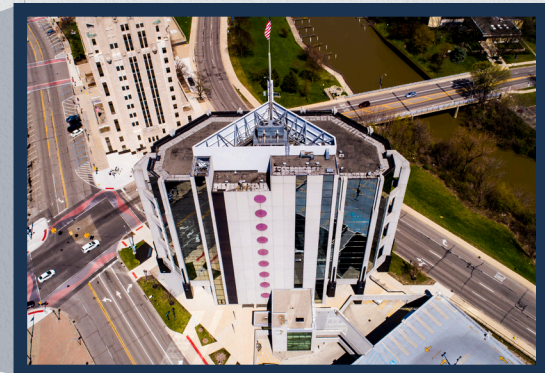
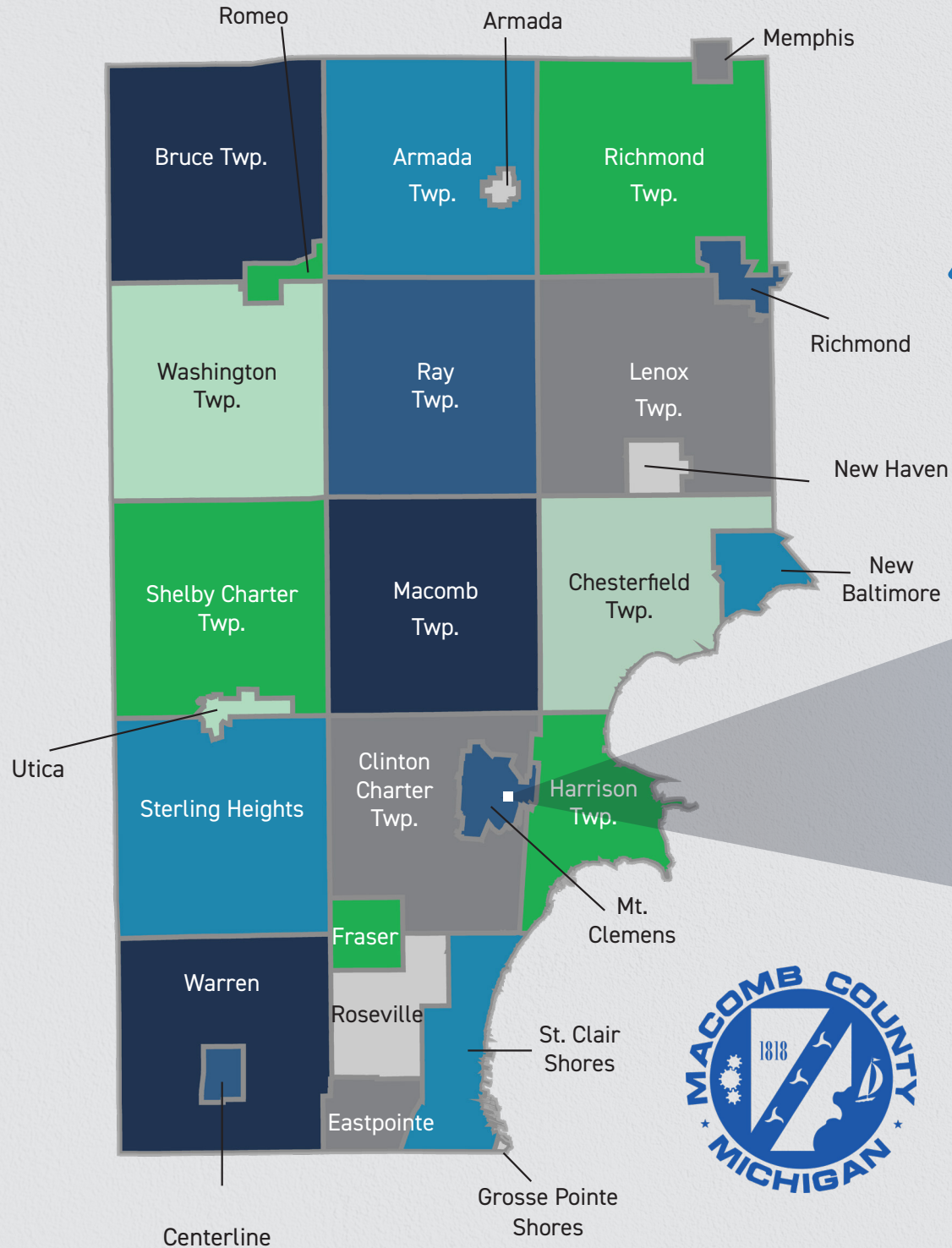


Macomb County *Municipalities*



Macomb County Treasurer's Office

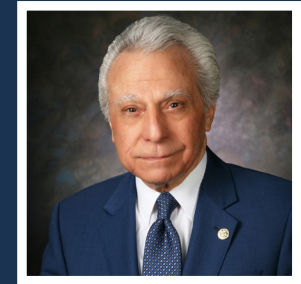
Macomb County Administration Building
1 South Main St, Mount Clemens, MI 48043
2nd Floor



Message from the Treasurer

“Always do right. It will gratify some people and astonish the rest.”

– Mark Twain



I was elected to serve you as Macomb County Treasurer in November 2016, committed to delivering real results along with integrity and transparency in government.

As a result of earning the full support of my incredible staff, along with building great working relationships with the Office of the County Executive and the County Board of Commissioners, I proudly present to you in this report what has been achieved on your behalf.

Each year since taking my oath of office –

- I have increased the number of payment plans for our neighbors under the “Keep Macomb Your Home” program, resulting in a reduction of tax foreclosures in our county.
- I have increased the total investment income while minimizing risk, with the hope of making it unnecessary for the county to raise our taxes.
- I have held elected officials accountable; I played a key role in both the removal of a previous county clerk and the recovery of forfeiture funds improperly held by a former county prosecuting attorney.

These achievements are a consequence of hard work and the application of common sense to government operations. I encourage you to review the numbers referenced in this report because they make clear in an objective manner what has been accomplished.

It truly is an honor to be your Macomb County Treasurer. I hope you are as proud of these accomplishments as I am because I recognize we are all in this together. As we look forward to the future, I am confident we will continue to deliver real results for our residents as we have done these last few years.

A handwritten signature in blue ink that reads "Lawrence Rocca". The signature is fluid and cursive.

Lawrence Rocca
Macomb County Treasurer



What is the purpose of **the Macomb County Treasurer's Office?**

To serve two core functions

- 1.** To assist our residents with saving their homes and businesses from the tax foreclosure process, while collecting delinquent taxes on behalf of local communities and protecting the tax revolving fund.
- 2.** To act as the custodian of all county funds, which includes investing said funds in order to maximize the rate of return while minimizing risk.

Michigan Homeowner Assistance Fund (MIHAF)



Treasurer Lawrence Rocca is focused on helping everyone eligible in Macomb County take advantage of the Michigan Homeowner Assistance Fund (MIHAF) to Keep Macomb Your Home.

MIHAF was established under section 3206 of the American Rescue Plan Act of 2021 (the ARP) program and is designed to keep Michigan residents in their homes by providing financial assistance to eliminate or reduce past due mortgage payments associated with homeownership, including property tax, condominium association dues, and/or housing utility payments.

Who Is Eligible?

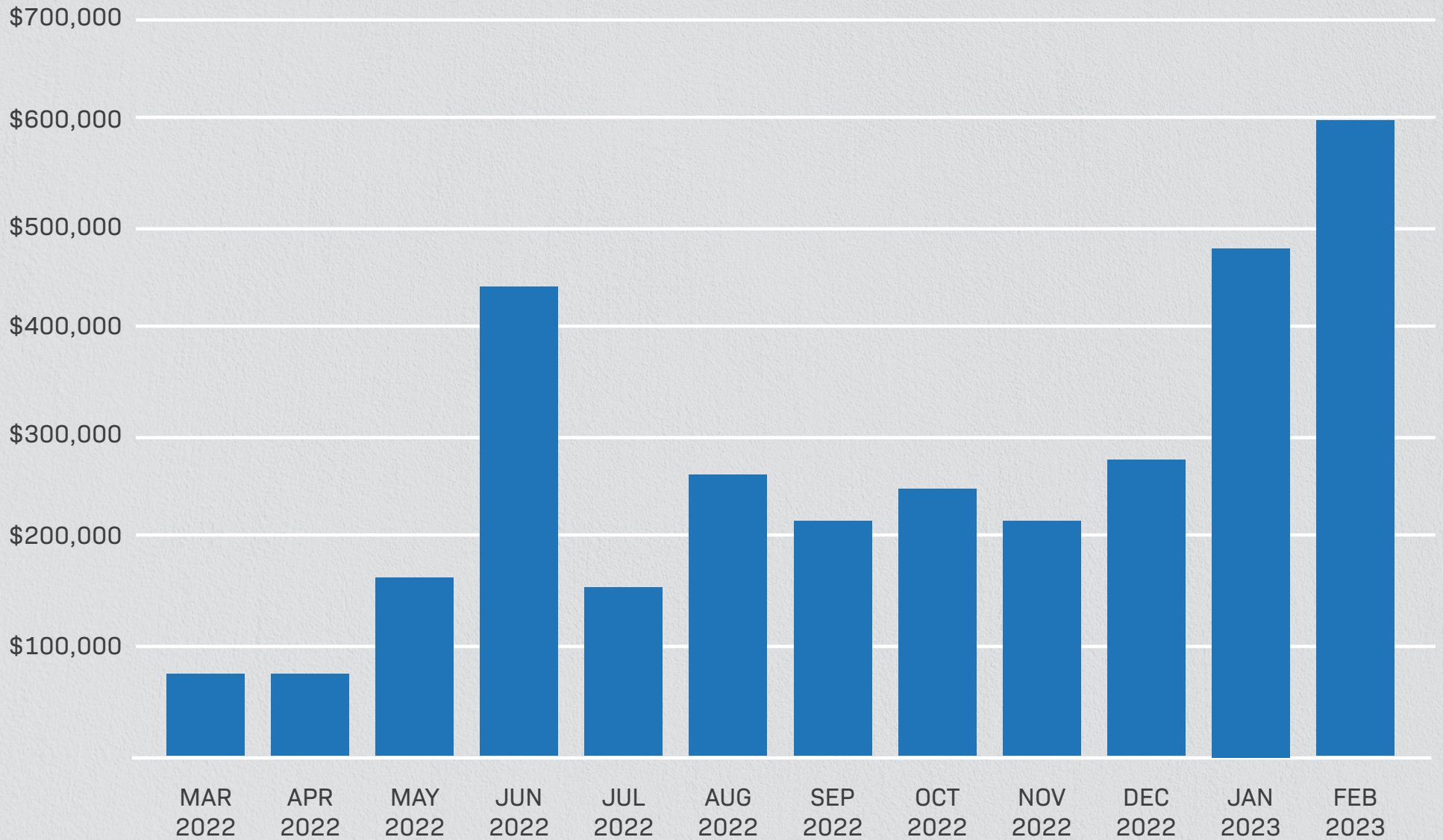
- Homeowners with household incomes less than 150% of Area Median Income (AMI)
- Homeowners who own and occupy the property as their primary residence
- Homeowners must have and explain a financial hardship directly related to COVID-19 on or after January 21, 2020

To Receive Up to \$25,000 Grant Per Household to Pay:

- Delinquent mortgage/housing expenses, including property tax and insurance escrow shortages
- Delinquent land contract payments, mobile home consumer loan payments or mobile home park lot payments
- Delinquent property taxes
- Delinquent condominium/homeowners' association fees
- Delinquent homeowner's insurance,
- Delinquent utilities, gas, electric, water, sewer
- Delinquent internet broadband services

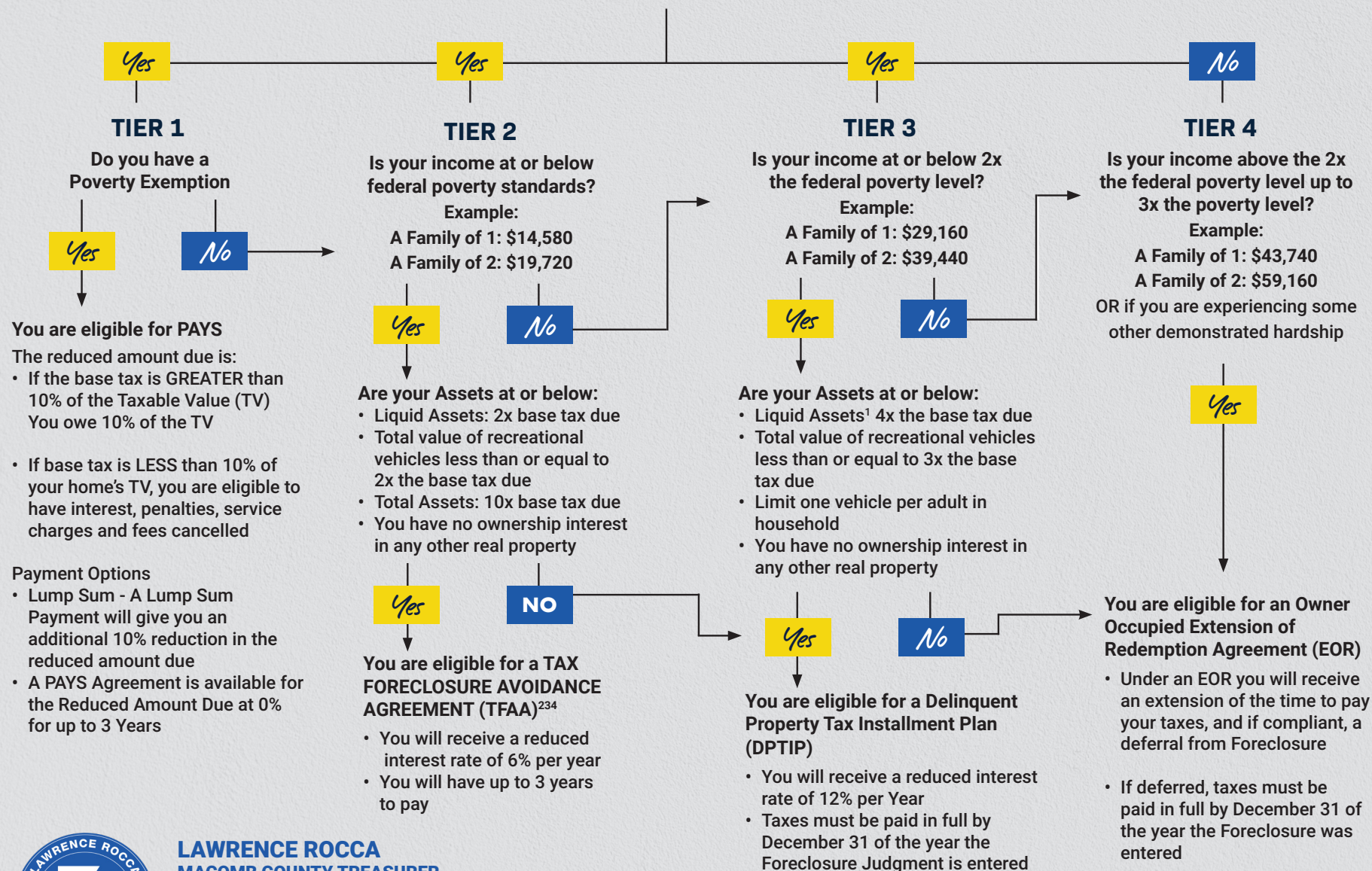
From March 2022 to February 2023, over 400 taxpayers were saved from the tax foreclosure process with this program. Due to limited state funding, please contact the Macomb County Treasurer's Office as soon as possible for assistance with applying to MIHAF.

MIHAF PAYMENTS TO MACOMB COUNTY



Guide to hardship extensions for delinquent property taxes

Do you own and occupy your property as your primary residence? [†]



LAWRENCE ROCCA
MACOMB COUNTY TREASURER

1 South Main St., 2nd Floor
Mount Clemens, MI 48043

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1. Liquid Assets include, but are not limited to bank accounts, stocks, bonds, investments, pensions, etc.

2. Must keep non delinquent taxes current

3. By Law you are limited to 2 such agreements

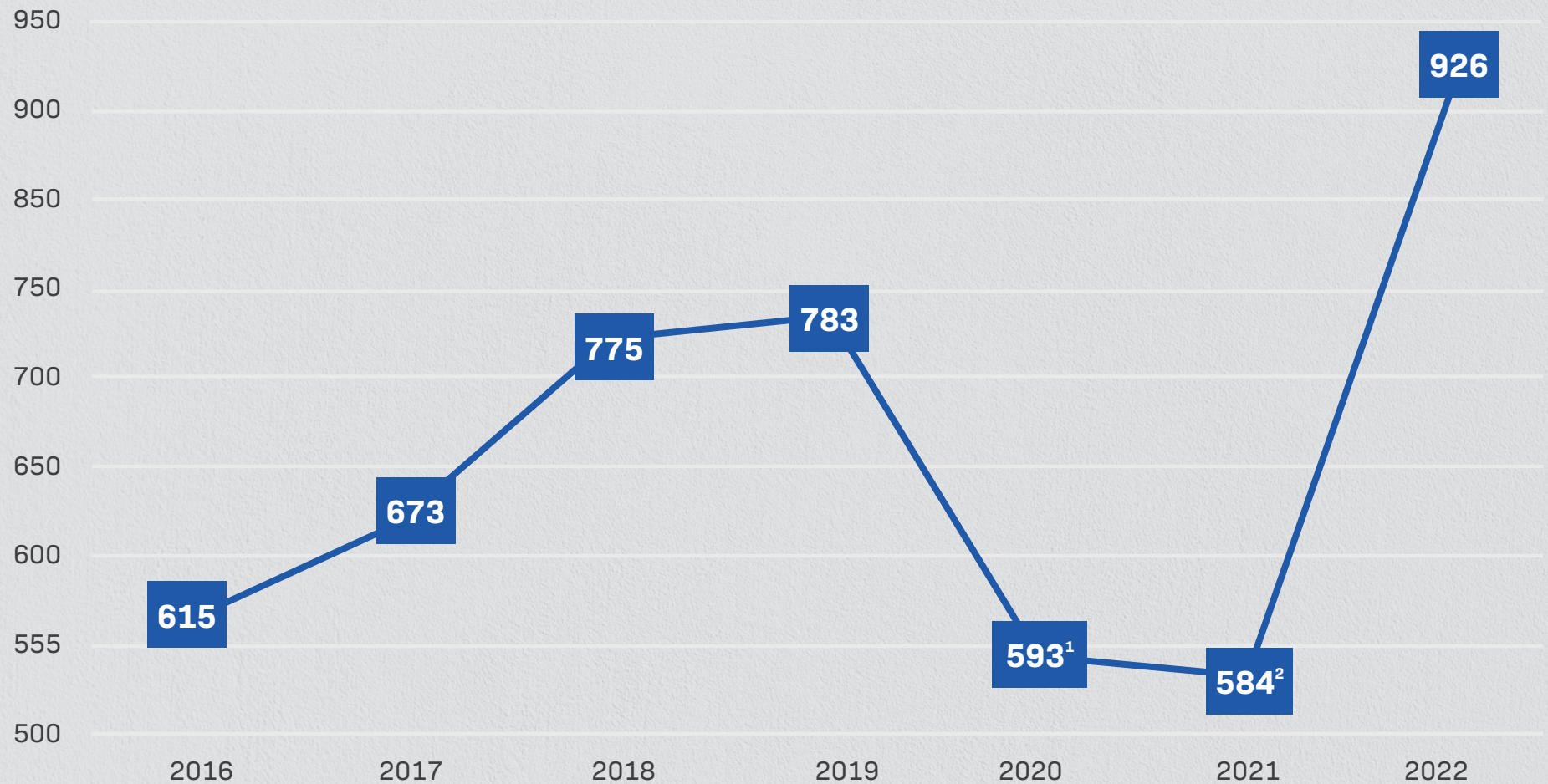
4. Delinquencies in any extension plan may make you ineligible

* Program guidelines and a homeowner's eligibility for any program is within the Treasurer's sole discretion

[†] In order to qualify as primary residence you must receive a PRE.

Income thresholds are based on the federal poverty level which changes annually.

NUMBER OF TAX FORECLOSURE PREVENTION PAYMENT PLANS

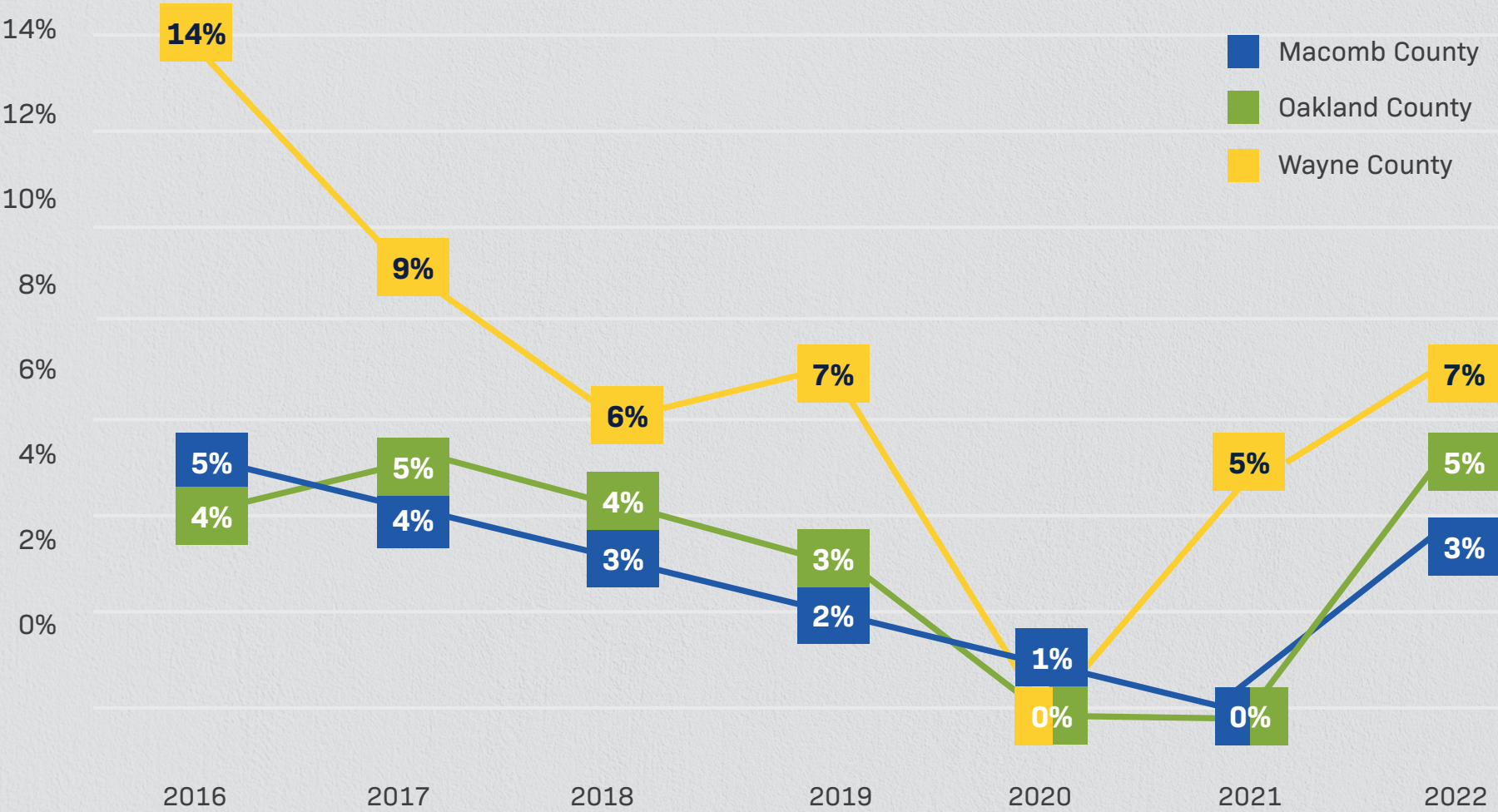


1 - After Treasurer Rocca exercised his discretion to withhold all occupied homes and businesses due to COVID-19.

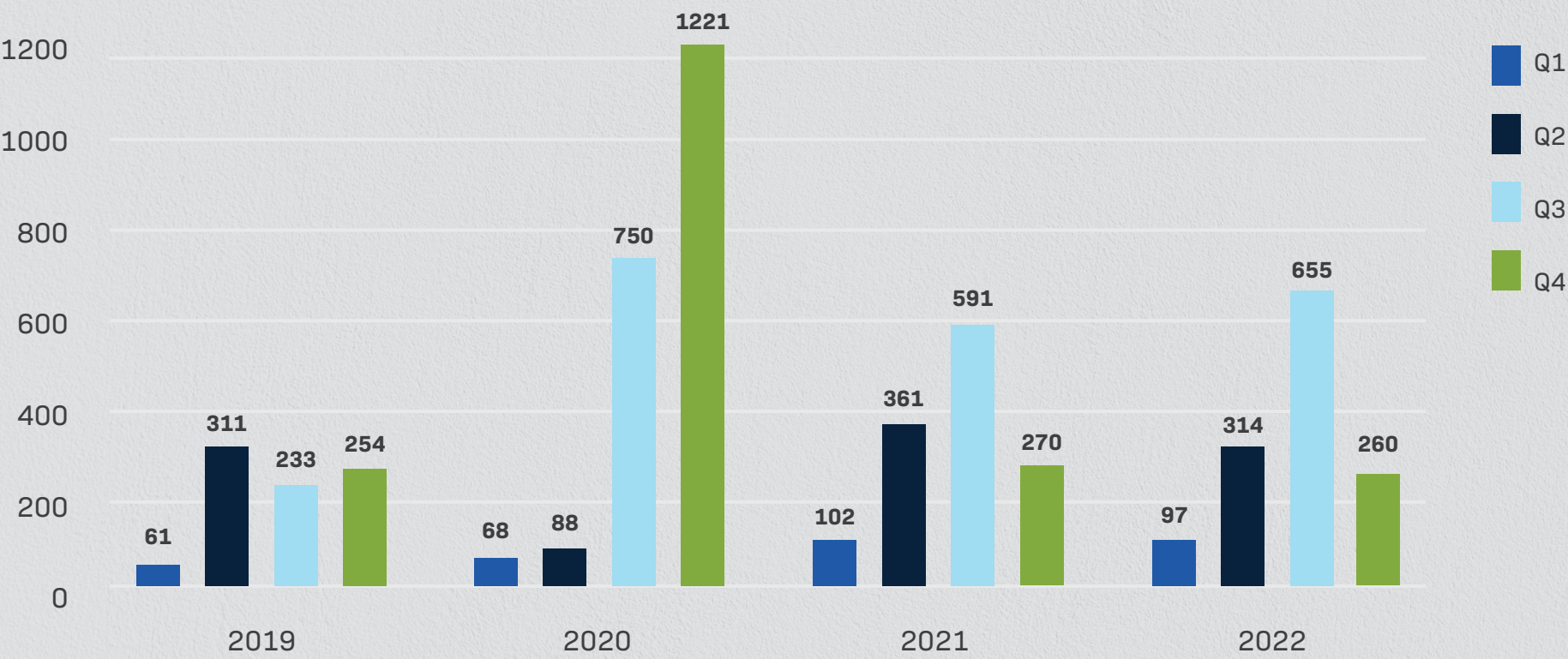
2 - After Treasurer Rocca exercised his discretion to withhold all parcels due to COVID-19.

PERCENTAGE OF TAX FORECLOSED PROPERTIES

As compared to properties forfeited



STATE MANDATED TAX ADJUSTMENT CASES



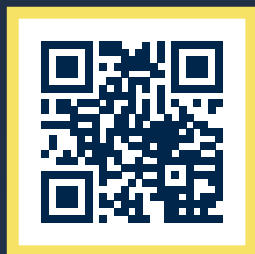
INVESTMENT PORTFOLIO HIGH-WATER MARK





Lawrence Rocca

MACOMB COUNTY TREASURER



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