Oceana County

Treasurer's

2021 Annual Report

Treasurer – Mary Lou Phillips
Chief Deputy Treasurer – Betty L. Poort
Deputy – Tressa L. Latimore
Deputy – Melinda S. Whitney

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, the Oceana County Brownfield Redevopment Authority and the American Rescue Fund Advisory Committee. The Treasurer is 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.

2021 Challenges:

- Finding time to cross train the Treasurer team on the Chief Deputy's tasks just in case she retired in the year 2021.
- Assisting a couple of new treasurers navigate their first year of tax collection. One had a database change for a tax capture that was not completely setup correctly resulting in a redo of all of the tax disbursements. The other had no training from the retired treasurer that gave several challenges from assisting in balancing the tax checkbook to verifying all disbursements were accurate to the taxing units in the township.

2021 Accomplishments:

- Retaining our Chief Deputy Treasurer who decided not to retire!
- Continued success in cross training team members and updating office procedures.
- Success in working with the township assessors and treasurers to make the tax headings on tax bills more user friendly to the taxpayer and creating uniformity throughout Oceana County so County wide reports can be generated combining all totals for each taxing unit alleviating the need for manual report creation at settlement.
- Settlement process for 2021 went very smoothly in regards to implementing our new procedures of balancing each township's tax database to the County's tax database. We were able to discover adjustments that had not been processed by the townships and were able to obtain documentation for any and all adjustments. Truly an accomplishment! We learned also how to make it better in 2022.
- Implemented new changes to the General Property Tax Act in regards to the new claims process.
- Upgraded the County Treasurer's website to make it more informative by including settlement information, and to include forms and information that will be beneficial in helping Oceana County Taxpayers and Residents.
- Assisted Oceana County offices with new revenue transmittal forms to accommodate the new Chart of Accounts implementation prior to yearend.

2022 Goals

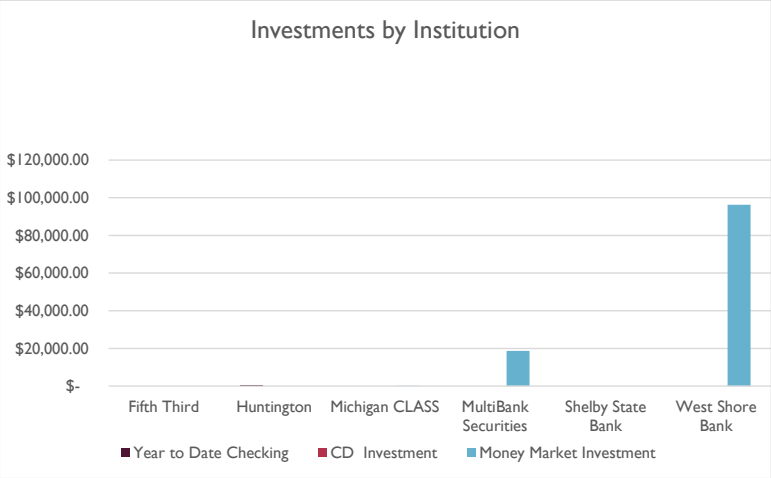
- Work on the accounting procedures to accommodate the new claims process with tax foreclosures.
- A 2021 goal is being moved to a 2022 Goal in regards to the Treasurer's Delinquent Tax Revolving Fund and the Treasurer's Foreclosure Fund. State Treasury is reviewing County Treasurer's recommendations in accounting for delinquent tax collection. Once accomplished, we hope to create a County 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 purchasing the delinquent property taxes from the taxing units versus borrowing and utilizing a Tax Anticipation Note. This will also included analyzing the funds in the Foreclosure Fund.
- We continue to work on a guide to assist local treasurers in annual tax collection. This will assist a new treasurer to have guidelines just in case a prior treasurer is not available to train upon their departure from the office.

I hereby submit this annual report to the County Board of Commissioners. I encourage you to contact me with any questions or comments. Entering into my sixth year 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 2021

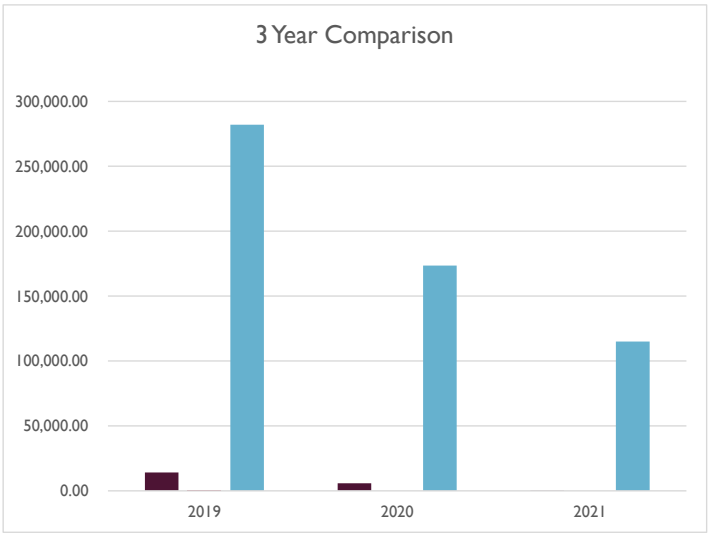
Bank	Year to Date Checking	CD Investment	Money Market Investment
Fifth Third	$ -	$ -	
Huntington	$ 36.46		$ -
Michigan CLASS	$ -	$ -	$ 66.32
MultiBank Securities	$ -	$ -	$ 18,607.50
Shelby State Bank	$ -	$ -	$ -
West Shore Bank	$ -	$ -	$ 96,283.60
Total Earnings	$ 36.46	$ -	$ 114,957.42



Comparison of 2021 to Previous Years:

Category	2019	2020	2021
Checking	14,134.71	5,771.51	36.46
Certificate of Deposits	172.47	0.00	0.00
Money Market/Investments	282,042.59	173,557.70	114,957.42
Total Interest Earnings	296,349.77	179,329.21	114,993.88

Interest rates were declining throughout 2021.



Updated 01/20/2022

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 the General Property Tax Act, 211.78m, the State is granted the right of first refusal to purchase any foreclosed parcels at the greater of the minimum bid or its fair market value. If the State elects not to purchase, then the local unit has the right to purchase at minimumu bid, or if a claim was filed, then at fair market value. If the local unit does not exercise their right, then the County/Land Bank may purchase at minimum bid, or if a claim was filed, at fair market value.

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 45 properties from foreclosure in 2021. 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	2018	2019	2020	
Number of Properties	3769	3254	3022	
Amount Purchased	$3,543,040	$3,410,367	$3,030,577	

Tax Year	2016	2017	2018	2019
Properties Forfeited	545	583	553	525
Properties Foreclosed	22	19	33	6
Payment Agreements	62	57	45	42

Tax Roll Adjustments, Calendar Year	2018	2019	2020	2021
Michigan Tax Tribunal, Board of Review, & PRE Denials	62	135	120	116

2020 Real & Personal Delinquent Tax Summary for Local Units at Settlement

Township	2020 Real & Personal Total Adjusted Levy	2020 Real & Personal Collected by Local Unit	Amount of Real Taxes "Purchased" by County
Benona	$6,042,280.90	$5,795,808.35	$238,896.86
Claybanks	$2,790,316.49	$2,637,990.30	$152,326.19
Colfax	$1,371,757.43	$1,294,592.80	$76,386.00
Crystal	$880,146.17	$801,130.18	$79,015.99
Elbridge	$982,667.37	$917,262.71	$65,348.03
Ferry	$928,171.01	$836,005.88	$91,222.92
Golden	$7,664,401.94	$7,199,288.37	$464,107.52
Grant	$2,690,284.29	$2,498,963.10	$191,321.19
Greenwood	$1,287,148.48	$1,141,417.36	$145,465.97
Hart	$3,250,333.76	$3,145,776.72	$102,883.96
Leavitt	$957,839.56	$812,581.82	$122,963.11
Newfield	$2,694,404.91	$2,469,536.75	$224,868.16
Otto	$730,590.74	$627,932.42	$102,561.59
Pentwater	$8,588,704.15	$8,320,186.45	$266,313.99
Shelby	$3,352,274.01	$3,161,352.28	$187,757.61
Weare	$1,704,409.45	$1,529,673.93	$174,735.52
Hart City	$2,624,286.06	$2,375,019.63	$243,318.91
2020 Township Totals	$48,540,016.72	$45,564,519.05	$2,929,493.52
Villages			
Hesperia			$8,086.55
New Era - Grant			$389.39
New Era - Shelby			$2,496.02
Pentwater			$34,172.22
Rothbury			$2,828.64
Shelby			$38,005.63
Walkerville			$15,105.41
2020 Village Totals			$101,083.86
2020 Overall Delinquent Taxes "Purchased" from Local Units at Settlement			$3,030,577.38

2021 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 Statue 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 Waranty Deeds and land divisions provided $7,222.60 in revenue.

Dog and Kennel License Program

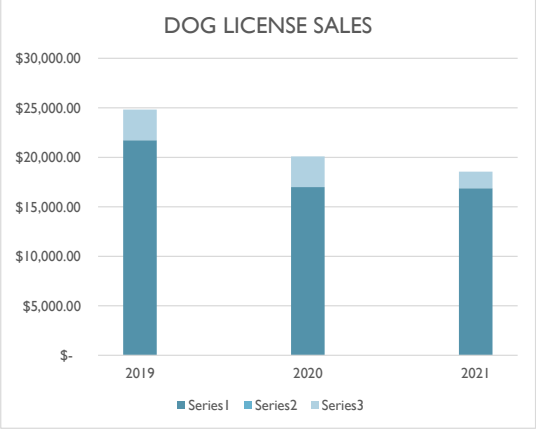
The County Treasurer's office manages the dog and kennel licensing revenue per state statute, Act 339 of 1919. The statute requires that an owner of a dog that is 4 or more months old shall apply for a license for the dog within 30 days of the dog becoming 4 months old. Based on the expiration date of 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:

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

	2019	2020	2021
TREASURER	$ 21,731.00	$ 16,995.00	$ 16,885.00
ANIMAL CONTROL	$ 3,092.00	$ 3,092.00	$ 1,676.00
	$ 24,823.00	$ 20,087.00	$ 18,561.00



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