

Guide to Assessing in Saginaw County

Welcome to assessing in the County of Saginaw! We hope the following guide will help make your assessing job easier! Please feel free to contact Equalization with any questions you might have.

New Assessors:

Be sure to file form 4689_2008 Request for Changes in Personal or Employment Information for a Certified Assessor
Give your contact information to the Equalization Department

Equalization Department Name	Position	ph 989-790-5260 Primary Duties	fax 989-792-4994
Denise Joseph (MAAO) djoseph@saginawcounty.com	Director 989-790-5262	Budget, Supervision, 4015, 4015A, 4017 (2793), 4018	
Liz Gooch (MAAO) lgooch@saginawcounty.com	Deputy Director 989-790-5239	Database management, Tax & Special Assessment	
Herb Grimshaw (MCAO) hgrimshaw@saginawcounty.com	Appraiser 989-790-5265	Appraisals, Land & ECF Determination	
Annette Rocholl (MAAO) arocholl@saginawcounty.com	Description Analyst 989-790-5264	Land Divisions, Appraisals	
Victoria Bennett vbennett@saginawcounty.com	Office Manager 989-790-5260	Deed entry, Address Changes, Billing	
Bill Jeruski (SAGA) bjeruski@saginawcounty.com	GIS Technician 989-790-5261	Mapping - works for Saginaw Area GIS	

Parcel Number Sequence (73-) 02-12-5-05-0108-000

73 (Saginaw County) - 2 digit Unit Code - 2 digit Town - 1 digit Range - 2 digit Section - parcel number (4 digits (indicating the quarter section and original parcel) - 3 digits (split number))

Special codes

		Example
Buildings on Leased Land	33-3	10-33-3-02-1006-001
DNR	44-4	08-44-4-07-2001-000
Personal Property	99-9-99	13-99-9-99-0008-000

Deeds

Deeds can be obtained through Fidar by contacting Penny Klein pklein@saginawcounty.com at the Register of Deeds Office. The Equalization Department keeps track of ownership for tax billing purposes for all units except Saginaw Township and City of Saginaw. Assessors determine uncappings due to transfers of ownership, therefore Assessors must process deeds independently. The Equalization Department does not receive PTA's or PRE Affidavits and periodically requests pertinent information from Assessors who receive these documents.

Backups and Reports

Equalization requests backups throughout the year for purposes of keeping the Assessment and Tax Roll current. Equalization requests certain reports from Assessors as required by the Michigan State Tax Commission or as a means of balancing for tax purposes.

Taxation

The Equalization Department, County Treasurer and Local Treasurers rely on coordination with Assessors to keep the Tax Roll current. The Equalization Department prepares the Tax Roll for all local units except Saginaw Township and City of Saginaw. Equalization will send a warrant to the Assessor for signature prior to Summer, Village and Winter tax collection. The County Treasurer will send a warrant to the Assessor for signature at Settlement. County Treasurer Contact person: Jana Barry
jbarry@saginawcounty.com

Adjustments to Assessment and Tax Rolls

The Equalization Department records adjustments to the County Tax Database for CURRENT YEAR Adjustments and coordinates with local treasurers for sending out revised tax bills. The County Treasurer makes adjustments for PREVIOUS YEARS and tracks billing in the Delinquent Tax Database. The Equalization Department relies on receiving documentation in a timely manner from the Assessor following Board of Review meetings or in the case of other Adjustment types. Adjustments should be sent to both Liz Gooch from Equalization Department lgooch@saginawcounty.com and Gabriela Valles from County Treasurer Department gvalles@saginawcounty.com. Current year adjustments should also be given to local treasurer.

A backup with current PRE's is requested in the first week of June for the purpose of accuracy for summer tax billing and again the first week of November for the purpose of accuracy for winter tax billing. After June 1st, it is preferred that new current year PRE's are entered into BS&A as an adjustment; this makes it easier for the County to import PRE's for the winter tax season. Late-filed PRE's which qualify for the full year (June 1st deadline) can be entered as an "Assessor" adjustment. Late-filed PRE's qualifying as a Winter PRE (Nov 1st deadline) should be entered as a "Winter PRE" adjustment. Unless the owner states otherwise, the mailing address on an improved property with a PRE will be the same as the property address.

Granting and Denying PRE's

A letter & Denial form (2742) must be sent to a property owner when the PRE is denied by the assessor. If an assessor denies a PRE, the local unit will receive a percentage of the revenue collected from the school operating. Assessor's must notify both Equalization and the County Treasurer of all PRE denials by sending (email) a copy of form 2742. Current year denials must also be sent to the local treasurer. Both the Saginaw County Treasurer's office and the State also audit PRE's and issue denials. The assessor must review State denials for exceptions. If an exception applies, the assessor must notify Equalization and the County Treasurer; if an exception does not apply, the assessor should remove the exemption.

Form 5838 must be used by the Assessor to notify County Equalization and County Treasurer of a PRE granted which causes a change to taxes already billed.

JBOR and DBOR Adjustments

A copy of form L-4031 (signed by the BOR) must be submitted to both Equalization and the County Treasurer for all July and December BOR appeals.

Tribunals and 154 Orders

It is good practice to followup with Equalization and the County Treasurer to verify that notice of adjustments have been received and a refund or rebilling has occurred if necessary.

Property Addressing

Property addresses are assigned by the Saginaw County Road Commission; we do not put addresses on vacant property.

Mailing Addresses

The Equalization Department must be notified of mailing address changes so that Tax Bills will be mailed out correctly. Mailing Address changes should be sent to Victoria Bennett, vbennett@saginawcounty.com. Equalization will change owner address when processing deeds, according to the deed. Assessors are responsible for notifying Equalization of address updates according to PRE Affidavits or PTAs. Our goal is to strive toward having all mailing addresses be USPS-compliant in the County database in order to save on postage when using KCI to mail change notices, personal property statements and tax bills.

To ensure a mailing address is USPS-compliant, we rely on the website Look Up a ZIP Code (<https://tools.usps.com/zip-code-lookup.htm?byaddress>).

Printing

Equalization will print Assessment Change Notices, Assessment Rolls and Personal Property Statements at no cost. If requested, we will also prepare files for KCI for printing and mailing; Assessor is billed for printing cost and postage. If an assessor wishes to discontinue printing an assessment roll, form 3945 State Tax Commission Computerized Tax Roll Certification can be filed. Equalization prepares and maintains the County Tax Database at a cost to the local unit, we provide the local unit a Tax Database, print Tax Bills and Tax Rolls for Local Units (except Saginaw Township and City of Saginaw) at no cost (if requested we will prepare print file for KCI).

MBOR Audit

The Equalization Department performs audits on local unit assessing databases before and after March Board of Review. Audits are designed to provide quality control assistance to Assessors and to help coordinate the maintenance of the County Tax Database. Audits may include exemptions, class codes, tax billing classification, DDA and Brownfield designations, addressing, school districts, sales & data entry, Headlee calculations and other general maintenance items.

Land Banks and County Land Bank Sales

The Equalization Department relies on cooperation from Assessors on correctly classifying parcels held by the Land Bank and parcels sold by the Land Bank for taxation purposes. The Saginaw County Land Bank Authority captures 50% of taxes for a period of 5 years following the year of a sale from the Land Bank. Parcels classified as a County Land Bank Sale (CBLSA) cannot be involved in a Land Division during the 50/50 5 year period. The County Treasurer records a Quit Claim deed signifying a conveyance from the Land Bank. Questions can be directed to Verda Burns (989) 792-6029 vburns@saginawcounty.com

CBLSA expiration dates are always 12/30 of the 5th year, beginning the year following the sale.

Tax Info tab example of correct classification of a County Land Bank Sale (2022 sale, 2023 database)

The screenshot shows a software interface with several tabs at the top: 1. General, 2. Owner Info. (*), 3. Tax Info. (*), 4. PRE: 0, 5. Misc., 6. Linked App Info, 7. Attach [0], 8. Sketches [0]. The '3. Tax Info. (*)' tab is active. Below the tabs, there are two main sections: 'Classification/Special Acts' and 'Classification Details'. In the 'Classification/Special Acts' section, the 'Classification' field is set to 'County Land Bank Sale', 'Prev. Classification' is 'Land Bank (Not a Special Act)', 'Certificate #' is empty, 'Exp. Date' is '12/30/2027', 'Amt Appr.' is '0', and 'Ren. Zone Info...' is empty. In the 'Classification Details' section, there are tabs for '1. Current' and '2. Previous'. Under 'Land Bank Group Settings', the 'Special Options' dropdown is set to 'Loss to Ad Val., New to Special'.

Special Assessments

Many local units have Special Assessments. Assessors may be expected to supply information to Equalization or the Local Treasurer concerning improvements and homestead status of property to help determine whether a special assessment should be charged. Examples of special assessments are Refuse/Recycling, Fire, Sidewalk, Sewer, Water, Lighting.

DDAs

The Equalization relies on assistance from Assessors in keeping track of DDA captures. Saginaw County relies on accurate records for estimating finances.

Equalization's Land Value Determination

Commercial & Industrial classes may be combined for Land Values, due to a lack of vacant industrial sales.

Agricultural Land Values are derived by vacant land sales (per acreage minus right-of-ways) for Tillable and Non-Tillable land.

Road and Drain Right of Way

Under Michigan Law, road and drain right of way is exempt from property tax; drain right of ways can be viewed on SAGA website (<http://www.sagagis.org/>)

Land Divisions

The Equalization Department processes land divisions for all units except Saginaw Township and City of Saginaw. Assessors must submit Land Division form to Annette with pertinent information, including a full legal description for all child and remainder parcels. The land division applicant must pay a Tax Payment Certification fee to the County Treasurer's Department.* Once an application is submitted parcel numbers will be assigned by the Equalization Department. Parent parcel numbers must be retired. As a general rule, parcels in different sections cannot be combined; and parcels falling into the category of a County Land Bank Sale cannot be involved in a split or combination during the 50-50 5 year period. The Equalization Department appreciates when land divisions are submitted as soon as they are approved by the township; however, they are due by December 30th for the following assessment year. Land divisions are processed on a first come-first served basis; land divisions submitted after the March Board of Review will be processed for the next assessment/tax year.

Land Division Tax Payment Certification

The Land Division Tax Payment Certification must be filed with the County Treasurers office by the land division applicant for all land divisions except a combination where only one owner is involved. Once the Equalization receives notice that the form has been filed, we will proceed with processing the land division in BS&A.

Convention for Choosing a Child Parcel Number

To facilitate consistency throughout the county, Equalization will provide child parcel numbers for Land Divisions. The convention for choosing a new parcel number in Saginaw County is to always use the same 4 digit quarter section number as the parent parcel, then use the next number in sequence for the last 3 digits. For example, parent numbers ending in 3001-002 and 3001-003 would produce child numbers 3001-004, 3001-005 and 3001-006.

SAGA

Saginaw Area GIS website displays geographical information for property in Saginaw County. Information is pulled from both the County database and the Assessor's database. SAGA holds regular meetings to discuss progress and concerns; Assessors are welcome to attend. SAGA requests regular backups from Assessors so that taxpayers can access accurate information. Website is <http://www.sagagis.org/> (not survey-accurate)

Equalization Website

Equalization has a page on the Saginaw County website (www.saginawcounty.com/departments/equalization/) with a property search, local unit contact list, links and reports.