



# Allegan County Treasurer Annual Report 2021

*Prepared by:* Sally Brooks Allegan County Treasurer

# Delinquent Property Tax Administration

- 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 the annual forfeiture and foreclosure process, and being the Foreclosing Unit of Government.

Annual March settlement with local units mostly done on line and no longer in person



Year 2019 2020 2021

## March Delinquent Pay Out

No. of properties	6,221	5,869	5,898
Dollars in Millions	7,134,415	7,061,814	7,660,853

## Forfeited and Foreclosed

Certified Mail Count	4430	4398	3325
Property Forfeited	811	837	742
Property Foreclosed	48	25	17
Financial Hardship given	34	39	36

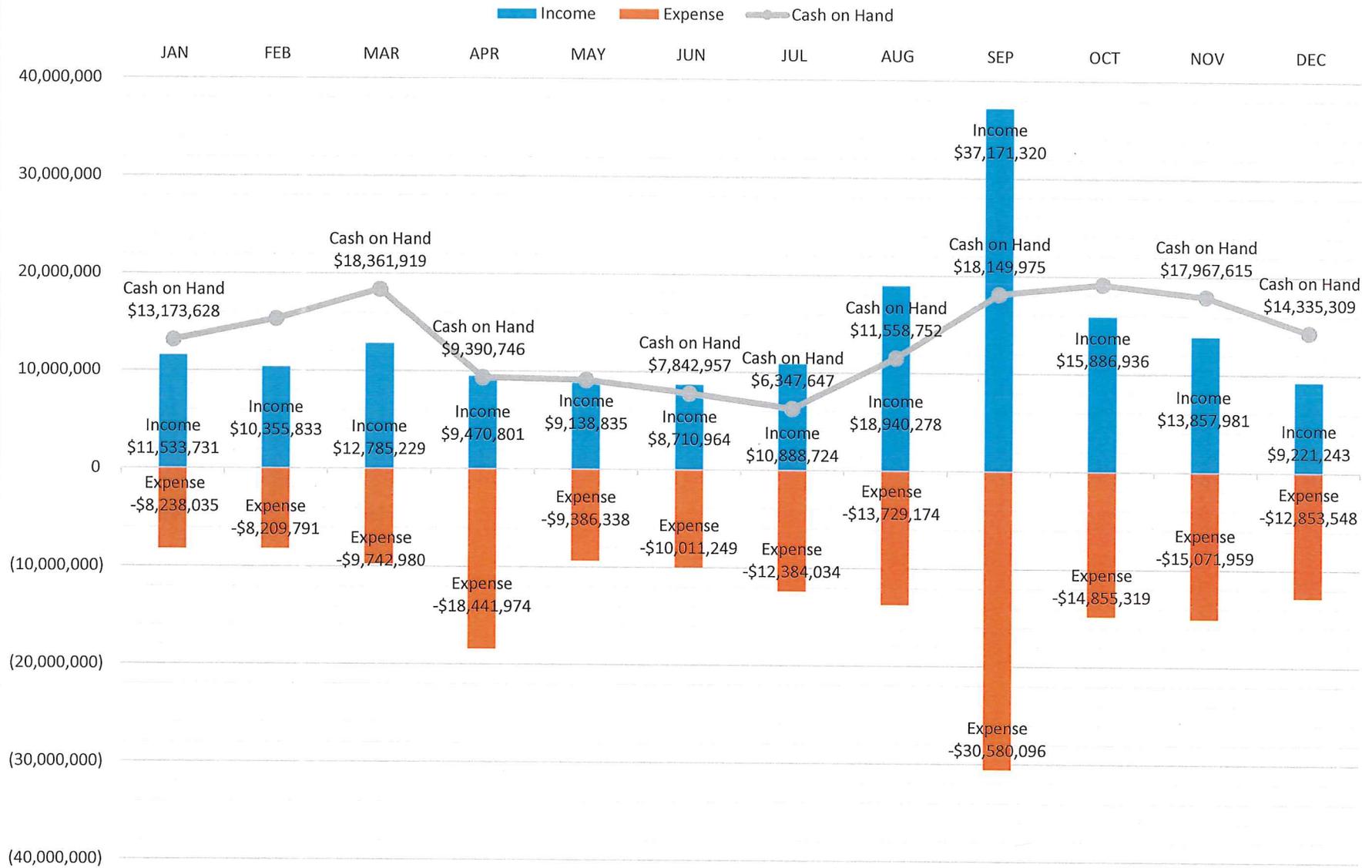
## Tax Collection

Receipts Written	8377	8134	7857
Dollar in Millions	8,318,112	8,433,132	8,722,089
Interest & Fees	1,019,943	1,197,116	1,177,750

## Tax Roll Adjustments

No. Processed	308	417	518
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# 2021 Allegan County General Fund Cash Flow



GROSS TOTAL CASH ACTIVITY: \$331,466,370.88

# WE CAN HELP YOU KEEP YOUR HOME.

**With up to \$25,000.** MIHAF – the Michigan Homeowner Assistance Fund – is for homeowners with financial hardships due to the COVID-19 pandemic. It can help pay delinquent:

- mortgage/escrow
- condo/homeowners' fees
- property taxes
- utilities
- internet



Scan to apply

To apply: 844-756-4423 or [Michigan.gov/MIHAF](https://Michigan.gov/MIHAF)





FIGHTING HUNGER PROVIDING HOPE EMPOWERING PEOPLE

September 2022

Dear Homeowner,

The State of Michigan established a new grant program called Michigan Homeowner Assistance Fund (MIHAF) providing up to \$25,000 for eligible homeowners with financial hardships due to the COVID-19 pandemic. This money can help pay delinquent mortgages, homeowners' and mobile home fees, property taxes, utilities and internet.

Community Action House is offering free application assistance, and foreclosure intervention or financial counseling services to anyone eligible for MIHAF.

**To find out if you qualify, and for assistance with the application process:**

- **Walk-in** at 739 Paw Paw Drive, Holland MI 49423 Mondays and Fridays 9am-4pm, Tuesdays and Thursdays 1pm-7pm, and Wednesdays 10am-2pm.
- **Go to our website** (<https://www.communityactionhouse.org/register>) and complete the form selecting "MIHAF - Application Assistance." A team member will reach out to you.
- **Contact our team** with other financial wellness questions at 616-392-2368 or [education@communityactionhouse.org](mailto:education@communityactionhouse.org)

Community Action House is here to help! If you have questions about budgeting, financial wellness, or are in need of food assistance, please contact our Guest Services team at 616-392-2368.

Jeff Vedders

Assistant Program Director

# MICHIGAN HOMEOWNER ASSISTANCE FUND

## Program Overview and FAQ

### ABOUT THE MICHIGAN HOMEOWNER ASSISTANCE FUND (MIHAF)

The Michigan Homeowner Assistance Fund (MIHAF) is a statewide program that uses federal resources to provide financial assistance to homeowners who have fallen behind on homeownership-related expenses because of the COVID-19 pandemic.

Funding for the MIHAF program was established under section 3206 of the American Rescue Plan Act of 2021 to mitigate financial hardships associated with the coronavirus pandemic by providing funds to eligible entities for the purpose of preventing homeowner mortgage delinquencies, defaults, foreclosures, loss of utilities or home energy services, and displacements of homeowners experiencing financial hardship after January 21, 2020, through qualified expenses related to mortgages and housing.

A total of \$242,812,277 was allocated to the State of Michigan to fund the MIHAF program by the U.S. Treasury, which MSHDA anticipates will help more than 8,300 homeowners across the state. Half of the funds have been allocated by the state Legislature, and the remaining approximately \$121 million must be approved at a later date.

### ABOUT MSHDA

The Michigan State Housing Development Authority (MSHDA), established in 1966, serves the people of Michigan by offering financial and technical assistance through public and private partnerships to provide quality housing that is affordable, a cornerstone of diverse, thriving communities.

MSHDA's loans and operating expenses are financed through the sale of tax-exempt and taxable bonds and notes to private investors, not from state tax revenues. Proceeds of the bonds and notes are loaned at below-market interest rates to developers of rental housing and also fund home mortgages and home improvement loans. MSHDA also administers various federal housing programs.

### FREQUENTLY ASKED QUESTIONS – MIHAF

#### Q. Who is eligible for MIHAF?

A. To qualify for financial assistance through MIHAF, applicants must be able to show a qualified pandemic-related financial hardship that occurred on or after January 21, 2020. They must currently own and occupy the home as their primary residence and have a household income equal to or less than 150% of area median income.

#### Q. What qualifies as a "pandemic-related financial hardship"?

A. Applicants must have a material reduction in income or a material increase in living expenses stemming from the COVID-19 pandemic that has increased a risk in mortgage delinquency, mortgage default, foreclosure, loss of utilities or home energy services, or displacement for a homeowner, such as:

- Attest to a temporary or permanent loss of earned income on or after January 21, 2020; or
- Attest to an increase in living expenses, such as medical expenses, inadequate medical insurance, increase in household size, or costs to reconnect utility services on or after January 21, 2020

**Q. How much financial assistance does MIHAF provide?**

A. Applicants are eligible to receive up to \$25,000 in financial assistance per household. Financial assistance allocated through the MIHAF program will be paid directly to the lender.

**Q. What types of homeownership-related expenses does MIHAF assist with?**

A. Eligible applicants can use MIHAF assistance for:

- Delinquent mortgage/housing expenses, such as delinquent payments, property tax or insurance escrow shortages
- Delinquent land contract payments, mobile home consumer loan payments or contracted mobile home park lot payments
- Delinquent property taxes
- Delinquent condominium/homeowners' association fees
- Delinquent homeowner's insurances, hazard, flood, or mortgage insurance (if not escrowed)
- Delinquent utilities, such as gas, electric, water, and sewer
- Delinquent internet broadband services

**Q. How do you apply for the MIHAF program?**

A. Homeowners interested in applying for financial assistance through MIHAF can visit MSHDA's online application portal [here](#), or call 844-756-4423 for additional information and assistance in the application process.

**Q. When should I apply for MIHAF?**

A. As soon as possible!



Michigan Homeowner Assistance Fund(MIHAF) is a statewide program that uses federal resources to provide financial assistance to homeowners because of the COVID-19 pandemic. With up to \$25,000 – the Michigan Homeowners Assistance Fund Community Action House offers free application assistance, and foreclosure intervention or financial counseling services to anyone eligible for MIHAF.

To find out if you qualify, and for assistance the with application process:

To apply: 616-392-2368 \* Fax 616-392-2456

- Walk-in at 739 Paw Paw Drive, Holland MI 49423 during drop-in hours Mondays 1-2pm, Tuesdays through Fridays 1-3pm.
- Website (<https://www.comunityactionhouse.org/register>) and complete the for selection “MIHAF-Application Assistance.” A team member will reach out to you.
- Contact with other financial wellness question (616392-2368x127, [education@communityactionhouse.org](mailto:education@communityactionhouse.org))
  1. Mortgage/escrow
  2. condo/homeowners’ fees
  3. property taxes
  4. utiltlites-internet
  5. Staff sends ACH funds to provider/partner
  6. Provider/partner confirms receipt of funds
  7. Staff completes close-out status

Sally L. Brooks, Allegan County Treasurer . . . . . December 2021

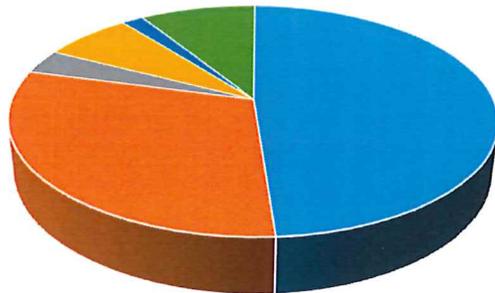
2021 Revenue Ending Dec 31

Investment Earnings	\$	15,329
Market Value	\$	230,434
Delinquent Fees & Interest	\$	946,130
Dog Licenses	\$	36,047
Tax Certifications	\$	86,170
	\$	<b>1,314,110</b>

Investment Institution Summary

Bank or Brokerage	Amount	Percent
Fifth Third Securities	4,711,681	13%
United Bank	1,000,000	3%
Class MBIA	14,815,594	41%
Huntington Brokerage	9,152,916	25%
USB Securities	1,045,366	3%
Macatawa Bank	2,107,110	6%
Wells Fargo	514,665	1%
Comerica Securities	2,777,454	8%
	<b>36,124,786</b>	<b>100%</b>

Investment Diversity



- Class
- USB Securities
- Wells Fargo
- Huntington Brokerage
- Macatawa Bank
- Comerica Securities

Diversification by Maturity Date

