



Council of Homeowner Associations

Robert Wittenberg
Oakland County Treasurer

●●● County Governance

[Oakland Transit](#), countywide transportation services approved by voters in 2022, has seen ridership in West Oakland County increase by 60 percent and in Novi by 76 percent.

[Oakland Connects](#), an extension of the county's Health360 initiative, providing physical and mental health care to people who are unsure of where to turn or have concerns about their ability to pay.

[Oakland Parks Millage](#), generates \$24 million annually used for park improvements, new programs, and trail expansion. A major benefit for residents is free general admission to Oakland County parks and dog parks.

[Oakland Together Housing Trust Fund](#), improves the availability of affordable housing in the county by providing gap financing and incentive funding for nine housing projects, which will create 649 new affordable, accessible housing units.

[Undue Medical Debt](#), purchases medical debt of Oakland County residents for pennies on the dollar then forgives it. Has already wiped out \$9.1 million in medical bills for 14,000 Oakland County residents.

[Student Debt Relief](#), in partnership with Savi, Oakland County is currently paying the \$70 registration fee for residents to enroll in the program that helps them alleviate debt. They've reduced their individual debt on average by more than \$42,000 per person.

OCTO At-A-Glance

July 1, 2024 – June 30, 2025

As Oakland County Treasurer, I also serve as the treasurer for the following county entities and authorities.

- Building
- Arts
- Zoo
- Economic Development Corporation
- Business Finance Corporation
- Public Transportation Authority
- Retirement System

Collaboration	12 City, Village and Township Meetings	83 County Department Leader Meetings	236 Community Events Attended	263 Business, Civic, Community, Education and Faith-Based Leader Meetings
OCLBA	\$1,588,590 Grant Dollars Received	491 Properties in Inventory	94 Properties Acquired	56 Collaborative Housing Units

Public Funds Security, Investments and Management

\$1.2B County Funds Invested	\$39.2M Interest Earned	\$600.7M Funds Deposited	\$513M Debt Managed for Capital Projects	\$2.24B Funds Disbursed
448 Home Repair Mortgage Payments Received	\$102K Mortgage Payments Received	46,840 Vendor Payments	180K Employee and Retiree Payments	52 Government Units in the Local Government Investment Pool (LGIP)

Property Tax Foreclosure Prevention

Our office works tirelessly and collaboratively throughout the year to assist residential and commercial property owners in preventing foreclosure while complying with Michigan law.

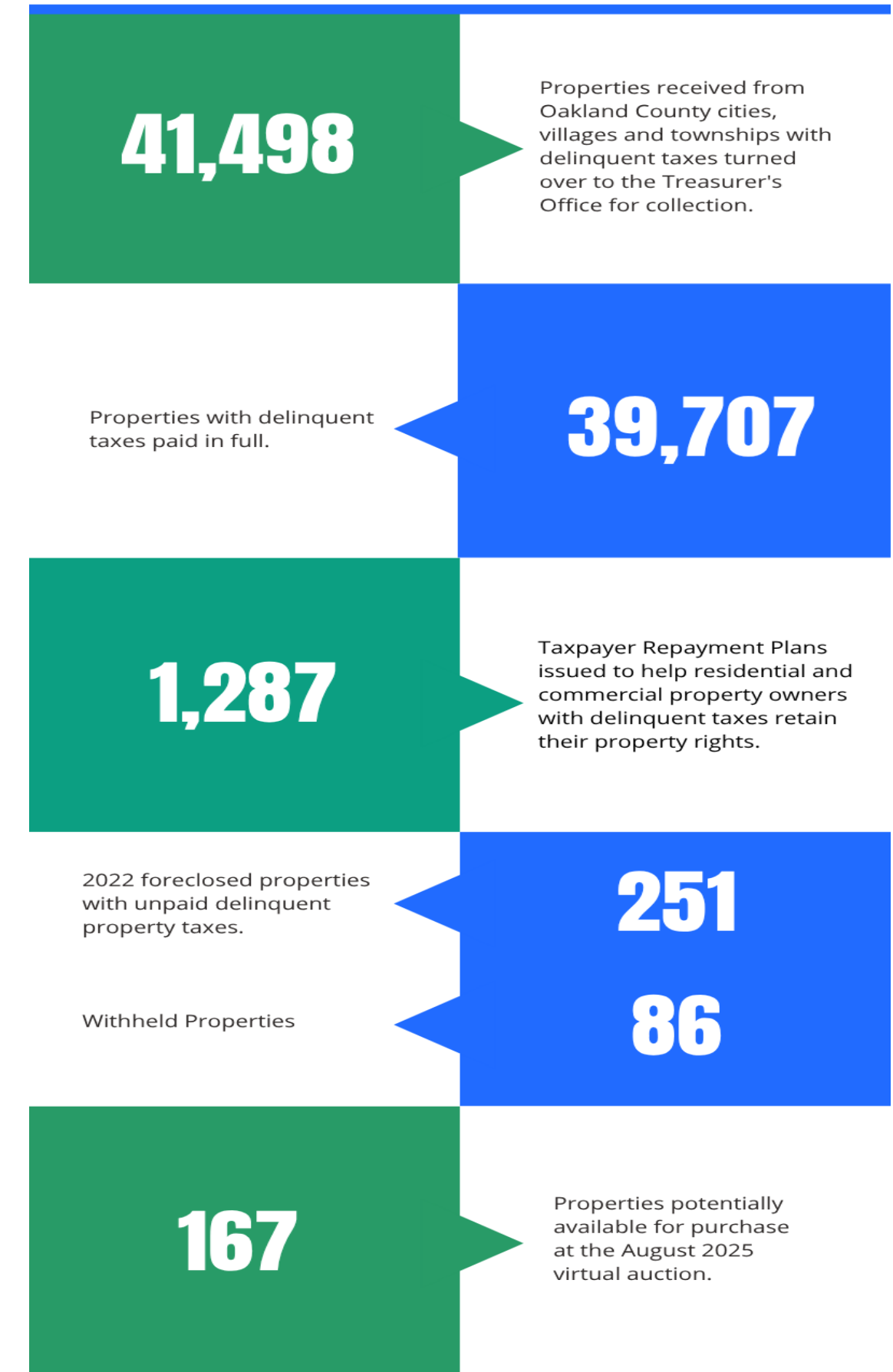
A summary of our efforts is below.

- 1,035 taxpayer assistance meetings
- 1,287 taxpayer repayment plans
- 3,134 delinquent property visits to provide notice and resources
- 5,857 business engagements to prevent property seizure
- 66,396 resources and notices for 2023-2025 foreclosure years
- 2 million total impressions from the multimedia campaign



Prevent Property Tax Foreclosure Recap

The following data summarizes the 2022 delinquent property taxes, our efforts to prevent property tax foreclosure, and the third and final year of the foreclosure process.



Michigan Property Tax Foreclosure Process



Year One: Delinquency

On March 1 of each year, the prior year's unpaid property taxes become delinquent and are payable to the Oakland County Treasurer's Office.

Year Two: Forfeiture

On March 1 of the following year, the property is forfeited to the County Treasurer.

Year Three: Foreclosure

In January or February of the following year, the Oakland County Treasurer conducts an Administrative Show Cause Hearing. A Judicial Foreclosure Hearing will also be held before a Circuit Court Judge.

March 31: Last day to pay all delinquent property taxes to retain property ownership and prevent foreclosure.

April 1: The property is foreclosed on for unpaid taxes. Ownership transfers to the Oakland County Treasurer's Office and is subsequently sold at auction.

After Foreclosure: Claims Process

July 1: Former property interest holders must submit their intent to claim sales proceeds and become a claimant.

July – November: Property is sold at auction.

January: Oakland County Treasurer's Office notifies claimants of sale proceeds, if any.

February – May: The claimant must file a motion with the Court which determines the priority of claims, amount and issues order. The County Treasurer remits payment within 21 days of a court order.

Fees Added

4% administrative fee
12% interest accrues per year
\$15 notification fee on Oct. 1

\$235 minimum fee
18% interest rate per year retroactive to Mar. 1 of the previous year.

June 1 – January 31
\$40 property notification visit
\$15 lienholders notification
\$10 newspaper notification

Notifications

Year One

Jun 1: Tax Delinquency Notice

Sep 1: Tax Delinquency Notice

Year Two

Feb 1: Pending Forfeiture Notice*

Jun-Nov: Pending Foreclosure Notice

Fall: Property Visit Notice

Fall: Publication Notice

Dec 1: Foreclosure Hearing Notice*

Year Three

Apr/May: Foreclosure Notice Follow-Up with Claims Information

Claims Process

Jan: Claimant Notice* sent to Sales Proceeds form filers.

* Delivered by certified mail

Property Tax foreclosure is a three-year process.

2022 Unpaid Property Taxes

41,498 Delinquent properties were turned over for collection.

4,915 Properties were forfeited on Mar. 1, 2024, and are subject to foreclosure.

2025 Property Tax Foreclosure Prevention Efforts

The deadline was March 31.

Full Payment or Repayment Plan

All unpaid 2022 property taxes needed to be paid in full, or a Repayment Plan approved by March 31, 2025.

We're here to help!

FEC and TAMs

Our Financial Empowerment Center (FEC) offers free and confidential financial counseling services.

Taxpayer Assistance Meetings (TAMs) are one-on-one calls to potentially set up or renew a repayment plan and will be held from December 2024 through March 2025.

Community outreach was ongoing.

Community Meetings and Campaign

Our efforts to raise awareness and encourage property owners with unpaid property taxes to pay in full or contact our office for assistance were ongoing throughout the three-year process. We also conduct a multimedia advertising campaign in February and March.

Properties with unpaid taxes will be foreclosed.

Per State law, property ownership transfers to the Treasurer's Office.

Foreclosed properties will be available for purchase in a virtual land sale auction in the summer and fall.

In 2025, approximately 167 properties may be available for purchase.

Help us spread the word.

Digital and print materials are available.

We appreciate your assistance and support. Flyers and articles are available. We also welcome the reposting of our social media content.

oakgov.com/treasurer



Community Resources

Financial Empowerment Center
Oakland County Treasurer's Office

(248) 858-0672

oakgov.com/treasurer

Poverty Exemption
Oakland County Equalization
Department or
Local Assessor

(248) 858-0740

oakgov.com

Lakeshore Legal Aid
New Clients

(888) 783-8190

lakeshorelegalaid.org

oakgov.com/treasurer

● OCTO Initiatives and Programs

SmartFinance Academy

Financial Fitness Powered By OCTO

SmartFinance Academy is a program that provides **free** financial education to Oakland County residents, families, veterans, seniors, parents and business owners.

oakgov.com/smartfinance

Launched in 2024, the Oakland County Treasurer's Independent Bank Homebuyer Assistance Program **provides a \$5,000 downpayment grant** to help low- to moderate-income individuals and families in Oakland County overcome financial barriers to homeownership.

oakgov.com/dpassist



The Residential Property Owner Education Program is a video series that **equips homeowners with essential knowledge about property taxes and helps prevent foreclosure.**

Launching December 2025

oakgov.com/treasurer



Contact Us



bit.ly/octo-subscribe

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Treasurer

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Additional Resources Discussed

- [Oakland County Deeds Office](http://ocmideeds.com) (ocmideeds.com) – **Create an alert** to prevent fraudulent deed transfer of your home. Use your parcel ID. The page is now redirected to the county's super index page. Notice the bottom button.
- Tax-Sale.Info - Find, research and bid on Michigan properties foreclosed by any county. Usually a vacant land in rural areas. Check if currently occupied or vacant of dwellers.
- [Lake Shore Legal Aid](http://lakeshorelegalaid.org) (lakeshorelegalaid.org)– a nonprofit law firm a range of legal services to people who are low income, older adults, and survivors of domestic violence and sexual assault in our communities
- Refer back to slide 8 for more assistance resources.
- All the links embedded in this presentation are live