# 2020 Annual Report of the County Treasurer



Treasurer of Jackson County

Karen A. Coffman

March 2021

**County of Jackson** 

# Office of the County Treasurer

### 2020 Annual Report

March 2021

Honorable Commissioners

Jackson County Board of Commissioners

The Office of the County Treasurer was established by the Michigan State Constitution (Article VII, Section 4). The four-year term of office is filled by partisan election. The duties and powers of the County Treasurer are provided, first and foremost by state law and by authorization of the County Board of Commissioners.

State statutes, under the guidance of the Bureau of Local Government Services Audit Division and the State Treasury Department, dictate the functions of the Treasurer's Office.

The two main roles of the County Treasurer are as the custodian of all county funds and the collection of delinquent taxes. Additionally, the County Treasurer fulfills many other responsibilities.

The County receives money from many sources. The principle source of revenue is an ad valorem property tax. Other income is received from state and federal grants, interest income, inheritance taxes and various service and license fees. Many of the County's departments collect money in the course of their business. This money is deposited with the Treasurer, who serves as the county's banker. Besides revenue items, the Treasurer is responsible for all monies coming into the County including statutory responsibility for Medical Care Facility and County Road Funds.

The Office is responsible for accounting of all revenue, investments, and monies in financial institutions; sales and distribution of dog licenses to local units of government and the public; collection of the inheritance tax for the State of Michigan; re-conveyance of property; certification of deeds and plat maps and other documents pertaining to tax histories and litigation; also conducts the annual auction of tax foreclosed properties according to Public Act 123 of 1999.

The County Treasurer, by virtue of the Office, is a member of the County Elections Commission, Apportionment Committee, County Plat Board, and County Tax Allocation Board. The Jackson County Treasurer is also the Administrative Agent for the Delinquent Tax Revolving Fund and Tax Administration Funds.

State statutes, under the guidance of the Bureau of Local Government Services Audit Division and the State Treasury Department, dictate the functions of the County Treasurer's Office.

We are pleased to submit the annual report of the County Treasurer's Office for 2020. It is our intent, by presenting this annual report to provide statistics and numbers as a result of the services we provide as well as report the monetary impact of these services to the general fund.

## **Foreclosure Prevention**

The Jackson County Treasurers office has continued its scope of foreclosure prevention this past year through a three pronged approach.

## Federal and State Funding Available

The Michigan State Housing Development Authority announced a new program in January of 2013 designed to assist homeowners who have endured a financial hardship. This program, **Step Forward Michigan**, continues to work directly with County Treasurers to pay delinquent property taxes for those homeowners that were eligible for the program. Hundreds of citizens in our community have been able to receive this much needed financial assistance of federal and state funding to prevent tax foreclosure.

# Community Partners, Collaboration, and Resources

With the announcement of this comprehensive, statewide program aimed to help homeowners who are at high risk of foreclosure, **Community Action Agency** in Jackson continues to be a valuable partner in the implementation and outreach for our community. We were able to refer citizens to Community Action Agency and their staff provided assistance to homeowners in filling out the application for the Step Forward program.

For the seventh year we have continued our partnership with **Legal Services of South Central Michigan**. The purpose of this partnership was to assist low and moderate income owners and or occupants who were in jeopardy of losing their homes due to tax foreclosure or were in jeopardy due to predatory mortgage practices associated with or triggered by the nonpayment of property taxes. Other legal issues that could be addressed were rescue scams, predatory loans, hardship or poverty exemptions, homestead, probate or competency issues.

### Hardship Deferrals

Each year we have two hearings, one in January and one in February, for citizens who are concerned about their ability to pay the delinquent taxes before the deadline. A total of **142 hardships** were granted allowing these taxpayers more time to pay the delinquent balance owed on a total of **154 parcels** and preventing foreclosure for that year.

As an additional prevention method, we added an additional personal service visit for each delinquent taxpayer with a house on the property. The law requires that we must do at least one visit to make contact with the taxpayer and or interested parties to notify of the delinquent taxes and possible pending foreclosure. We visited **1,181 properties** on the first round of required personal service visits. The second round of personal visits we visited **681 properties**. By adding this additional visit, we believe it is one more opportunity to prevent foreclosure.

# Outreach, Communication & Education

The Jackson County Treasurer's office continues to improve outreach, communication and education to the public and the local units of government. Specific activities and initiatives included:

- In collaboration with **Legal Services of South Central Michigan**, we held a Property Tax Foreclosure Forum at the Carnegie Branch of the Jackson District Library on Tuesday, **January 7, 2020** at 5:00 p.m.
- In collaboration with **Community Action Agency**, I participated in the Show Me the Money Day 2020 Community event at St. John United Church of Christ on **February 8, 2020** from 10:00- 2:00pm. This was a financial planning event for members of the public to attend.
- Jackson City Council person Freddie Dancy asked me to attend a Ward 2 meeting on **February 13, 2020** at the Salvation Army. I spoke about the tax foreclosure process.
- Providing printed publications on topics such as the forfeiture and foreclosure timelines; information about property taxes and steps to take to avoid tax foreclosure; information on mortgage foreclosure and steps to take to avoid losing your home; information about mortgage foreclosure scams and what to be aware of to prevent becoming a victim, and dog licensing.
- After mid-March 2020, the COVID 19 pandemic struck, significantly limiting any and all in person outreach efforts.

# GOALS for 2021

- Completely rework our internal March settlement process of obtaining tax data from all the local units moving to electronic submission of information
- Continue to assess and research how our office can expand our utilization of On Base digital platform for records archival in office
- Continue to utilize technology upgrades and improvements aimed at improving efficiency, saving taxpayer resources and increase productivity including Zoom
- Continue to provide educational training for Jackson County employees and local units of government on topics such as cash handling, fraud prevention and related financial or banking issues
- Work in partnership with Community Action Agency and local financial institutions to create resources for financial education classes with the intent to improve financial literacy in our community
- Work in partnership with Community Action Agency and Habitat for Humanity to create resources and opportunities to prevent tax foreclosure
- Work with Animal Shelter Director and Animal Control staff to increase issuance and sales of dog licenses in the County
- Work with County IT to explore and implement G2G (Government to Government) program for County credit card processing for more County departments
- Prepare and issue a Request for Proposal for Banking Services for the County's depository accounts and banking needs
- Maintain contact and communications with district state representatives and senators to inform and apprise them of the local impact of state legislation

Efforts to conduct business and the level of service delivery during 2020 were extremely affected by the COVID 19 pandemic. As a result of the pandemic, we realized the opportunity to adapt and make changes in our office. Specifically, we made an internal change to post all online payments live in real time. As a result of this change, we realized efficiencies in processing of these online payments. Not only did this change reduce the amount of staff time to process, it also increased the speed to real time for posting of payments made for the taxpayers. The next change that we implemented included allowing taxpayers the ability to pay their delinquent taxes via telephone. The new interactive voice response (IVR) feature was instrumental in increasing options for payment processing for taxpayers as well as increasing incoming revenue even when our physical office was closed to the public.

The past year also allowed this office to physically move our location from the second floor to the first floor in our newly renovated office space with minimal disruption for the public. We opened our new doors for the public on May 11, 2020. We are grateful for the new, highly efficient, office space to conduct our business for the County and our citizens.

Tax Collection and Tax Administration was definitely a challenge in 2020. The Governor of Michigan and the Supreme Court of Michigan issued several Executive Orders affecting property tax foreclosure. All tax foreclosures were stayed for several months. While these statutory deadlines were moved to accommodate the every changing reactions to the pandemic, ultimately we worked with those taxpayers in need of assistance to prevent foreclosure and were also able to suggest resources in the form of dollars to assist with paying delinquent taxes from the federal C.A.R.E.S. Act that was passed into law.

The Treasurer's Office continues to seek opportunities to work closely with those inside and outside of the County, to build solid relationships, to utilize new technology, to obtain better pricing and to find cost reductions.

We would like to thank our dedicated staff in the County Treasurers office for the continuing excellent customer service they provide the citizens of Jackson County. I look forward to continuing to work with the Board of Commissioners, as we look for ways to improve our delivery of services.

Respectfully submitted,

Karen A. Coffman

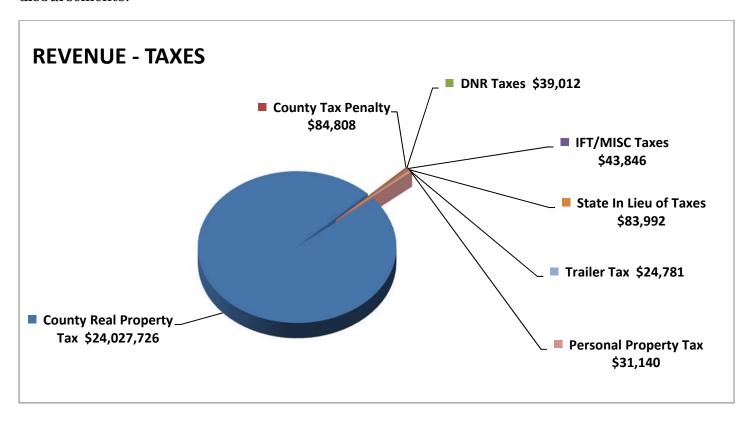
James C. Bradley

Jackson County Treasurer

Chief Deputy Treasurer

# **Custodian of County Funds**

The County Treasurer's Office is the depository for all county funds, by Board resolution and in accordance with Act No. 40, Public Acts of Michigan 1932 (MCL 48.40). We are required by State mandate to maintain the county treasury and are responsible for the collection and deposit of all public funds. Management activities include receipt for revenues, coordinate cash drawers and imprest cash for all departments, maintain bank accounts, reconcile receivables, and coordinate disbursement of funds held in trust, coordinate signature and transfer of funds to cover county disbursements.



# Other Revenue

Total General Fund Expenses for 2020	\$509,635
Total General Fund Revenues for 2020	\$30,260,866
Intergovernmental/Other	\$5,599,703
Passports	\$12,820
Deed Certification	\$19,995
Dog License	\$34,036
Tax Search	\$1,677
PA 105 Interest	\$1,615
Interest	\$432,506

### **Processing - Outputs**

The Office of the Treasurer began accepting credit cards payments in the main office for payment of delinquent taxes and online in 2009. We began tracking payments for delinquent taxes and the number of parcels. As you can see we have had a decrease in the dollars collected and a decrease in the total number of parcels in the usage of credit cards form of payment in the main office as compared to last year. This was a result of COVID 19 and the closure of our office to the public for several weeks in April, May and again in November. Inversely, as a direct result of our office being closed to the public, we had a significant increase in dollars collected and the number of parcels in the usage of ONLINE credit card payments.

	Total Dollars of Credit Card Payments in office	Number of <mark>Parcels</mark>
2009	\$322,908.77	371
2010	\$1,064,556.80	636
2011	\$1,300,867.28	1180
2012	\$1,412,394.14	1356
2013	\$1,660,908.54	1504
2014	\$1,603,457.95	1602
2015	\$1,349,567.82	1398
2016	\$593,698.00	1080
2017	\$505,558.03	1273
2018	\$578,756.75	1502
2019	\$619,409.52	1732
<b>2020</b>	\$363,798.22	<mark>915</mark>

	Total Dollars of Credit Card Online Payments	Number of <mark>Parcels</mark>
2009	\$103,608.49	117
2010	\$227,224.06	222
2011	\$222,910.06	265
2012	\$205,812.64	256
2013	\$374,127.98	386
2014	\$358,977.46	372
2015	\$555,014.30	526
2016	\$802,161.56	779
2017	\$908,645.84	979
2018	\$918,479.21	1237
2019	\$1,302,706.78	1262
<mark>2020</mark>	\$3,650,3132.99	<mark>3402</mark>

# Automated Clearing House (ACH) - New form of Payments accepted

The Jackson County Treasurer's office began accepting a new form of payment for delinquent taxes in May of 2016. Interested taxpayers can choose to set up an agreement with the Treasurer to pay delinquent taxes via an ACH payment. An ACH payment is an electronic debit of the taxpayers checking or savings account. Payments can be set up to be a one-time payment, or monthly payments on the 15th of each month. Since implementation of this payment type, we have helped hundreds of

taxpayers pay their delinquent taxes prior to the foreclosure deadline. This is another budgeting tool to help taxpayers as they pay down the delinquent taxes due. As we continued to expand this program during the entire year of 2020, we have worked with and continue to work with **over 50 taxpayers** to pay their delinquent taxes totaling **over \$85,320 dollars** at average monthly revenue of just over \$7,000.

	2014	2015	2016	2017	2018	2019	<mark>2020</mark>
	Actual	Actual	Actual	ACTUAL	ACTUAL	ACTUAL	<b>ACTUAL</b>
Number of Tax							
receipts						13,452	<b>13,713</b>
processed	14,265	14,158	13,886	13,563	13,459		
Total							
Taxes/Penalties							\$13,995259
/Fees							
collected	\$ 13,012,668	\$13,110,631	\$12,771,929	\$12,143,625	\$12,490,364	\$13,249,704	
Total Number							
of							<mark>24,975</mark>
Delinquent							
Notices mailed	24,710	23,731	23,543	23,173	22,613	22,975	

## **Jackson County General Fund Investment Pool**

The Office of the County Treasurer, in concert with County Administration and Finance, determines cash flow needs of the County, manages cash and invests funds accordingly. The Treasurer invests idle cash in excess of \$30 million dollars of County monies following the County Investment Policy and Public Act 20 as amended.

Cash and investment activities for the 12 months ending December 31, 2020 are discussed below. This report covers only the operations of the county that fall under the responsibility of the County Board of Commissioners. This report does not include operations of the Building Authority, other post-employment benefits (OPEB) or Pension, or activities of the Drain Commissioner.

The primary objectives of the county's investment activities, in priority order are:

- 1) Compliance with applicable laws,
- 2) Protection and Safety of principal,
- 3) Liquidity, and
- 4) Yield or return on investments.

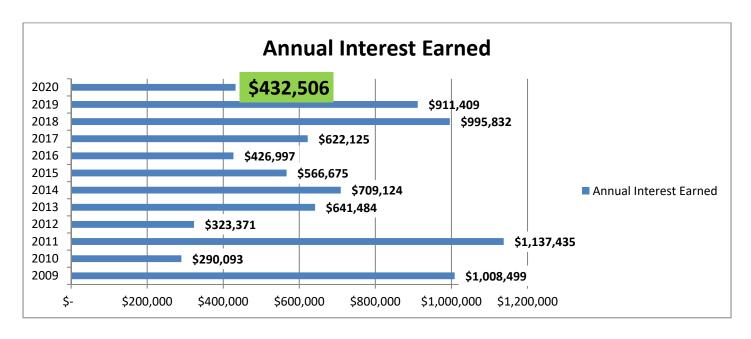
The market experienced unprecedented activity in reaction to the COVID 19 pandemic. In January, we held 12 long term fixed investments. At year end December, all of these investments had been called. This will have a significant impact on the investment portfolio as there are less investments earning investment income.

Diversification of Investment Type as of December 31, 2020

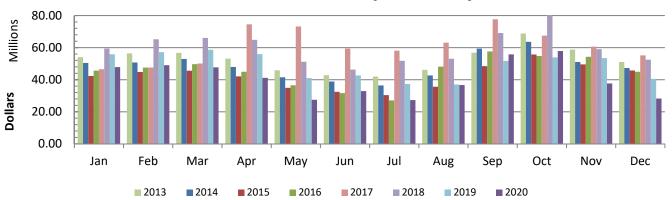
- 8 % of the investment portfolio in short term fixed type investments;
- 92 % of the investment portfolio in money market accounts

# **General Fund Portfolio Totals**

CUSIP	Issuer			Par Value	Rate	Maturity Date
Certificates of De	eposit					
61747MS69	Morgan Stanley		\$	250,000.00	2.800%	4/5/2021
32558	American 1 Credit Union		\$	500,000.00	2.750%	4/26/2021
864088DN6	Sturgis Bank		\$	250,000.00	2.500%	7/20/2021
38644ABM0	Grand River Bank		\$	250,000.00	3.000%	8/2/2021
21923LAF0	Cornerstone		\$	250,000.00	2.600%	
24000332	Ann Arbor State Bank		\$	500,000.00	2.750%	4/20/2023
59452WAE8	Michigan Legacy		\$	250,000.00	3.450%	11/9/2023
		Subtotal	\$	2,250,000.00		
Cash/Money Mar	kets					
	Comerica Bank		s	6,539,028.84		
	Michigan CLASS		5	19,432,655.50		
		Subtotal	s	25,971,684.34		
Treasuries / U.S.	Agencies					
			5	-		
		Subtotal	\$	-		
		Total	\$	28,221,684.34		







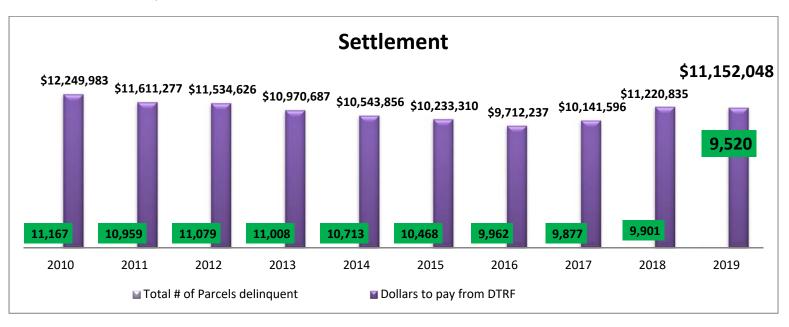
### **Delinquent Property Tax Administration**

It is the responsibility of the County Treasurer to collect delinquent real property taxes. The process is governed by the General Property Tax Act, Public Act 206 of 1893 and Public Act 123 of 1999 as amended. Functions associated with delinquent taxes include writing receipts, processing adjustments to prior year tax rolls for up to 20 years, processing bankruptcy claims, board of review adjustments, tax tribunal adjustments, and managing the annual forfeiture and foreclosure process. The county operates a Delinquent Tax Revolving Fund which was established in the early 1980's. The purpose of this fund is to make full payment for all delinquent property taxes to local units of government. Even in the midst of higher utilization the Delinquent Tax Revolving Fund has been one of the financing tools of the county.

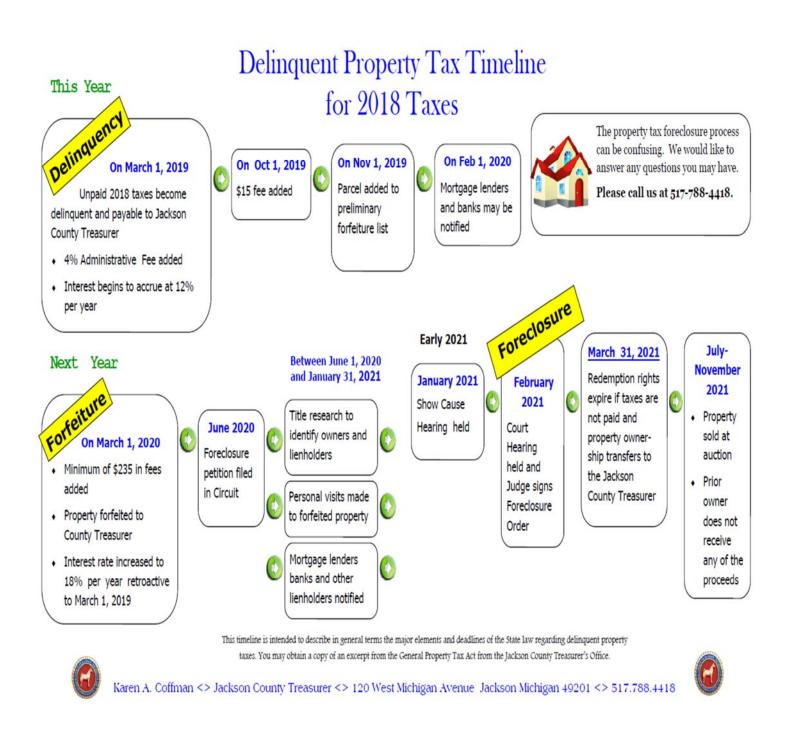
Local units electronically transfer their taxes to the county each year every March 1<sup>st</sup>, however, this office performs settlement functions three different times during that current year's tax collection. We do this in an effort to provide a check and balance between the local units and the County, as well as to make March 1<sup>st</sup> settlement smoother. The tax rolls are required to be maintained and adjusted by the County Treasurer for 20 years. Electronic settlement with the local units saves hours of staff time for the County Treasurer's office and for the treasurers of the local units of government.

The settlement process during the month of March consists of verifying taxes collected and adjusted as well as delinquent tax rolls. This office will settle with nineteen townships, seven villages and one city. As a result of this process, each of the delinquent tax rolls are purchased by the Delinquent Tax Revolving Fund. We have been able to purchase these taxes from the local units without having to borrow or utilize Delinquent Tax Anticipation Notes since 1999. Once settlement is complete, payments are distributed around May 20<sup>th</sup>.

Below is a chart that indicates the total number of delinquent real property tax parcels (in green) that were transferred to the County Treasurers office as well as how much money the Delinquent Tax Revolving Fund had to expend to purchase these taxes. There was a **decrease in total dollars and a decrease in total parcels transferring over to the County Treasurer's office for settlement and collection this year.** 



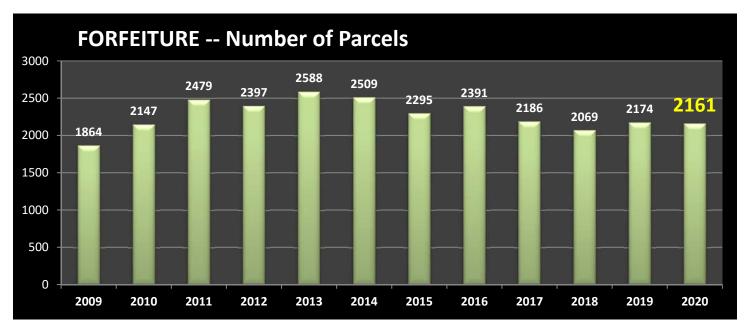
Once the taxes have been turned over by the local units, the Office of the County Treasurer begins collection of these taxes. The chart below describes the entire process beginning when the taxes come delinquent to the Treasurer's office, the next step is Forfeiture of the taxes, in which a lien is filed on the uncollected delinquent taxes, and if the taxes still remain uncollected at the end of 25 months, the Office of the County Treasurer will foreclose on the real property for nonpayment of delinquent taxes.

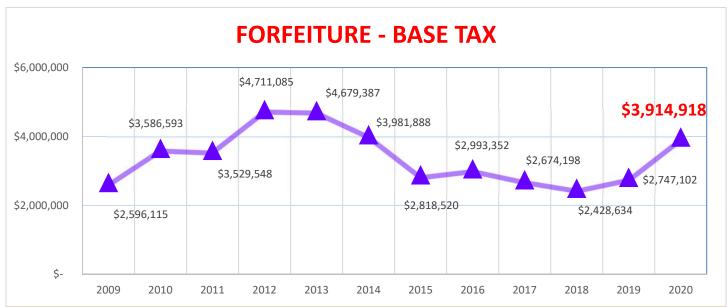


#### **Forfeiture**

The Forfeiture process begins on March 1<sup>st</sup> after one full year of collection efforts by the County Treasurer's office. Additional fees and penalties are added as set forth by state statute and a Lien is filed with the Register of Deeds office.

Below is a chart that reports the history of forfeiture with number of real property parcels. As you can see from the data, there was a **decrease in the number of parcels and an increase in base tax dollars in forfeiture for 2020.** 





The Office of the County Treasurer continues collection efforts on the delinquent real property taxes through the forfeiture cycle and if still unpaid, the taxes can and will be foreclosed for nonpayment on March 31st of the second year of collection (25 months).

#### **Foreclosure Prevention**

FORECLOSURE. Through a truly collaborative approach, we partnered with local agencies to reach those citizens that were experiencing financial hardships and to connect them to vital resources. Again this year was the continuation of the loan rescue program that would assist in paying delinquent property taxes for those that qualified.







The U.S. Department of the Treasury established the Hardest Hit Fund® in 2010 to provide targeted aid to families in states hit hard by the economic and housing market downturn. Michigan received a total of \$498.6 million in Emergency Economic Stabilization Act (EESA) or Troubled Asset Relief Program (TARP) funds to operate its Hardest Hit Funds® program.

Community Action Agency acted as our liaison between MSHDA and the Step Forward Program. We worked to inform, promote and communicate information about the program and direct citizens to contact CAA so they could get assistance in filling out the necessary paperwork to determine eligibility.

Throughout 2020, we had **75 citizens** apply for the program locally. The County Treasurers office received payments for delinquent taxes in the amount of **\$63,709 dollars for multiple tax years on 6 parcels in our community.** As part of this program, eligible applicants could also qualify to have their current taxes paid at the local units. The local units received payments for taxes in the amount of \$3,206 dollars for 3 parcels.

The Michigan State Housing Development Authority provided a report indicating that as of September 2020, a cumulative total of over \$750,000 dollars were disbursed throughout Jackson County impacting over 811 households paying delinquent property taxes to prevent foreclosure. In fact, Jackson County has had the 10<sup>th</sup> largest number of homeowners use this program in the state since 2010.

All in all, the program state wide has provided \$713,573,458 dollars in assistance. This program has been very successful in assisting those in need in our local community as well. This program did have a significant impact on preventing foreclosure. In May, we received information that this program has been extended until June 30, 2021.

A second approach to foreclosure prevention included working with Legal Services of South Central Michigan (LSSCM). Through collaborative efforts with LSSCM, we were able to refer prospective cases in which taxpayers were in need of specific legal guidance and information as it related to tax and mortgage foreclosure. In 2020, LSSCM opened **28 cases** for low and moderate income owners/occupants. These cases assisted a total of **30 individuals** who were in jeopardy of losing their homes due to tax or mortgage foreclosure.

Every individual, at a minimum, received legal advice on the tax or mortgage foreclosure process, analysis of their legal cases, and referrals to other agencies as appropriate.

In a majority of cases, LSSCM worked with Community Action Agency in a two pronged approach. LSSCM focused on the legal issues while CAA assisted the client(s) with completing the application for assistance through the Step Forward program through MSHDA.

The third method of foreclosure prevention, hardship deferrals, is provided for in state statute. In January, the panel granted **43 hardship deferrals** to protect **45 properties** from foreclosure. At the Judicial Foreclosure hearing held in February, another **99 hardship deferrals** were granted by Judge Wilson which protected **109 properties** from foreclosure.

#### **Foreclosure**

The effects of the COVID 19 pandemic had a significant impact on the normal tax foreclosure cycle and process in 2020. The Governor issued several Executive Orders extending the tax foreclosure deadline effectively moving it from March 31, 2020 to June 29, 2020.

On June 29, 2020, we foreclosed on **109 properties** for nonpayment of delinquent real property taxes. The total base taxes including penalties and interest of these **109 properties totaled \$516,612**. This number of parcels foreclosed was 33 LESS than the 2019 cycle.

One hundred and fifty four parcels were withheld from 2020 foreclosure through the hardship deferrals. The Township of Norvell exercised their First Right of Refusal and took 1 tax foreclosed property in the amount of \$1,402.79. The Township of Tompkins exercised their First Right of Refusal and took 1 tax foreclosed property in the amount of \$4,983.87.

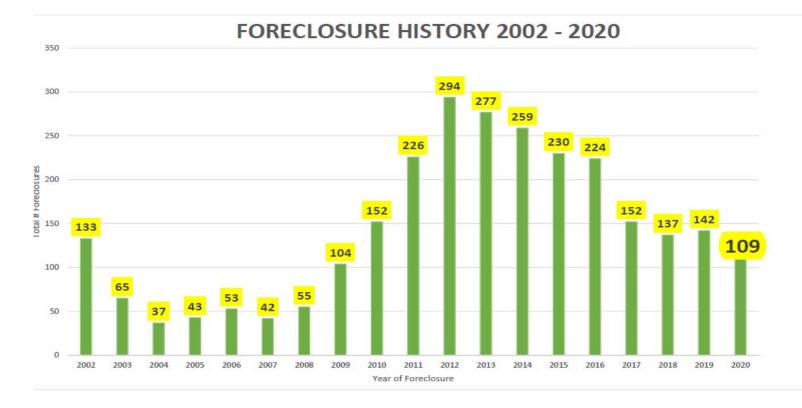
At the first tax foreclosure auction held September 18, 2020, there were 106 parcels available for purchase at the minimum bid. We sold **54 parcels** at this auction and total dollars back to the delinquent tax revolving fund was **\$598,400**.

The second tax foreclosure auction was held on November 11, 2020 in which we offered 52 remaining parcels at the "no minimum bid". We sold **25 parcels** at this auction and total dollars back to the delinquent tax revolving fund was **\$11,500**.

Any and all remaining properties are made available for sale through Title Check and their website. We continue to sell these parcels throughout the year and return them to the tax rolls.

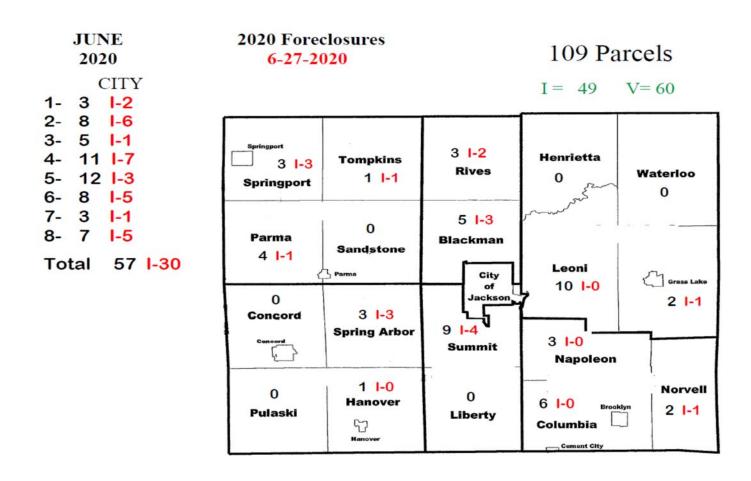
Below is a chart that reports the history of tax foreclosures since 2002 through 2020. The chart indicates the total number of real property parcels that the County Treasurer foreclosed on for nonpayment of real property taxes. In 2020, we foreclosed on **109** parcels.

As you can see, there was a significant increase in total number of parcels that this office has foreclosed on since 2009 to 2012, with a marked decrease in 2013 through 2020. Again, this year the downward trend in total number of foreclosures decreased. We believe that this decrease can be attributed to the strong foreclosure prevention efforts again this year.



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CITY PARCELS	ONLY	TOWNSHIP PAR	RCELS ONLY	COUNTY	COUNTY TOTAL		
IMPROVED	VACANT	IMPROVED	VACANT	IMPROVED	VACANT	FORECLOSED	
115	30	50	99	165	129	294	
74	49	47	107	121	156	277	
71	70	43	75	114	145	259	
59	90	35	46	94	136	230	
55	82	36	51	91	133	224	
39	46	25	42	64	88	152	
40	27	25	45	65	72	137	
33	20	27	62	60	82	142	
29	28	19	33	48	61	109	
	115 74 71 59 55 39 40	IMPROVED         VACANT           115         30           74         49           71         70           59         90           55         82           39         46           40         27           33         20	IMPROVED         VACANT         IMPROVED           115         30         50           74         49         47           71         70         43           59         90         35           55         82         36           39         46         25           40         27         25           33         20         27	IMPROVED         VACANT         IMPROVED         VACANT           115         30         50         99           74         49         47         107           71         70         43         75           59         90         35         46           55         82         36         51           39         46         25         42           40         27         25         45           33         20         27         62	IMPROVED         VACANT         IMPROVED         VACANT         IMPROVED           115         30         50         99         165           74         49         47         107         121           71         70         43         75         114           59         90         35         46         94           55         82         36         51         91           39         46         25         42         64           40         27         25         45         65           33         20         27         62         60	IMPROVED         VACANT         IMPROVED         VACANT           115         30         50         99         165         129           74         49         47         107         121         156           71         70         43         75         114         145           59         90         35         46         94         136           55         82         36         51         91         133           39         46         25         42         64         88           40         27         25         45         65         72           33         20         27         62         60         82	



While the data and numbers are important to provide factual basis, sometimes it does not tell the full story of foreclosure. On March 1st 2018, the local units turned over to the County their **2017 property taxes** uncollected taxes that totaled **\$10,141,596 for 9,877 parcels.** 

At Settlement, we paid all of the 57 taxing jurisdictions throughout the County, in effect, purchasing the 2017 taxes in the amount of \$10,141,596 for all 9,877 parcels, thereby making every taxing unit whole for the uncollected taxes. We then began our process of collection for 25 months till we foreclosed June 27, 2020.

- We began with a debt of \$10,141,596 in taxes and we foreclosed on \$120,884 for the 2017 taxes
- We began the cycle with 9,877 parcels and foreclosed on 109 parcels
- For this collection cycle, 98% of the taxpayers paid their 2017 taxes BEFORE Foreclosure and LESS THAN 2% of taxpayers were foreclosed upon for nonpayment of 2017 taxes

Settlement Tax Year	Settlement Amount	Settlement Parcel Count	Foreclosure Year/Primary Tax Year FRF & FRC	Amount of Base Tax Foreclosed	Foreclosed Parcel Count	Amount/% of Settlement Base Tax Foreclosed	Amount/% of Settlement Parcels Foreclosed
2001	\$8,222,068	10,706	2004/2001	\$11,391	37	0.14%	0.35%
2002	\$8,175,245	10,073	2005/2002	\$10,284	43	0.13%	0.43%
2003	\$8,030,705	9,960	2006/2003	\$15,890	53	0.20%	0.53%
2004	\$9,123,988	10,114	2007/2004	\$17,889	42	0.20%	0.42%
2005	\$10,018,625	10,482	2008/2005	\$53,045	55	0.53%	0.52%
2006	\$11,692,887	10,980	2009/2006	\$72,614	104	0.62%	0.95%
2007	\$11,859,388	10,901	2010/2007	\$146,424	152	1.23%	1.39%
2008	\$12,273,567	10,815	2011/2008	\$164,343	226	1.34%	2.09%
2009	\$12,973,332	11,255	2012/2009	\$261,435	294	2.02%	2.61%
2010	\$12,249,983	11,167	2013/2010	\$298,095	277	2.43%	2.48%
2011	\$11,611,277	10,959	2014/2011	\$228,592	259	1.97%	2.36%
2012	\$11,534,626	11,079	2015/2012	\$221,663	230	1.92%	2.08%
2013	\$10,970,687	11,008	2016/2013	\$184,559	224	1.68%	2.03%
2014	\$10,546,856	10,713	2017/2014	\$121,101	152	1.15%	1.42%
2015	\$10,233,310	10,468	2018/2015	\$102,261	137	1.00%	1.31%
2016	\$9,712,237	9,962	2019 / 2016	\$90,227	142	.93%	1.44%
<mark>2017</mark>	<mark>10,141,596</mark>	<mark>9,877</mark>	<mark>2020 / 2017</mark>	\$120,884	<mark>109</mark>	<mark>1.19%</mark>	<mark>1.10%</mark>

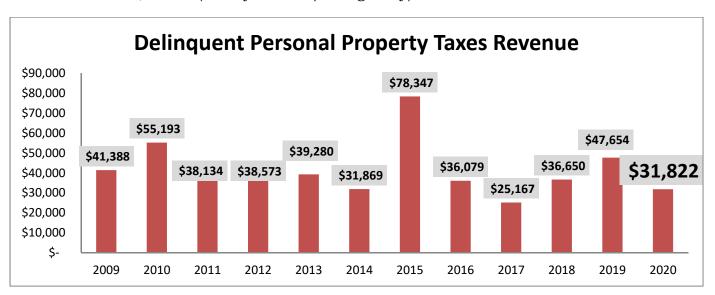
The Michigan Department of Treasury has been collecting state wide real property tax forfeiture and foreclosure statistics for several years now. The table below compares the forfeiture and foreclosure numbers against the state wide foreclosure rates. As you will see the County of Jackson has been below the state wide numbers from 2009 to 2018.

	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
Parcels Forfeited - Jackson	2,147	2,479	2,397	2,588	2,509	2,295	2,391	2,186	2,069	2,174	2,161
Parcels Foreclosed - Jackson	152	226	294	277	259	230	224	152	137	142	109
Foreclosure Rate - Jackson	8%	11%	12%	11%	10%	9%	10%	6%	6%	7%	5%
State wide Foreclosure Rate	15%	13%	16%	14%	16%	17%	11%	8%	7%	7%	2%

The Office of the Jackson County Treasurer is one of just a few in the State of Michigan that collects delinquent personal property taxes for the city, townships, and villages in the County of Jackson. The Treasurer's office began collecting delinquent personal property taxes in 1988, as allowed per the MCL 211.56(3). The law states that the governing body of the local property tax collecting unit and the County of Board of Commissioners with the concurrence of the county treasurer, that the county treasurer shall be responsible for the collection of the delinquent personal property taxes of the city, township, or villages.

It is the Office of the Treasurers' fiduciary responsibility to collect personal property taxes and per this agreement between the Treasurer's office and the 27 local units; we are able to ease the workload at the local level for collection of these taxes and ensure that these tax dollars are then dispersed to the public schools, the Intermediate School District, the local community college and the State of Michigan.

This past year we sent out just over 4,400 notices for 3,300 delinquent personal property parcels and collected over \$31,000.00 (county revenue/millage only) as a result.



### Dog License Program

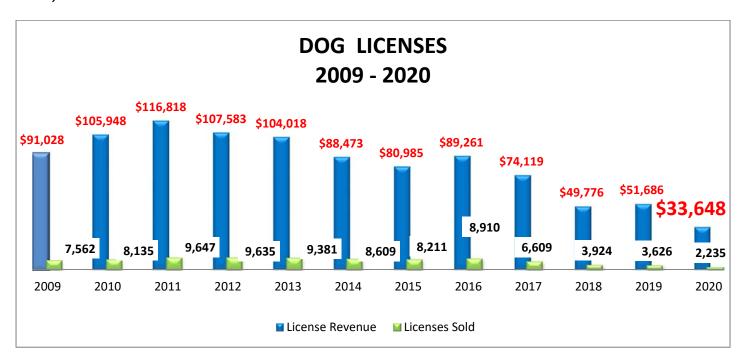
The County Treasurer's office manages the dog license program. As part of an initiative to increase dog licensing in our County, the Treasurer created a mass mailing postcard to inform all citizens in the County of the laws of being a dog owner.

Specifically:

- Michigan Law requires all dogs shall be licensed.
- Dog licenses are sold in accordance to provisions of the Dog Law Act 339 of 1919 as amended and the Jackson County Animal Control and Protection Ordinance.
- All Jackson County residents who own a dog(s) that are four (4) months old or older must have a current Jackson County dog license (MCL 287.266).
- Dog Licensing benefits the public health of the community. Rabies is a current threat to human and animal health. By licensing your dog, the overall cost and health risk is lowered by making certain that dogs are vaccinated.
- Dog Licensing also helps in the recovery of lost or stray animals.

In July of 2016, the Treasurer's office implemented a new dog licensing fee schedule and a new online licensing program. These changes **expanded options** for dog owners in that they could purchase a one year dog license OR a three year dog license based on the date of the dog's rabies vaccination expiration. The change in the fee schedule also removed any and all late penalties if the dog owner did not purchase a license within a certain time frame. The new fee schedule **did not increase** the fees to license a dog.

The new fee schedule actually entices dog owners to try to align the dog's rabies vaccination to coincide with a three year dog license, thereby receiving a discounted price for the license versus the cost of the one year license. Effectively, **issuing dog licenses can now be done year round, at any time, and online.** 



2020	Male / Female Dog	# Licenses issued	Neutered / Spayed	# Licenses issued
One Year License	\$20.00	265	\$10.00	601
Three Year License	\$60.00	50	\$25.00	437
Senior Citizen Discount				
One Year License	\$10.00	60	\$5.00	341
Three Year License	\$24.00	27	\$12.00	455
Service Dog				5

Another new statistic to report since the implementation of the new dog license program that allows for payment by credit card, in 2020 we receipted in \$17,495 dollars in credit card payments.

Year	Credit Card payments
	for dog licenses
2016	\$4,811
2017	\$16,669
2018	\$14,673
2019	\$21,605
2020	\$17,495

It is our goal to expand dog licensing services in the future to include veterinarian offices if they wish to participate. Ideally, we would like to create a one stop shopping experience for dog owners in that if they vaccinate their dogs they could also obtain a dog license at the same time.

#### **Passports**

The Office of the County Treasurer is a certified U.S. Department of State Passport Acceptance Facility providing passport processing services Monday through Friday, 8:00am to 3:30pm. The office accepts and processes new passport applications which requires review of applications and required documentation (identity, citizenship, and parental relationship for applicants under the age of 16) for completeness and accuracy. We also provide taking passport photos in office. Once the applications are reviewed, staff fully executes and submits the application according to US Department of State guidelines.

An annual re-certification process is required for all staff members by the US Department of State to keep up to date on changing guidelines and processing effectiveness. Each year the U.S. Department of State performs an audit of our processing of passports on site. In 2019, our office received a perfect score during the last inspection and audit.

In 2020, we processed **302** passports and generated just over **\$12,820** in general fund revenue. As a result of COVID 19 pandemic, our office was closed to the public for a few weeks this year. And,

the State discontinued issuing passports nationwide during the pandemic. This significantly negatively impacted the number of passports we issued as well as the amount of revenue that we received. We take great pride in this value added service that we have been able to provide for the citizens of our community.

