





CUMULATIVE REPORT

2021 - 2024



**EMPOWERING OUR COMMUNITY: TRANSPARENCY,
INNOVATION, AND SERVICE IN ACTION**



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Message from the Oakland County Treasurer



Dear Oakland County Residents and Business Owners,

As your Oakland County Treasurer, it has been my distinct honor to serve our community and work tirelessly on your behalf. Our office is working diligently to continuously enhance our community's financial health and ensure that our resources are managed with the utmost integrity and transparency in a fiscally responsible and socially conscious approach.

Since taking office, I have focused on ensuring that our financial systems operate efficiently and reflect the highest standards of integrity and accountability. I am proud to share that we have successfully implemented several key initiatives to support property owners, foster economic growth, and revitalize our neighborhoods.

In this cumulative report, you will find updates on these initiatives and many others that demonstrate our unwavering commitment to the people of Oakland County. Reflecting on these achievements, I am reminded of your trust in my team and me to manage the County's finances. I am grateful for the opportunity to serve you and build a stronger, more vibrant Oakland County.

Thank you for your continued support. I encourage you to review the full report to learn more about our ongoing initiatives and their positive impact on our community.

Sincerely,

A handwritten signature in black ink, appearing to read 'Robert Wittenberg'.

Robert Wittenberg
Oakland County Treasurer





Improve Transparency and Efficiency

Advancing Efficiency, Transparency, and Customer Service

Since taking office on July 1, 2021, our office has been dedicated to enhancing service delivery and optimizing internal processes while upholding a commitment to transparency and exceptional customer service. A significant step in this ongoing mission was the launch of DevNet in June 2022, a state-of-the-art software system that has revolutionized delinquent tax collections and processing. In collaboration with the county's IT department and external vendors, DevNet replaced the previous 25-year-old system, integrating multiple platforms into one cohesive solution.

The implementation of DevNet has brought about numerous benefits, including faster refund processing, improved information access for our team, and better data accessibility for local government units. Taxpayers now receive information more quickly, while our team is equipped with the tools to assist them more effectively.

Since DevNet's implementation, the focus has been on optimizing the system further to improve efficiencies and deliver an enhanced customer experience. Efforts have been made to customize and refine the DevNet platform, speeding up taxpayer payments and offering more detailed information to Oakland County property owners and local government units.

Alongside these technological advancements, we have also prioritized customer service improvements. Our cashiers and delinquent tax team members have completed customer service training to enhance service delivery, and our team has participated in diversity training to ensure everyone is treated with courtesy, dignity, and respect.

Moreover, we are committed to fostering a work environment that celebrates diversity and inclusivity. Our entire team participated in comprehensive Diversity, Equity, and Inclusion (DEI) training to ensure a safe, welcoming space for all staff and the public served.

Leveraging technology for greater efficiency remains a top priority. The ongoing optimization of systems like DevNet enables us to provide even better service to Oakland County taxpayers, further enhancing transparency and responsiveness.

DID YOU KNOW?

From July 1, 2023, to June 30, 2024, our team processed 49,700 payments and responded to 26,800 phone calls.



A vertical photograph on the left side of the page showing a close-up of a laptop keyboard and trackpad. The keyboard is dark grey with white lettering on the keys. The trackpad is silver and located below the keyboard. The image is partially obscured by a green bar on the far left.

Future Project: Enhancing the County's E-Commerce System

The Oakland County Treasurer's Office has been actively collaborating with multiple departments and subject matter experts to significantly enhance the County's e-commerce system. This collaboration focuses on improving the overall customer experience by making online transactions more seamless, intuitive, and accessible for residents and taxpayers.

Through this effort, our collective goals are to simplify the user experience, enhance our service delivery, achieve greater operational efficiency, and optimize our internal processes.

We are excited about the positive impact these future improvements will have and remain dedicated to continuously enhancing how we serve our community.

Banking and Investment

JP Morgan Chase Selected as New Lead Banking Partner

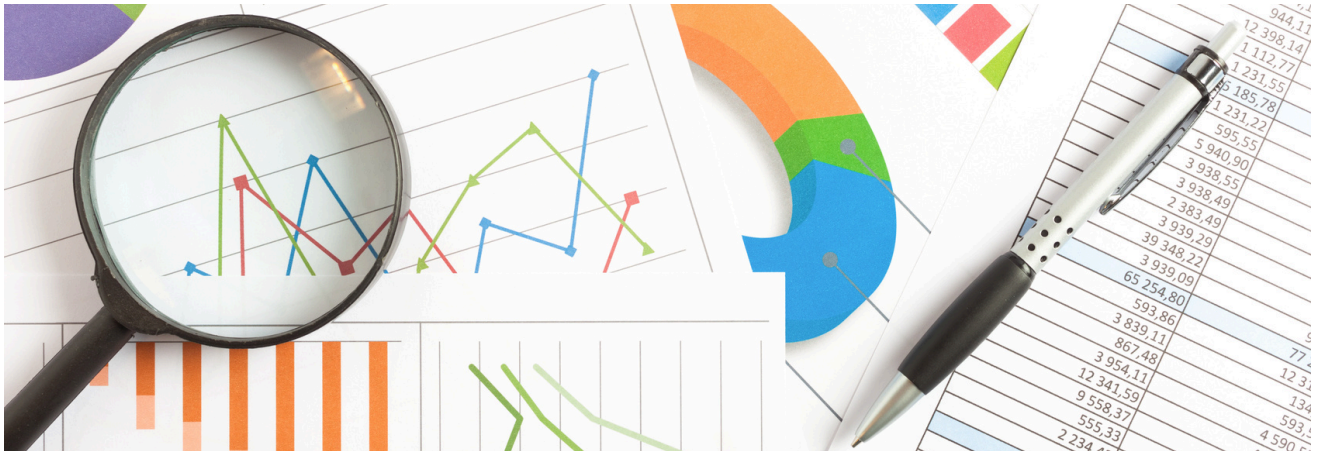


In February 2024, the Oakland County Treasurer's Office selected JP Morgan Chase (JPMC) Bank as its new lead banking partner, following a rigorous 2023 Banking Service RFP process. The selection of JPMC was driven by the bank's extensive experience and exceptional technology capabilities that seamlessly integrate with the County's existing software systems.

This partnership enables the streamlining of a range of processes within the County, enabling greater efficiencies in operations. One example is the automation of accounting entries, which will significantly reduce manual work and improve accuracy. Additionally, the County plans to consolidate its banking by reducing the number of accounts it manages, further simplifying financial operations.

This strategic move underscores our ongoing commitment to utilizing cutting-edge technology in our financial systems, ensuring both efficiency and the security of public funds. As we continue to develop and evolve our financial practices, partnerships like this will play a pivotal role in maintaining fiscal health and supporting the community's growth.

Oakland County Treasurer's Office: A Commitment to Community Growth



The Oakland County Treasurer's Office prioritizes fiscal responsibility, ethical investment practices, and support for our local economy through our Local Investing Strategy. This strategy, which emphasizes investments in local banks and credit unions, is designed to benefit residents, businesses, and communities across the County.

Realizing our mission to be both socially conscious and fiscally responsible, we are committed to ensuring the safety of public funds while also maintaining liquidity and achieving a solid return on investment. Supporting financial institutions that serve Oakland County's residents and businesses ensures our investments directly contribute to the growth and prosperity of our communities.

Oakland County's investment portfolio includes a diverse group of local financial institutions, each contributing to the County's broader goal of community reinvestment. As of June 2024, the County is actively investing with:

- Chief Financial Credit Union
- Choice One Bank
- CIBC U.S.
- Citizens State Bank
- Community Unity Bank
- Cornerstone Credit Union
- Diversified Public Credit Union
- F&M Bank
- Fifth Third Bank
- First Independence Bank
- First State Bank
- Flagstar Bank
- Horizon Bank
- Huntington Bank
- Huron Valley State Bank
- Mercantile Bank
- Michigan First Credit Union
- Mi Bank
- The State Bank
- Waterford Bank



Strengthening Our Neighborhoods and Revitalizing Our Communities



Community First: Preventing Property Tax Foreclosures

The Oakland County Treasurer's Office remains steadfast in our commitment to helping property owners, both residential and commercial, avoid property tax foreclosures. Through a combination of multicultural outreach initiatives and strategic partnerships, we continue to prioritize keeping families in their homes and businesses thriving within Oakland County.

One of the key highlights of our foreclosure prevention efforts is our annual multimedia campaign. This campaign, designed to reach as many people as possible, utilized a variety of platforms, including broadcast television, radio, digital channels, mobile ads, streaming services, and social media. These efforts resulted in 2.4 million impressions, dramatically increasing website traffic, phone inquiries, and in-person visits to our office.

Making critical information accessible to property owners ensures we provide timely support to those in need. We remain committed to our community, focusing on proactive solutions that help residents and businesses maintain their properties and financial well-being.

The fight to prevent property tax foreclosures is ongoing, and we will continue to explore new ways to protect the stability of our neighborhoods and business districts, keeping Oakland County a vibrant place to live, work, and grow.

The Michigan Homeowner Assistance Fund (MIHAF), established under the American Rescue Plan Act of 2021, has provided critical support to Oakland County residents struggling with the financial impacts of the COVID-19 pandemic.

Through this initiative, \$7.4 million was disbursed to 755 households in Oakland County, preventing mortgage delinquencies, property tax foreclosures, and utility shutoffs. As a MIHAF partner, the Oakland County Treasurer's Office provided application assistance, with 93.91% of our applicants receiving an average of \$9,820 per household.

This program, which has now ended, helped residents achieve financial stability, preserve homeownership and avoid economic hardship.



2022-2024 Levy Year Property Tax Foreclosure Prevention Data



Levy Year	2021	2020	2019
Delinquent Properties	44,465	44,906	45,536
Properties Paid In Full	39,584	43,120	34,233
Repayment Plans	1,637	1,418	1,682
Taxpayer Assistance Meetings	1,414	1,226	1,231
Delinquent Properties Withheld	109	273	167
Land Sale Properties	131	95	374

The 2019-2021 Levy Year Property Tax Foreclosure data shows encouraging trends in our foreclosure prevention and delinquent property tax resolution efforts. Over the three years, the number of delinquent properties has steadily decreased from 45,536 in 2019 to 44,465 in 2021, while the number of properties paid in full surged to 39,584 in 2021, up from just 34,233 in 2019.

Our proactive outreach efforts to help homeowners with Taxpayer Assistance Meetings and repayment plans have helped Oakland County property owners. Meanwhile, the number of delinquent properties withheld has decreased slightly, and the number of land sale properties has fallen from 374 in 2019 to 131 in 2021, a significant decrease that reflects the success of our intervention efforts.

Overall, these trends reflect our successful efforts to reduce foreclosures and support property owners in paying their taxes, reinforcing the positive direction of our initiatives.



Treasurer's Office At-A-Glance

Authorized by the Michigan Constitution, the County Treasurer serves as the banker and chief investment officer for Oakland County and is responsible for the security of public funds, investment management and delinquent property tax collection.

Below is a brief summary of the Treasurer's Office's activities between July 1, 2023, and June 30, 2024.

Collaboration	34 City, Village and Township Meetings	70 County Department Leader Meetings	203 Community Events Attended	268 Business, Civic, Community, Education and Faith-Based Leader Meetings
	425 Surplus Properties	23 Side Lots Sold	\$8,816 Side Lot Sales	5 Sold by OCLBA

Public Funds Security, Investments and Management

\$1.12B County Funds Invested	\$20.4M Interest Earned	\$574M Funds Deposited	\$526M Debt Managed for Capital Projects	\$2.09B Funds Disbursed
622 Home Repair Mortgage Payments Received	\$97K Mortgage Payment Received	48,305 Vendor Payments	177K Employee and Retiree Payments	56 Government Units in the Local Government Investment Pool (LGIP)



Oakland County Land Bank Authority

Building a Better Future: Oakland County Land Bank Authority's Success in Community Revitalization



The Oakland County Land Bank Authority (OCLBA)—established on June 23, 2022—has made remarkable strides, driven by its mission to revitalize communities and promote economic development across Oakland County. Under the leadership of Executive Director Jill Robinson, Chair Robert Wittenberg and its dedicated board members, the OCLBA has leveraged strategic partnerships and funding to address blight, stabilize neighborhoods, and foster inclusive development.

Key Achievements:

- **\$1.316 Million in Blight Elimination Grants:** OCLBA secured significant funding from the State Land Bank Authority's Blight Elimination Program, supporting the demolition of hazardous buildings and stabilizing historic properties. This funding was distributed across multiple projects:
 - **GM Modern Historic District:** \$200,000 for stabilizing historic homes, later sold to a developer committed to rehabilitating and preserving their architectural integrity for future homebuyers.
 - **McCarroll School:** \$500,000 to demolish the deteriorated school and make way for a new youth recreation center.
 - **Emerson School:** \$616,000 to clear the former school site for affordable housing and community amenities development by Micah 6 Community, the owner.





- **Casa del Rey Redevelopment:** After a decade of vacancy, the historic Casa del Rey building in Pontiac is being transformed into 50 affordable apartments. This project exemplifies OCLBA's commitment to sustainable development and the productive reuse of historic properties, ensuring long-term community benefits.
- **Property Acquisitions in Pontiac:** OCLBA expanded its portfolio by acquiring 95 properties from the State Land Bank Authority, positioning these parcels for future redevelopment. These efforts align with the broader goal of consolidating vacant, abandoned and blighted properties and preparing them for projects such as housing and green space initiatives.
- **Community Partnerships and Collaboration:** OCLBA's success is largely due to its strong partnerships with local and state government agencies, nonprofits, community organizations, developers and stakeholders. These partnerships have facilitated the efficient reuse of vacant land and strengthened the community through thoughtful redevelopment. These milestones exemplify the positive transformations that can occur when communities, government entities, and developers collaborate with a shared vision of progress.

The OCLBA is committed to addressing blight, supporting neighborhood revitalization, creating sustainable and affordable housing opportunities, fostering economic growth and promoting long-lasting, positive changes across the county.





Financial Empowerment Through Art: Oakland County's 2024 Student Artists Shine

The Oakland County Treasurer's Office announced and celebrated the 2024 Financial Empowerment Arts Contest winners on May 2, 2024. This year, in partnership with Oakland Schools, Flagstar Bank, and the Oakland Livingston Human Service Agency, 22 student artists from Oakland County public high schools were awarded for their exceptional creativity in interpreting the financial empowerment theme.

This year, 144 art submissions were received from 17 high schools, showcasing a wide range of mediums, including drawing, painting, photography, mixed media, video, and illustration. These talented students have displayed their artistic prowess and contributed to raising awareness about the importance of managing personal finances, understanding debt, saving, and planning for a better future.

The winning art is displayed each year in the Oakland County Treasurer's Office and on the website. Cash prizes totaling \$10,000 were awarded to the winners, including \$1,000 for first place, \$750 for second place, \$500 for third place, and \$100 for honorable mentions.

We invite you to celebrate these talented students and view all the exceptional artwork submissions using the button below.

"The exceptional talent and creativity of these young artists are awe-inspiring and reflect the importance of financial empowerment. We are incredibly grateful to our partners for their unwavering support in making this contest a success."

– Robert Wittenberg, Oakland County Treasurer

[VIEW GALLERY](#)



Supporting Community Organizations

United in Service: Supporting Community Organizations

At the Oakland County Treasurer’s Office, community service is more than just a responsibility; it’s a core value that defines who we are and how we serve. Each year, our dedicated team contributes to our donation fund and actively participates in various charitable efforts, identifying causes that resonate with our collective mission to uplift and empower the community. Together, we select where our annual donations will be delivered.

We supported the following organizations:

- **Common Ground**
- **debra of America**
- **Gleaners Community Food Bank**
- **Grace Centers of Hope**
- **HAVEN**
- **Hospitality House Food Pantry**
- **Lighthouse**
- **Lineage Foundation for Good**
- **Michigan Animal Rescue League**
- **Oakland County Animal Control & Pet Adoption Center**
- **Oakland County Sheriff PAL (Police Athletic League)**
- **OATS Alternative Therapy**
- **PEAS - Pan Equus Animal Sanctuary**
- **St. Jude Children's Research Hospital (Michigan, Ohio)**
- **Wounded Warrior Project**

Each organization plays a critical role in Oakland County, from supporting animal welfare and providing essential services to ensuring that our veterans and youth are well-supported through programs focusing on their development and health.

The Treasurer’s Office is proud to support these organizations and will continue to look for opportunities to contribute and enhance the welfare of Oakland County residents.

We thank all community and nonprofit organizations for their unwavering dedication to serving Oakland County residents.



Media Coverage

2024 Oakland County Treasurer's Office Media Coverage



In 2024, the Oakland County Treasurer's Office received media attention for its community initiatives and proactive efforts to assist residents. Here's a snapshot of the media coverage:

DBUSINESS Daily Update • June 28, 2024

Oakland County Urges Foreclosed Property Owners to File Claims, Avoid Scams

DBUSINESS highlighted the Oakland County Treasurer's efforts to protect homeowners by urging foreclosed property owners to file claims and stay vigilant against scams. [Read More](#)

CBS Detroit • June 26, 2024

Michigan County Treasurer Urges Owners of Foreclosed Properties to File Claims, Watch Out for Scams

CBS Detroit covered the Treasurer's Office's call for residents to take action and safeguard themselves from fraudulent activities related to property foreclosures. [Read More](#)

C&G Newspapers • June 21, 2024

Financial Empowerment Contest Names Two Troy Winners

C&G Newspapers spotlighted the winners of the Financial Empowerment Contest, an initiative of the Oakland County Treasurer's Office to promote financial literacy in local communities. [Read More](#)

Oakland Times • May 5, 2024

Winners Announced in Oakland County Treasurer's Financial Literacy Art Contest

The Oakland Times covered the exciting announcement of winners in the Financial Literacy Art Contest, organized by the Treasurer's Office, to engage the community in financial education. [Read More](#)



About Oakland County Treasurer's Office



Authorized by the Michigan Constitution, the County Treasurer serves as the banker and chief investment officer for Oakland County and is responsible for the security of public funds, investment management and delinquent property tax collection.

With a fiscally responsible and socially conscious approach, the Oakland County Treasurer's Office investment strategy focuses on capital security and preservation, liquidity considerations and optimizing investment yield.

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