

COHA MEETING MINUTES
NOVEMBER 19,2025

The meeting was called to order at 7 pm.

Board members present:

Ron Gadoth

Jack Cooper

Sandy Soens

Ken Kendall

Mark Lifter

Fritz Biedermeier

Julie Finn

Absent:

Jennifer Janson

The guest speaker for the meeting was Robert Wittenberg, Oakland County Treasurer. He began the presentation by telling the audience about his background. He graduated from Berkley High School. He attended Indiana University. He served as the 27th District State Representative for three terms prior to being elected Oakland County Treasurer. He was elected in 2020 and took office in July 2021.

Mr. Wittenberg described the treasurer as being the banker for county government. His job is to collect property tax revenue, disperse the money to the appropriate departments and invest the rest. The county's current investment is around \$1.3 billion. OCTO (Oakland County Treasury Office) is responsible for 63 cities and townships within the county. The treasurer collaborates with as many of these local communities as is possible. The treasurer does not set the budget for the county. The Board of Commissioners does. He then briefly discussed the structure of county governments in Michigan.

The bulk of the talk centered around Property Tax Collection and Foreclosure Prevention. Property tax bills come out in July and December. If payment is not received by March 1st, the collection is turned over to the county. The county pays the local community and then acts as a collection agency. Mr. Wittenberg stressed that the county would rather collect the delinquent funds than foreclose on a property. He described in detail the steps the county takes to try to collect the funds. It is a three year process before foreclosure is started. Individuals have ample opportunity to apply for an exemption, create a payment plan or repay within the 3 year period. However, fees and interest do accumulate during this time. As of 3/31/25 there were 167 foreclosures in Oakland County. This is an exceptionally high number due to foreclosure of 30 vacant lots by one particular property owner in Pontiac. Foreclosed properties are then sold at auction, on line. The owner of the foreclosed property may apply to be reimbursed for the equity they had in the property minus the fees, interest, and back taxes owed.

The treasurer recommended everyone register on OCMIDEEDS.COM to receive notifications of any filings on your property. Click on create an alert and follow the instructions. You will need your parcel number (remove the first 2 digits) as seen on your tax bill.

He also recommended a website to check for foreclosed properties to bid on that covers 72 counties in Michigan. Most are vacant lots. TAX-SALE.INFO.

There are resources available to residents having difficulties paying their tax bills. The Financial Empowerment Center offers financial counseling at 248-858-0672. They can set up Taxpayer Assistance Meetings (TAM), one on one meetings to set up repayment plans. Additional resources are available on the website oakgov.com/treasurer. These include the local assessor at 248-858-0740 for applying for poverty exemption. Lakeshore Legal Aid is available at 888-783-8190 for free legal services and the County Aid Society for free tax preparation for those that can't afford to pay. There are free financial educational webinars available at oakgov.com/smartfinance. There is a new one coming up in December on how to avoid financial scams. Down payment assistance to first time homebuyers is also available in the form of \$5000 grants at oakgov.com/dpassist. Finally there is a Residential Property Owner Education Program video series to educate property owners on how to avoid foreclosure.

Robert Wittenberg is available at 248-858-0611 by phone, or e mail at treasurer@oakgov.com

Prior to adjournment, Ron asked the attendees to let him know if they have dues collection issues with their residents and if so, how do their HOAs handle collections. He was also interested in billing services or accounting recommendations and any suggestions for liability insurance and costs. Please e mail him at Gadoth@msn.com.

We also discussed ways to get new members on individual HOA boards. Many attendees recommended social events to attract new residents to get on the boards.

The next meeting will be the 3rd Tuesday in January (1/20/26) where The State of the City will be discussed by the mayor and city manager. Following that will be a meeting on 3/17/26 with the DNR to discuss invasive trees and bushes management.

COHA website is COHA-fa.org

Meeting adjourned at 8:35 pm.

Minutes submitted by Julie Finn