

2020 Oceana Treasurer Report



Mary Lou Phillips, Treasurer

Betty L. Poort, Chief Deputy

Tressa Latimore, Deputy

Mindy Whitney, Deputy (New in 2020)

Michele Innis, Deputy (Retired in 2020)

2021 Goals

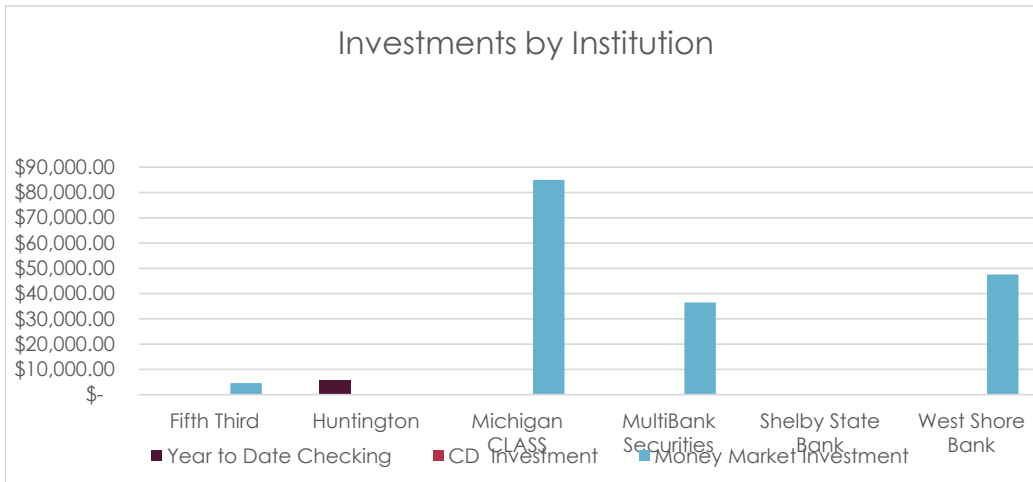
- Upgrade the County Treasurer website to make it more informative, allow access to settlement information, and to include forms and information that will be beneficial in helping Oceana County Taxpayers and Residents.
- Completion of settlement process for 2020 taxes and assuring that the Township reports balance with the County Database created in 2020. This includes balancing to all Board of Review changes, Michigan Tax Tribunal changes, Principal Residence Exemption denials, new Principal Residence Exemptions and State Tax Commission updates for the 2020 Tax year.
- Implement the new changes in the General Property Tax Act in regards to the new claims process and to change the accounting procedures accordingly.
- Create a policy in regards to determining future surpluses in the Delinquent Tax Revolving Fund after an adequate amount is retained to maintain our self funding in order to purchase the delinquent property taxes from the taxing units versus borrowing utilizing a Tax Anticipation Note. This will include analyzing the funds in the Foreclosure fund.
- Create procedures for new township treasurers giving them guidance on how to best perform their duties. This will ultimately assist with a smooth settlement process in March of each year.

I hereby submit this annual report to the County Board of Commissioners. I encourage you to contact me with any questions or comments. At the end of my first term as the Oceana County Treasurer, it continues to be a pleasure serving Oceana County. The Treasurer team achieved many accomplishments.

*Respectfully Submitted,
Mary Lou Phillips*

Investment & Interest Earned 2020

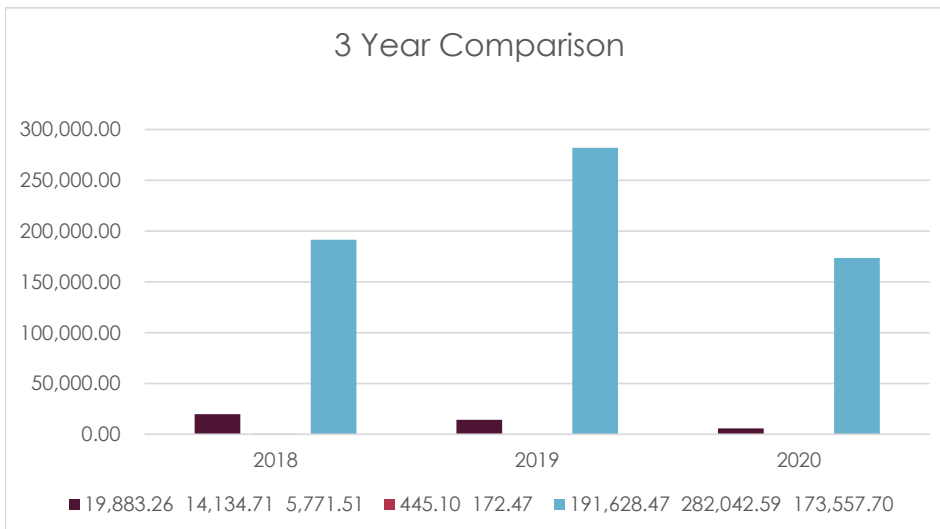
Bank	Year to Date Checking	CD Investment	Money Market Investment
Fifth Third	\$ -	\$ -	\$ 4,568.01
Huntington	\$ 5,771.51		\$ -
Michigan CLASS	\$ -	\$ -	\$ 84,915.14
MultiBank Securities	\$ -	\$ -	\$ 36,522.28
Shelby State Bank	\$ -	\$ -	\$ -
West Shore Bank	\$ -	\$ -	\$ 47,552.27
Total Earnings	\$ 5,771.51	\$ -	\$ 173,557.70



Comparison of 2020 to Previous Years:

Category	2018	2019	2020
Checking	19,883.26	14,134.71	5,771.51
Certificate of Deposits	445.10	172.47	
Money Market/Investments	191,628.47	282,042.59	173,557.70
Total Interest Earnings	211,956.83	296,349.77	179,329.21

Interest rates were declining throughout 2020.



Updated 01/26/2021

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 offering a Payment Agreement, 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 57 properties from foreclosure in 2020. In addition to Payment Agreements, we also direct taxpayers to Michigan's Step Forward Program, True North Community Services, Love Inc, Michigan Department of Health & Human Services, and Veteran's Affairs, if applicable. We enlighten the taxpayer on Michigan Homestead Property tax credit by filing their Michigan tax return and poverty exemption by inquiring with their township. We also accept credit card payments.

Real Taxes Returned Delinquent

Tax Year	<u>2017</u>	<u>2018</u>	<u>2019</u>
Number of Properties	3697	3769	3254
Amount Purchased	\$3,232,594	\$3,543,040	\$3,410,367

Tax Year	<u>2015</u>	<u>2016</u>	<u>2017</u>
Properties Forfeited	607	545	583
Properties Foreclosed	17	22	19
Payment Agreements	67	62	57

Tax Roll Adjustments, Calendar Year	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>
Michigan Tax Tribunal, Board of Review, & PRE Denials	131	62	135	120

2019 Delinquent Taxes "Purchased" from Local Units at Settlement

<u>Township</u>	<u>2019 Total Adjusted Levy</u>	<u>Collected by Local Unit</u>	<u>Amount "Purchased" by County</u>
Benona	\$6,116,651.45	\$5,799,606.54	\$316,000.84
Claybanks	\$2,767,165.29	\$2,595,685.20	\$171,480.09
Colfax	\$1,335,115.25	\$1,245,424.73	\$89,353.50
Crystal	\$885,150.90	\$792,385.87	\$92,504.74
Elbridge	\$920,017.33	\$843,102.28	\$76,333.79
Ferry	\$940,596.33	\$842,757.20	\$97,449.22
Golden	\$7,571,932.52	\$7,057,160.93	\$514,771.59
Grant	\$2,752,477.49	\$2,517,781.44	\$234,688.01
Greenwood	\$1,272,406.48	\$1,138,815.45	\$133,591.03
Hart	\$3,070,891.94	\$2,937,472.87	\$133,419.07
Leavitt	\$885,350.79	\$772,383.01	\$112,967.78
Newfield	\$2,669,429.37	\$2,412,322.69	\$257,106.68
Otto	\$725,775.79	\$613,236.23	\$112,539.56
Pentwater	\$8,269,782.28	\$7,926,530.05	\$343,245.99
Shelby	\$3,371,510.05	\$3,157,024.49	\$213,480.60
Weare	\$1,556,699.80	\$1,381,596.28	\$174,738.20
Hart City	\$2,580,663.75	\$2,324,859.91	\$248,840.68
2019 Township Totals	\$47,691,616.81	\$44,358,145.17	\$3,322,511.37
Villages			
Hesperia			\$9,591.09
New Era - Grant			\$595.89
New Era - Shelby			\$2,058.48
Pentwater			\$17,144.63
Rothbury			\$3,517.80
Shelby			\$45,160.70
Walkerville			\$9,524.25
2019 Village Totals			\$87,592.84
2019 Overall Delinquent Taxes "Purchased" from Local Units at Settlement			\$3,410,104.21

2020 Tax 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 Statute MCL 48.101.)

In September of 2019 a new land division law went into effect requiring tax certification before a parcel could be split. A total of 1,375 tax certifications between certifying Warranty Deeds and land divisions provided \$6,875.60 in revenue.

UPDATED 01/27/2021

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.

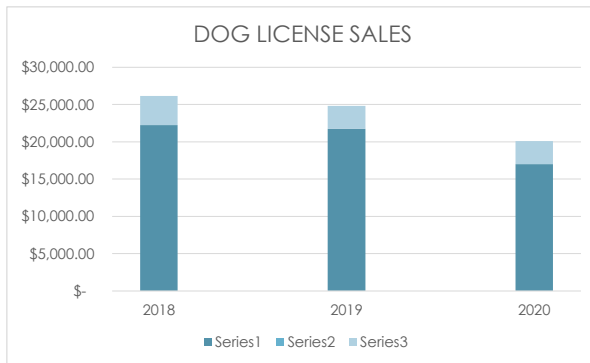
Licenses are available on the first business day in January of each year. A late fee is assessed if the license is not renewed by the last day of the month in which the dog's current rabies vaccination expires.

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

	<u>One Year Rate</u>	<u>Three Year Rate</u>	<u>Late Fees applied:</u>	
			<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

Due to the COVID-19 Pandemic dog license income was seriously impacted in 2020. Many of the Veterinarian offices were closed for quite awhile for routine vaccinations. Once they were allowed to reopen, the offices were challenged with setting appointments for vaccinations. Because of the circumstances, we were waiving the late fees.

	2018	2019	2020
TREASURER	\$ 22,263.00	\$ 21,731.00	\$ 16,995.00
ANIMAL CONTROL	\$ 3,890.00	\$ 3,092.00	\$ 3,092.00
	\$ 26,153.00	\$ 24,823.00	\$ 20,087.00



UPDATED 01/26/2021