445.10
Money Market/Investments	17,557.81	58,376.35	191,628.47
Total Interest Earnings	20,274.47	83,703.72	211,956.83



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Delinquent Tax

It is the responsibility of the County Treasurer to collect delinquent real property taxes. Functions associated with delinquent taxes include writing receipts, processing tax roll adjustments to prior year tax rolls (for up to 20 years), processing bankruptcy claims, and managing forfeiture and foreclosure process, and being the Foreclosing Unit of Government.

Beginning March 1st of each year, the County Treasurer purchases delinquent real property taxes from the local units utilizing the cash in the delinquent tax revolving fund or may opt to borrow. We collect payments on the delinquent parcels for a period of not less than 24 months. During that time, we follow an extensive State mandated notification process which includes regular postal mail, certified mail, personal service (visit/hand deliver) to the property and publication in the in the local newspaper. We file a petition for foreclosure with the 27th Circuit Court.

If payment is not received by the 3rd year of assessment, we foreclose on the parcel and attempt to sell the parcel at auction. Prior to the auction, per Public Act 123 of 1999, the State is granted the right of first refusal to purchase any foreclosed parcels, local units and County/Land Bank have a right of refusal, after the State, for any parcels in their jurisdiction.

The performance measurements for delinquent tax administration are designated to: increase efficiencies to be better able to manage additional workload without staff additions, to reduce unit costs in managing forfeitures and foreclosures, and to institute foreclosure prevention programs. One of the prevention methods provided by the treasurer's office is Hardship Extension, which gives those taxpayers that have had a unusual circumstance in their life time to set up a payment plan to keep them from losing their property. It was used to protect 67 properties from foreclosure in 2018. In addition to the Hardship Extension, we also direct taxpayers to Michigan's Step Forward Program. We referred the taxpayers to Oceana Home Partnership for further assistance. We encourage taxpayers to work with a tax preparer to inquire on the Michigan Homestead Property Tax Credit. If the taxpayer is a Veteran, we encourage them to inquire at the Oceana County Veterans Affairs. We also accept credit card payments.

Real Taxes Returned Delinquent

Tax Year	<u>2017</u>	<u>2016</u>	<u>2015</u>
Number of Properties	3486	3609	3802
Amount Purchased	\$3,232,296	\$3,453,459	\$3,813,835

Tax Year	<u>2015 TAXES</u>	<u>2014 TAXES</u>	<u>2013 TAXES</u>
Properties Forfeited	607	644	628
Properties Foreclosed	10	24	38
Hardship Extensions	67	61	41

Tax Roll Adjustments, Calendar Year	2017	2016	2015
Michigan Tax Tribunal, Board of Review, & PRE Denials			

2017 Delinquent Taxes "Purchased" from Local Units at Settlement

<u>Township</u>	<u>2017 Total Adjusted Levy</u>	<u>Collected by Local Unit</u>	<u>Amount "Purchased" by County</u>
Benona	\$5,500,269.71	\$5,255,505.26	\$244,065.83
Claybanks	\$2,482,920.41	\$2,368,279.38	\$114,641.03
Colfax	\$1,149,026.21	\$1,045,447.41	\$103,244.16
Crystal	\$772,936.99	\$677,899.23	\$95,037.76
Elbridge	\$848,241.92	\$762,007.68	\$85,729.23
Ferry	\$889,160.59	\$783,899.71	\$101,295.58
Golden	\$7,236,375.91	\$6,768,199.78	\$468,176.13
Grant	\$2,716,952.63	\$2,481,952.34	\$235,000.29
Greenwood	\$1,160,200.53	\$1,037,823.72	\$122,376.93
Hart	\$3,010,863.10	\$2,868,056.41	\$141,391.18
Leavitt	\$824,878.92	\$709,491.83	\$115,387.09
Newfield	\$2,511,109.81	\$2,284,294.03	\$226,815.78
Otto	\$694,887.26	\$592,886.54	\$102,000.72
Pentwater	\$7,774,679.76	\$7,489,230.12	\$284,953.18
Shelby	\$3,244,730.60	\$2,981,948.51	\$261,458.98
Weare	\$1,389,809.37	\$1,211,919.95	\$176,227.12
Hart City	\$2,477,919.56	\$2,228,142.36	\$245,402.36
2017 Township Totals	\$44,684,963.28	\$41,546,984.26	\$3,123,203.35
Villages			
Hesperia			\$16,110.15
New Era - Grant			\$0.00
New Era - Shelby			\$1,127.71
Pentwater			\$23,166.69
Rothbury			\$8,707.65
Shelby			\$47,365.63
Walkerville			\$12,614.74
2017 Village Totals			\$109,092.57
2017 Overall Delinquent Taxes "Purchased" from Local Units at Settlement			\$3,232,295.92

2018 Deed Certifications

It is the Treasurer's Office responsibility to certify that all taxes are paid on instruments transferring real estate in Oceana County prior to the document being recorded with the County Register of Deeds Office (State Statue MCL 48.101.)

We certified 1,261 Warranty Deeds and collected \$6,305.00 in revenue.

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Dog and Kennel License Program

The County Treasurer's office manages the dog and kennel licensing revenue per state statute, Act 339 of 1919. The statute requires that an owner of a dog that is 4 or more months old shall apply for a license for the dog within 30 days of the dog becoming 4 months old. Based on the expiration date of the rabies vaccination, a license can be purchased for one year or for three years. If your dog is spayed or neutered, the license is less expensive. In order to receive the reduced price, proof of sterilization must be provided and signed by an accredited veterinarian.

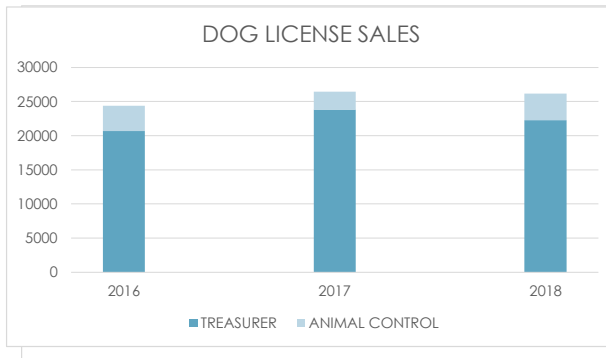
Licenses are available on the first business day in January of each year. A late fee is assessed if the license is not renewed by the last day of the month in which the dog's current rabies vaccination expires.

License Fee Rates Effective January 1, 2017 are as follows:

	<u>One Year Rate</u>	<u>Three Year Rate</u>	Late Fees applied: <u>One Year Rate</u>	<u>Three Year Rate</u>
Regular License Fee	\$15.00	\$40.00	\$30.00	\$60.00
Reduced Rate - Spayed or Neutered	\$8.00	\$20.00	\$16.00	\$32.00

Income slightly increased in 2017 due to the spay/neutered fee on non-licensed animals increasing. Oceana County constructed a new Animal Control building in 2017. During construction, their offices were relocated to the Oceana County Airport building. A 3 year income history is below for your review.

	2016	2017	2018
TREASURER	\$ 20,693.00	\$ 23,823.00	\$ 22,263.00
ANIMAL CONTROL	\$ 3,693.00	\$ 2,606.00	\$ 3,890.00
	\$ 24,386.00	\$ 26,429.00	\$ 26,153.00



Goals from 2018 have been partially met. We have continued the efforts to make sure dog owners have updated records when they purchase new licenses.

The Animal Control now can log on remotely to the Animal License Program on the County Server. They are able to see up to date information from our sales and we can see up to date information from their sales.

Goals for 2019

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