Oceana County

Treasurer's Office

2022 Annual Report

Treasurer – Mary Lou Phillips
Chief Deputy Treasurer – Betty L. Poort
Deputy – Melinda S. Whitney
Deputy – Polly Cornish

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, the Elections Commission, the Board of Public Works, the Treasurer of the Oceana County Brownfield Redevopment Authority, the American Rescue Fund Advisory Committee 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.
- Preparing a Tax Database for the current year which is utilized in the current tax collection process to assure the local unit has made all adjustments to the tax database as well as knowing how much tax was to be collected for all taxing units.
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- 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.
- 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.
- Selling and maintaining records of all dog licenses in the County.
- Providing Deed Tax Certifications and Delinquent Tax Search services.
- Monitor all funds within General Ledger to assure proper accounting functions are being performed.

2022 Challenges:

- Employee resigned her position in August of 2022 after 3 years with the office for personal reasons, but we did not get time to rehire until November.
- Hiring a new employee in November which is a very busy time of year with reviewing township databases prior to winter tax bills being mailed.
- With the staff shortage, we were unable to achieve all of our goals for the year

2022 Accomplishments:

- We were able to work on new accounting procedures to accommodate the new claims process with tax foreclosures.
- We assisted 43 property owners avoid tax foreclosures with allowing them extra time to pay their 2019 property taxes.
- We were able to increase the County's interest and dividends earnings by just over $300,000 from 2021 to 2022 with market and interest rate improvements.

2023 Goals

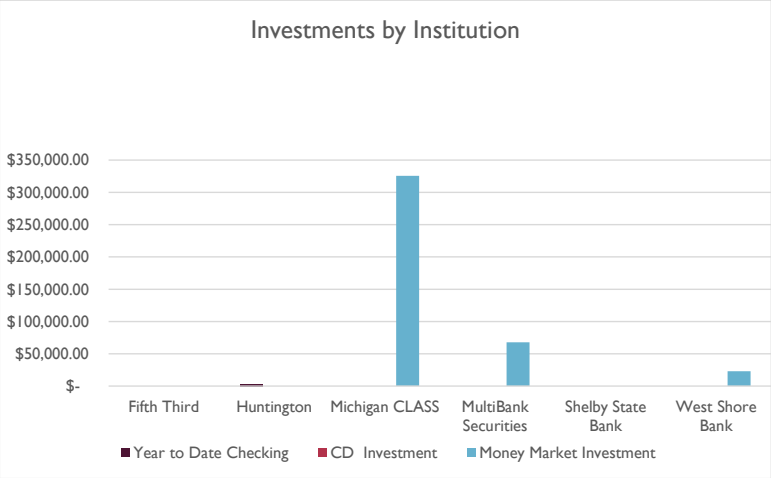
- The County Treasurer's office has monthly ticklers of items that require attention throughout the year. A goal is to take the handwritten ticklers and type them so when procedural changes happen, then we can easily update the Tickler for future use. The Ticklers also will assist any new employees entering the Treasurer's office in the years to come.
- A goal continues 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 recommendation 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 Foreclsoure 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.
- Separate the Foreclosure Fund investments per year and calculate the interest and dividends earned per year.

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 2022

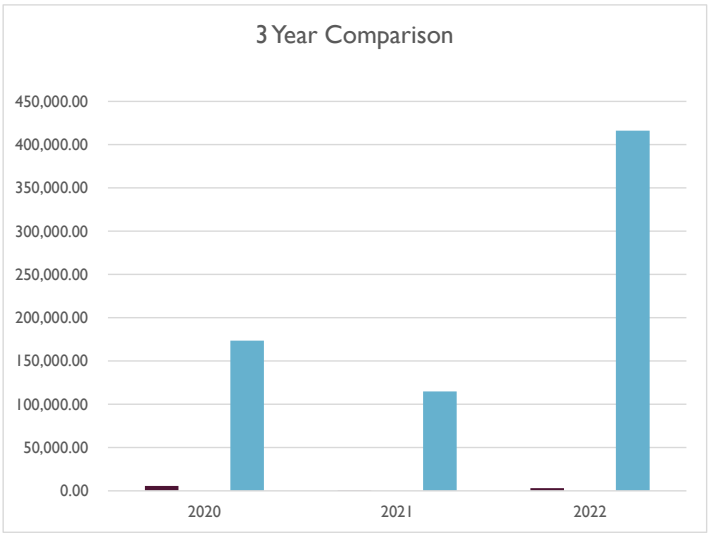
Bank	Year to Date Checking	CD Investment	Money Market Investment
Fifth Third	$ -	$ -	
Huntington	$ 3,110.01		$ -
Michigan CLASS	$ -	$ -	$ 325,468.39
MultiBank Securities	$ -	$ -	$ 67,909.06
Shelby State Bank	$ -	$ -	$ -
West Shore Bank	$ -	$ -	$ 22,786.04
Total Earnings	$ 3,110.01	$ -	$ 416,163.49



Comparison of 2022 to Previous Years:

Category	2020	2021	2022
Checking	5,771.51	36.46	3,110.01
Certificate of Deposits	0.00	0.00	0.00
Money Market/Investments	173,557.70	114,957.42	416,163.49
Total Interest Earnings	179,329.21	114,993.88	419,273.50

Interest rates began to increase the last quarter of 2022.



Updated 01/20/2023

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 43 properties from foreclosure in 2022 for the 2019 tax year. In addition to Payment Agreements, we also direct taxpayers to Mid Michigan Community Action, True North Community Services, Love Inc, Michigan Department of Health & Human Servi and Veteran's Affairs, if applicable. We enlighten the taxpayer on Michigan Homestead Property tax credit by filing their Michigan tax return, the poverty exemption by inquiring with their township and review whether they may qualify for the Principal Residence Exemption. We also accept credit card payments.

Real Taxes Returned Delinquent	NEED TO VERIFY			
Tax Year	2018	2019	2020	2021
Number of Properties	3769	3254	3022	3221
Amount Purchased	$3,543,040	$3,410,367	$3,030,577	$3,060,402

History of Forfeitures & Foreclosures:	Tax Year 2016	Tax Year 2017	Tax Year 2018	Tax Year 2019
Forfeited Properties	407	382	358	341
Forclosed Properties	27	16	11	11

Tax Roll Adjustments Processed in 2022	2019	2020	2021	2022
for Michigan Tax Tribunals, Board of Reviews & PRE Denials	19	15	64	24

Real & Personal Tax Summary for Local Units - 2021 Tax Year for March 2022 Settlemer
Ad Valorem plus (DNR PILT) and Land Bank

Township	2021 Real & Personal Taxes to Collect	2021 Real & Personal Taxes Collected	Amount of Real Taxes Delinquent Including Land Bank
Benona	$6,557,011.58	$6,243,100.38	$313,269.44
Claybanks	$2,887,497.69	$2,769,157.86	$118,339.83
Colfax	$1,389,701.96	$1,325,823.94	$63,662.63
Crystal	$898,712.70	$809,005.23	$89,707.47
Elbridge	$1,010,284.30	$926,734.75	$83,547.17
Ferry	$1,016,763.80	$903,121.38	$111,393.22
Golden	$7,961,297.13	$7,517,509.62	$443,829.84
Grant	$2,955,373.35	$2,698,389.11	$256,984.24
Greenwood	$1,289,188.50	$1,144,896.84	$144,293.66
Hart	$3,322,003.44	$3,218,880.55	$103,122.89
Leavitt	$1,001,324.15	$897,725.81	$103,598.34
Newfield	$2,695,558.78	$2,494,555.11	$200,803.67
Otto	$774,899.81	$681,172.84	$93,726.97
Pentwater	$8,682,810.03	$8,363,954.85	$318,654.22
Shelby	$3,695,101.38	$3,491,398.11	$199,197.00
Weare	$1,784,390.30	$1,614,702.22	$169,356.47
Hart City	$2,582,238.02	$2,417,829.69	$162,889.48
2021 Township Totals	$50,504,156.92	$47,517,958.29	$2,976,376.54
Villages			
Hesperia			$14,160.06
New Era - Grant			$212.81
New Era - Shelby			$2,000.43
Pentwater			$29,465.45
Rothbury			$3,102.59
Shelby			$24,868.15
Walkerville			$10,216.14
2021 Village Totals			$84,025.63
2021 Overall Delinquent Taxes "Purchased" from Local Units at Settlement			$3,060,402.17

2022 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 1,271 tax certifications between certifying Waranty Deeds and land divisions provided $6,355.00 in revenue.

Dog and Kennel License Program

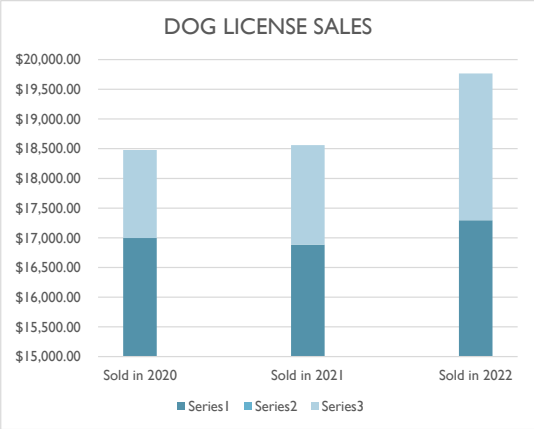
The County Treasurer's office manages the dog and kennel licensing revenue per state statute, Act 339 of 1919. The statute requires that an owner of a dog that is 4 or more months old shall apply for a license for the dog within 30 days of the dog becoming 4 months old. Based on the expiration date of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

	Dog Licenses Sold in 2020	Dog Licenses Sold in 2021	Dog Licenses Sold in 2022
TREASURER	$ 16,995.00	$ 16,885.00	$ 17,295.00
ANIMAL CONTROL	$ 1,484.00	$ 1,676.00	$ 2,470.00
	$ 18,479.00	$ 18,561.00	$ 19,765.00



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