



Michigan Association OF County Treasurers

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Treasurers advise seeking foreclosure prevention planning during coronavirus slow-down

Charlotte, Mich. – “Sooner rather than later.” That’s the advice the Michigan Association of County Treasurers has for business and residential taxpayers who are finding themselves at risk for tax foreclosure because of COVID-19 circumstances.

Although Governor Gretchen Whitmer issued Executive Order 2010-14 in March “to temporarily suspend rules and procedures so as to extend the deadline for redemption of property foreclosed for nonpayment of delinquent property taxes,” county treasurers are strongly encouraging those already at risk – or who think they may become at risk because of the rapidly changing coronavirus impact – to call them now. Treasurers can offer them resources and options that could help them build a plan to avoid forfeiture or foreclosure.

"People are struggling," said Jenny Beemer-Fritzinger, president of the Michigan Association of County Treasurers. "This order gave those facing the tragedy of tax foreclosure some needed emergency relief to assure their homes and businesses are not taken from them while they work to keep their families safe and healthy. Treasurers hate foreclosing property and will work hard during this crisis to help people stay safe and healthy."

Although most county treasurers’ offices are operating on limited hours right now, people can still make appointments to talk by phone. Beemer-Fritzinger and MACT Second Vice President Bob Robinson strongly encourage business and residential property owners to reach out and start working on alternatives.

“Our work prevented 93 percent of foreclosures in Michigan in 2019. We’re essentially the foremost experts on tax foreclosure in Michigan,” explained Robinson, who is Eaton County’s treasurer. “We have many resources available to us that can be used proactively so taxpayers finding themselves in trouble can have a positive outcome.

“We want to avoid a looming problem if at all possible,” he added.

When the financial crash hit hardest around 2008, treasurers worked with many property owners on ways to keep their land, homes and businesses, according to Robinson. Examples of what the treasurers can do include setting up alternative payment options, offering hardship extensions, partnering with community action agencies for other financial assistance resources and financial literacy programs, and connecting with local nonprofits that can help the property owner alleviate other burdens so they are able to put more money toward their tax debt.

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“There are many other examples of what we can do. Some vary by county or region of the state,” shared Robinson. “But we all have the same goal in common, which is to prevent people from losing something they’ve worked hard to build.”

MACT’s Legislative Committee and consultants, including Kalamazoo County Treasurer Mary Balkema and Washtenaw County Treasurer Catherine McClary, worked with Governor Whitmer to get the extension on foreclosure proceedings for Michigan residents. With common goals of doing everything possible to ease pressure on people during the stay-at-home order, MACT helped Whitmer put together the executive order. It likely won’t be enough for those who were already in trouble and have been set further back by losing income.

“Acting early is vital,” urged Beemer-Fritzinger. “The governor graciously granted everyone more time, but in order to have a positive long-term outcome, people need to call their county treasurer as soon as possible to work out a plan.”

Whitmer’s order is effective until May 29, 2020, or 30 days after the termination of the state of emergency, whichever comes later.