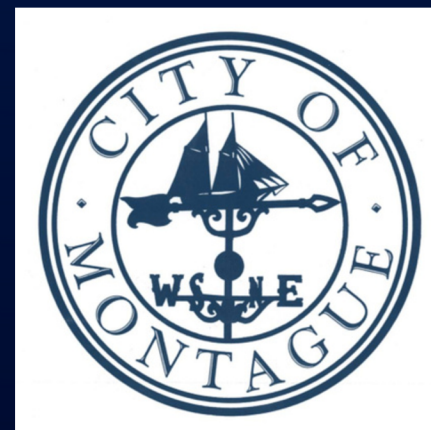




PROPERTY TAXES 101

Meet your local Assessors & Treasurers

- Kelli Navarro, Muskegon County Equalization
 - City of Whitehall & Whitehall Township Assessor
- Shirley Wyatt, Muskegon County Equalization
 - City of Montague Assessor
- Justin George, Muskegon County Equalization
 - County Commercial/Industrial Manager
- Alyssa Seaver, City of Whitehall Treasurer
- Brook Schiller, City of Whitehall Deputy Treasurer
- Madge Kraai, Whitehall Township Treasurer
- Melissa Beegle, City of Montague Treasurer





WELCOME!

- Assessment Notices
- Tax Bills & Millages
- Board of Review
- Exemptions / Deferments

Assessment Notices

Tax payers receive this notice annually in early February

UNDERSTANDING YOUR NOTICE OF ASSESSMENT

This is not a tax bill! It is a yearly explanat ion of your real property assessment and information that can affect the calculation of your property taxes.

Michigan Department of Treasury,
1019 (Rev. 10-24)

THIS IS NOT A TAX BILL

L-4400

Notice of Assessment, Taxable Valuation, and Property Classification

This form is issued under the authority of P.A. 206 of 1993, Sec. 211.24 (c) and Sec.211.34c, as amended. This is a model assessment notice to be used by the local assessor.

FROM:
MUSKEGON COUNTY EQUALIZATION
173 E APPLE STE 201
MUSKEGON MI 49442

PARCEL IDENTIFICATION
PARCEL NUMBER:
PROPERTY ADDRESS:

OWNER'S NAME & ADDRESS/PERSON NAMED ON ASSESSMENT ROLL:

PRINCIPAL RESIDENCE EXEMPTION
% Exempt As "Homeowners Principal Residence": 100.00%
% Exempt As "Qualified Agricultural Property": .00%
% Exempt As "MBT Industrial Personal": .00%
% Exempt As "MBT Commercial Personal": .00%
Exempt As "Qualified Forest Property": ☐ Yes ☒ No
Exempt As "Development Property": ☐ Yes ☒ No

LEGAL DESCRIPTION:

ACCORDING TO MCL 211.34c THIS PROPERTY IS CLASSIFIED AS: 401 Residential

PRIOR YEAR'S CLASSIFICATION: 401 Residential

The change in taxable value will increase/decrease your tax bill for the 2025 year by approximately: \$162

	PRIOR AMOUNT YEAR: 2024	CURRENT TENTATIVE AMOUNT YEAR: 2025	CHANGE FROM PRIOR YEAR TO CURRENT YEAR
1. TAXABLE VALUE:	106,477	109,777	3,300
2. ASSESSED VALUE:	168,300	162,000	-6,300
3. TENTATIVE EQUALIZATION FACTOR:	1.000		
4. STATE EQUALIZED VALUE (SEV):	168,300	162,000	-6,300
5. There WAS or WAS NOT a transfer of ownership on this property in 2024	WAS NOT		

6. Assessor Change Reason:
Market Adjustment

The 2025 Inflation rate Multiplier is: 1.031

Questions regarding the Notice of Assessment, Taxable Valuation, and Property Classification may be directed to the Following:

Name:	Phone:	Email Address:
ASSESSING CONTACT NAME	ASSESSING PHONE #	ASSESSING EMAIL

March Board of Review Appeal Information. The board of review will meet at the following dates and times:
MARCH BOARD OF REVIEW WILL BE HELD AT :
PLEASE CALL FOR AN APPOINTMENT.
BOARD OF REVIEW TIMES ARE AS FOLLOWS:
APPEALS BY LETTER MUST BE RECEIVED BEFORE CLOSE OF BOARD OF REVIEW SESSION .

Your parcel ID#

Principal Residence Exemption
(reduces your tax liability if you qualify, see below)

Current property type

Estimated increase/decrease for 2025 Tax bill

Change in values (see below for explanations)

Was this property transferred to another owner in 2024?

Inflation rate multiplier (see taxable value below)

What to do if you want to appeal values, property type, or transfer of ownership. Follow specific instructions on your notice, this is just an example!

Principal Residence Exemption: You must own and occupy your home as your principal residence to qualify and you do not claim the same or similar exemption on another home.

Assessed Value – may increase or decrease due to changes in the market (how it relates to the current assessed value), new construction or other physical changes. Increases do not affect your tax bill unless there has been new construction or a transfer of ownership occurs and the property is uncapped for the tax year following the sale.

Taxable Value – increases or decreases by the rate of inflation or 5% (whichever is less). If new construction, class change, transfer of ownership (uncapping), change in use, etc., occurs, higher increases are possible. This is the value that your taxes are based on.

- Provide taxpayers with a quick reference on their PRE/Homestead Exemption status
- Show the Taxable, Assessed, and SEV values placed on their property
- Show the changes from the prior year to the current year, the inflation rates, and reason for change
- Provides instructions on how to appeal the assessment at March Board of Review



TAX BILLS

Summer Tax Billing

Winter Tax Billing

Property taxes are billed 2x per year but the total is your annual tax due - each billing “season” is a portion of the total millages levied within your municipality.

If you buy or sell a home during the year, negotiations between the buyer/seller decide who pays which portion OR the amount is pro-rated by the Title Agent. Each party is presented with the totals in their closing documents.

Your local Treasurer bills and collects annual property tax and then disburses those funds to each unit with a levied millage.

The local operating millage and admin fee are the taxes that your municipality uses to fund services and projects along with other State/Federal funds and grants.

Up next What is that millage?

2025 CITY OF WHITEHALL Summer TAX BILL Bill #:

MESSAGE TO TAXPAYER
PAYMENTS ACCEPTED IN PERSON, ONLINE, OR AT OUR DROP BOX. INCLUDE A STAMPED ENVELOPE OR EMAIL ADDRESS FOR RECEIPTS. ALLOW AT LEAST 7-10 DAYS WHEN MAILING PAYMENTS - POST MARKS ARE NOT ACCEPTED.

DUE DATE INFORMATION
TAXES ARE PAYABLE AT CITY HALL JULY 1 THRU 31, 2025 WITHOUT PENALTY. AFTER JULY 31 A 3% PENALTY WILL BE CHARGED, ALSO, AFTER AUGUST 31, 1% INTEREST PER MONTH WILL BE ADDED UNTIL FEB 28, 2026. DELINQUENT TAXES WILL BE TURNED OVER TO THE MUSKOGON COUNTY TREASURER ON MARCH 1, 2026 FOR COLLECTION.

Please call for past due amounts - Interest accrued monthly

PROPERTY INFORMATION
Property Assessed To: [REDACTED]
WHITEHALL, MI 49461
Prop #: 61-22-[REDACTED]
Prop Addr: [REDACTED]
WHITEHALL SCHOOL DISTRICT School: 61240
Legal Description:
W-5714D
CITY OF WHITEHALL
CON AD 5 1/4 COR OF SEC 33
TH S 88 DEG W ALONG S SIDE
OF SD SEC 33 340 FT FOR POB
TH CONTN S 88 DEG W 200 FT
TH N 5 DEG 40 MIN E 426.05 FT
TO THE EDGE OF MILL POND
TH SELY ALONG EDGE OF MILL POND
TO A PT WHICH IS N 3 DEG 54 MIN W
387.9 FT OF THE POB
TH S 3 DEG 54 MIN EAST 387.9 FT
TO POB
TH SLY 33 FT FOR ST PURPOSES
SEC 33 T12 NR 17W

TAX DETAIL
Taxable Value: 93,961
State Equalized Value: 137,300
FRS/MBT %: 100.00

Taxes are based upon Taxable Value.
1 mill equals \$1.00 per \$1000 of Taxable Value.
Amounts with no millage are either Special Assessments or other charges added to this bill.

DESCRIPTION	MILLAGE	AMOUNT
CITY OPERATING	15.77000	1,481.76
STATE EDUC TAX	6.00000	563.76
COUNTY OPERATING	5.56370	522.77

Total Tax 27.33370 2,568.29
Administration Fee 25.68

OPERATING FISCAL YEARS
The following is provided for your information. Tax billed will be used for governmental operations for the following fiscal year(s):
County: OCT 01 - SEPT 30
City: JULY 01 - JUNE 30
School: JULY 01 - JUNE 30
State: OCT 01 - SEPT 30
Does NOT affect when the tax is due or its amount.

TOTAL AMOUNT DUE 2,593.97
PREV. PAYMENTS
BALANCE DUE 2,593.97

Please detach along perforation. Keep the top portion as your receipt.

Mort Code Bill #

Scan QR to pay online or mail to:
CITY OF WHITEHALL
405 E COLBY STREET
WHITEHALL MI 49461
(231) 894-4048

PLEASE RETURN THIS PORTION WITH PAYMENT. THANK YOU

This tax is due by: 07/31/2025
After 07/31/2025 additional interest and fees

2025 Summer Tax for Prop #: 61-22-[REDACTED]

Make Check Payable To: CITY OF WHITEHALL

TOTAL AMOUNT DUE: 2,593.97
AMOUNT REMITTED: _____

To: [REDACTED]
WHITEHALL MI 49461

Barcode

2025 CITY OF WHITEHALL Winter TAX BILL Bill #:

MESSAGE TO TAXPAYER
PAYMENTS ACCEPTED IN PERSON, ONLINE, OR AT OUR DROP BOX. INCLUDE A STAMPED ENVELOPE OR EMAIL ADDRESS FOR RECEIPTS. ALLOW AT LEAST 7-10 DAYS WHEN MAILING PAYMENTS - POST MARKS ARE NOT ACCEPTED.

DUE DATE INFORMATION
THIS TAX BILL IS DUE BY: FEB 14, 2026 BETWEEN FEB 15 AND FEB 28, 2026 - ADD 3% PENALTY ON BASE TAX. AFTER FEB 28, FOR THE AMOUNT DUE ON PERSONAL PROPERTY TAXES PLEASE CALL CITY HALL (231) 894-4048; FOR AMOUNT DUE ON REAL PROPERTY TAXES CALL THE MUSKOGON COUNTY TREASURER AT (231) 724-6261.

* SUMMER TAX STILL DUE: 2,593.97
Please call for past due amounts - Interest accrued monthly

PROPERTY INFORMATION
Property Assessed To: [REDACTED]
WHITEHALL, MI 49461
Prop #: 61-22-[REDACTED]
Prop Addr: [REDACTED]
WHITEHALL SCHOOL DISTRICT School: 61240
Legal Description:
W-5714D
CITY OF WHITEHALL
CON AD 5 1/4 COR OF SEC 33
TH S 88 DEG W ALONG S SIDE
OF SD SEC 33 340 FT FOR POB
TH CONTN S 88 DEG W 200 FT
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387.9 FT OF THE POB
TH S 3 DEG 54 MIN EAST 387.9 FT
TO POB
TH SLY 33 FT FOR ST PURPOSES
SEC 33 T12 NR 17W

TAX DETAIL
Taxable Value: 93,961
State Equalized Value: 137,300
FRS/MBT %: 100.00

Taxes are based upon Taxable Value.
1 mill equals \$1.00 per \$1000 of Taxable Value.
Amounts with no millage are either Special Assessments or other charges added to this bill.

DESCRIPTION	MILLAGE	AMOUNT
SCHOOL OPERATING	17.98320	EXEMPT
WHI SCH DEBT	5.00000	469.80
MUSKOGON ISD	4.63820	435.80
COUNTY 911	0.29270	27.50
COMM COLLEGE	2.37650	223.29
WHITE LAKE FIRE	2.25000	211.41
COUNTY MUSEUM	0.31430	29.53
COUNTY VETERANS	0.07320	6.87
COUNTY SEN CITE	0.48800	45.85
WHI LAKE LIBRARY	0.91000	85.50

Total Tax 34.32610 1,535.55
Administration Fee 15.35

OPERATING FISCAL YEARS
The following is provided for your information. Tax billed will be used for governmental operations for the following fiscal year(s):
County: OCT 01 - SEPT 30
City: JULY 01 - JUNE 30
School: JULY 01 - JUNE 30
State: OCT 01 - SEPT 30
Does NOT affect when the tax is due or its amount.

TOTAL AMOUNT DUE 1,550.90
PREV. PAYMENTS
BALANCE DUE 1,550.90

Please detach along perforation. Keep the top portion as your receipt.

Mort Code Bill #

Scan QR to pay online or mail to:
CITY OF WHITEHALL
405 E COLBY STREET
WHITEHALL MI 49461
(231) 894-4048

PLEASE RETURN THIS PORTION WITH PAYMENT. THANK YOU

This tax is due by: 02/14/2026
After 02/14/2026 additional interest and fees

2025 Winter Tax for Prop #: 61-22-[REDACTED]

Make Check Payable To: CITY OF WHITEHALL

TOTAL AMOUNT DUE: 1,550.90
AMOUNT REMITTED: _____

To: [REDACTED]
WHITEHALL MI 49461

Barcode

MILLAGES



Millages are voted in by taxpayers. Each “Tax Unit” has their own millage rate that can only be changed or renewed by a vote of the people within that unit.

To calculate your tax bill we start with your Taxable Value. This example is \$93,961.

Next we divide by 1000 to get your tax multiplier.
Example: $\$93,961 / 1000 = 93.961$

This multiplier is used for each millage rate to calculate the tax due.
Example: $93.961 \times 15.77 = \$1481.76$

TAX DETAIL		
Taxable Value:	93,961	
State Equalized Value:	137,300	
PRE/MBT %:	100.00	
Taxes are based upon Taxable Value. 1 mill equals \$1.00 per \$1000 of Taxable Value. Amounts with no millage are either Special Assessments or other charges added to this bill.		
DESCRIPTION	MILLAGE	AMOUNT
CITY OPERATING	15.77000	1,481.76
STATE EDUC TAX	6.00000	563.76
COUNTY OPERATING	5.56370	522.77

TAX DETAIL		
Taxable Value:	93,961	
State Equalized Value:	137,300	
PRE/MBT %:	100.00	
Taxes are based upon Taxable Value. 1 mill equals \$1.00 per \$1000 of Taxable Value. Amounts with no millage are either Special Assessments or other charges added to this bill.		
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WHI SCH DEBT	5.00000	469.80
MUSKEGON ISD	4.63820	435.80
COUNTY 911	0.29270	27.50
COMM COLLEGE	2.37650	223.29
WHITE LAKE FIRE	2.25000	211.41
COUNTY MUSEUM	0.31430	29.53
COUNTY VETERANS	0.07320	6.87
COUNTY SEN CITZ	0.48800	45.85
WHI LAKE LIBRARY	0.91000	85.50

Taxable Value

Homeowners may claim a Principal Residence Exemption or “PRE” on their primary residence. This exempts the homeowner from the local school operating millage. Second homes are not eligible for this exemption. This is also known as a Homestead Exemption.

100% PRE/Homestead Exemption

CALCULATING TAXES

BOARD OF REVIEW

March BOR is held annually under the rules provided by the State of Michigan MCL 211.30 at each municipality to allow property owners to appeal their values.

Instructions on how to make an appeal are listed on the Assessment Notice every property owner receives annually in February. Your local assessor is happy to provide you with a copy of your assessment at any time.

July & December BOR are held annually by law at each municipality to allow assessors to correct any mistakes in the annual tax roll and make decisions on any poverty exemptions. Appeals are not heard at these meetings.

Board of Review Members are appointed by each municipal board or council to serve a term of two years.
Contact your municipality if you are interested in serving on Board of Review or any other boards or committees.



EXEMPTIONS & DEFERMENTS

POVERTY EXEMPTIONS

Each municipality has their own Poverty Exemption guidelines and policy based on the State of Michigan General Property Tax Act MCL 211.7u. Ask your local Treasurer after the meeting how to find information and/or apply using form 5737.

VETERANS EXEMPTIONS

Veterans Exemptions are available to 100% disabled veterans on their homestead property if they meet the requirements provided by the State of Michigan General Property Tax Act MCL 211.7b and file form 5107 with their local unit.

DEFERMENTS

Summer Tax Deferments are available to residents that qualify under the State of Michigan guidelines in the General Property Tax Act MCL 211.51. This does NOT exempt the property owner from taxes, but moves the due date to February 14th to allow more time to make payments.





Q & A

We are happy to answer any questions you may have.

If you have a question specific to your property or municipality, please meet your local Treasurer after the presentation.

Time for Questions

CONTACT US:



Alyssa &
Brook 231-894-4048

Seaver@cityofwhitehall.org
Schiller@cityofwhitehall.org



Madge
Kraai

231-893-2095

Treasurer@whitehalltwp.org



Melissa
Beegle

231-893-1155

Finance@cityofmontague.org



Kelli, Shirley
& Justin 231-724-6386

NavarroKe@co.muskegon.mi.us

WyattSh@co.muskegon.mi.us

GeorgeJu@co.muskegon.mi.us