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Gretchen Whitmer, Governor • Anita G. Fox, DIFS Director

List of Michigan Municipalities Participating in the Fire Insurance Withholding Program

(Sections 2845 and 2227 of the Michigan Insurance Code)

The Director is required to issue periodic updates of municipalities participating in the Fire Insurance Withholding Program. Under amendments enacted in 1998, the program is now divided into two parts, with participation in each part determined by population. Under Section 2845 of the Insurance Code, municipalities of less than 50,000 in population located in counties of less than 425,000 in population that have passed resolutions establishing escrow accounts are allowed to escrow 25% of a fire insurance settlement, for fire and explosion losses to real property within the boundaries of the municipality. For residential property, the 25% settlement shall not exceed the annually adjusted amount reflected in the upper right corner of this list.

Section 2227 of the Insurance Code establishes a separate list of municipalities with a population of 50,000 or more, or those municipalities with a population less than 50,000 but in a county with a population of 425,000 or more. These larger municipalities are allowed to establish escrow accounts to escrow 25% of a fire insurance settlement for fire or explosion losses, as well as losses caused by the perils of vandalism, malicious mischief, wind, hail, riot, or civil commotion to real property within the boundaries of the municipality. For residential property, the 25% settlement shall not exceed the annually adjusted amount reflected in the upper right corner of this list.

This updated list specifies the section of the program under which each municipality is participating, and replaces any previous editions. Because the information contained on the list changes, it is important to always use the most current edition.

Insurers must have at least 30 days' notice of new municipalities before those municipalities may begin to apply the program's provisions. The withholding provisions apply to new municipalities on or after the effective date shown in the upper right corner. The withholding provisions are currently in force in all other municipalities listed.

If you have questions about either Section of the Insurance Code or this list, please contact the Department of Insurance and Financial Services at 517-284-8819. Participating municipalities may make changes to the information contained within this list by sending the changes in writing to: Department of Insurance and Financial Services, Office of Consumer Services, P.O. Box 30220, Lansing, MI 48909-7720.

Note: Any updates or new municipalities will be marked with an *

Michigan Department of Insurance and Financial Services (DIFS)

DIFS is an equal opportunity employer/program.

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Department of Insurance and Financial Services, PO Box 30220, Lansing, Michigan 48909

www.michigan.gov/difs | Phone: 877-999-6442

SWEETWATER TOWNSHIP

(Lake County)

Mike Gleason

Sweetwater Township Clerk

10593 W. 40th St.

Branch, MI 49402

(231) 898-3945

Effective: 09-27-1990 Section: 2845

TALLMADGE CHARTER TOWNSHIP

(Ottawa County)

Lenore Cook

Clerk

0-1451 Leonard St., NW

Grand Rapids, MI 49534

(616) 677-1248

Effective: 04-03-2016 Section: 2845

TAWAS, CITY OF

(Iosco County)

Annge D. Horning

Tawas City Manager

550 W. Lake Street

P.O. Box 568

Tawas City, MI 48764-0568

(989) 362-8688

Effective: 07-31-1992 Section: 2845

TAYLOR, CITY OF

(Wayne (Detroit only) County)

Jamie McCarty

Manager, Public Services

Office of Economic & Dev. Services

23555 Goddard Rd.

Taylor, MI 48180

(734) 374-1396

Effective: 09-01-2006 Section: 2227

TAYMOUTH TOWNSHIP

(Saginaw County)

Douglas James

Taymouth Township Supervisor

4343 Birch Run Road

P.O. Box 387

Birch Run, MI 48415

(989) 624-4159

Effective: 09-27-1990 Section: 2845

TECUMSEH TOWNSHIP

(Lenawee County)

Roy Schlegel

Supervisor

8775 Hawthorne Drive

Tecumseh, MI 49286

(517) 423-1837

Effective: 12-01-2003 Section: 2845

TECUMSEH, CITY OF

(Lenawee County)

Edward A. Engle

Development Services Director

309 E. Chicago Blvd.

Tecumseh, MI 49286

(517) 424-6548

Effective: 01-31-1993 Section: 2845

TEKONSHA, VILLAGE OF

(Calhoun County)

Debra Taylor

Village Clerk

537 North Church Street

P.O. Box 301

Tekonsha, MI 49092-0301

(517) 767-4204

Effective: 12-17-1999 Section: 2845

TEXAS, CHARTER TOWNSHIP OF

(Kalamazoo County)

Linda M. Kerr

7110 W. Q Avenue

Kalamazoo, MI 49009

(269) 375-1591

Effective: 08-30-2008 Section: 2845

THOMAS TOWNSHIP

(Saginaw County)

Russell P. Taylor

Township Manager

249 N. Miller Rd.

Saginaw, MI 48609

(989) 781-0150

Effective: 12-01-2013 Section: 2845

THREE RIVERS

(St. Joseph County)
Carl W. Holcomb, Jr.
Fire Chief
333 West Michigan Avenue
Three Rivers, MI 49093
(269) 278-3755
Effective: 01-09-1984 Section: 2845

TOMPKINS TOWNSHIP

(Jackson County)
John A. Tuttle, Sr.
Supervisor
9555 Minard Rd.
Parma, MI 49269
(517) 569-3263
Effective: 03-01-2015 Section: 2845

TRAVERSE CITY, CITY OF

(Grand Traverse and Leelanau Counties)
William Twietmeyer
Treasurer/Finance Director
400 Boardman Ave.
Traverse City, MI 49684
(231) 922-4436
Effective: 10-01-2016 Section: 2845

TRENTON, CITY OF

(Wayne (Detroit only) County)
Michael McCullough
Trenton City Treasurer
2800 Third Street
Trenton, MI 48183
(734) 675-6510
Effective: 11-22-1991 Section: 2227

TYRONE TOWNSHIP

(Livingston County)
Pamela Moughler
Clerk
8420 Runyan Lake Road
Fenton, MI 48430
(810) 629-8631
Effective: 06-01-2012 Section: 2845

UNADILLA TOWNSHIP

(Livingston County)
Linda Topping
Clerk
126 Webb St.
P.O. Box 120
Gregory, MI 48137
(734) 498-2502
Effective: 01-01-2019 Section: 2845

VAN BUREN TOWNSHIP

(Wayne (Detroit only) County)
David McInally
Van Buren Township Fire Chief
46425 Tyler Road
Belleville, MI 48111
(734) 699-8916
Effective: 08-06-1984 Section: 2227

VANDALIA, VILLAGE OF

(Cass County)
Beverly Young
Vandalia Village President
18035 State Street
P.O. Box 57
Vandalia, MI 49095
(269) 476-2344
Effective: 07-31-1992 Section: 2845

VANDERBILT, VILLAGE OF

(Otsego County)
Elizabeth M. Haus
Vanderbilt Village President
P.O. Box 40
Vanderbilt, MI 49795
(517) 983-4244
Effective: 02-21-1994 Section: 2845

VASSAR, CITY OF

(Tuscola County)
Brian Chapman
City Manager
287 E. Huron Avenue
Vassar, MI 48768
(989) 823-8517
Effective: 12-01-2005 Section: 2845

VERMONTVILLE TOWNSHIP

(Eaton County)

Gary F. Goris

Clerk

P.O. Box 215

Vermontville, MI 49096

(517) 726-0355

Effective: 10-01-2017 Section: 2845

VERMONTVILLE, VILLAGE OF

(Eaton County)

Kathy Joppie

Clerk

194 S. Main Street

P.O. Box K

Vermontville, MI 49096

(517) 726-1429

Effective: 01-07-2018 Section: 2845

VERNON TOWNSHIP

(Shiawassee County)

Charlotte Clarke

Vernon Township Clerk

P.O. Box 354

Durand, MI 48429

(517) 288-4403

Effective: 02-25-1995 Section: 2845

VEVAY, TOWNSHIP OF

(Ingham County)

Christopher W Lewis

Treasurer

780 S. Eden Road

Mason, MI 48854

(517) 676-9523

Effective: 09-02-1999 Section: 2845

VICTOR TOWNSHIP

(Clinton County)

None Available

Treasurer

6843 E. Alward Road

Laingsburg, MI 48848

(517) 651-2094

Effective: 06-01-2005 Section: 2845

VILLAGE OF MORRICE

(Shiawassee County)

Karen McGuire

Village Clerk

401 N. Main St.

P.O. Box 315

Morrice, MI 48857

(517) 625-4170

Effective: 04-01-2019 Section: 2845

VOLINIA TOWNSHIP

(Cass County)

Douglas M Kuhlman

Code Compliance Officer

65656 Burg Rd.

Sturgis, MI 49091

(269) 423-8985

Effective: 10-01-2016 Section: 2845

WAKEFIELD, CITY OF

(Gogebic County)

Margot Anderson

Wakefield City Manager

509 Sunday Lake St.

Wakefield, MI 49968

(906) 229-5131

Effective: 05-31-1989 Section: 2845

*** WALKER, CITY OF**

(Kent County)

C Host

Deputy Fire Chief

4243 Remembrance Rd., N.W.

Walker, MI 49544

(616) 791-6840

Effective: 06-01-2000 Section: 2227

WALLED LAKE, CITY OF

(Oakland County)

Jennifer Stuart

Clerk

1499 E. West Maple Rd.

Walled Lake, MI 48390

(248) 624-4847

Effective: 01-01-2017 Section: 2227

WARREN, CITY OF

(Macomb County)
Wilburt (Skip) McAdams
Warren Fire Commissioner
23295 Schoenherr
Warren, MI 48089
(586) 756-2800 ext 3110
Effective: 12-23-1985 Section: 2227

WATERFORD TOWNSHIP

(Oakland County)
Steven K Thomas
Treasurer
5200 Civic Center Dr.
Waterford, MI 48329
(248) 674-6217
Effective: 06-01-2014 Section: 2227

WATERLOO TOWNSHIP

(Jackson County)
Janice Kitley
Clerk
9773 Mt. Hope Road
Munith, MI 49259
(517) 596-8400
Effective: 12-01-2012 Section: 2845

WATERTOWN TOWNSHIP

(Clinton County)
Donna Case
Administrative Assistant
12803 S. Wacousta Rd.
Grand Ledge, MI 48837
(517) 626-6593 ext 207
Effective: 04-01-1982 Section: 2845

WATERTOWN TOWNSHIP

(Sanilac County)
Joanne Stoutenburg
Clerk
275 S. Banner Road
Sandusky, MI 48471
(810) 648-2376
Effective: 12-01-2000 Section: 2845

WATERVLIET, CITY OF

(Berrien County)
R. Tyler Dotson
158 W. Pleasant
PO Box 86
Watervliet, MI 49098
(269) 463-6769
Effective: 07-01-2021 Section: 2845

WAVERLY TOWNSHIP

(Van Buren County)
Bernard Wilfong
Waverly Township Supervisor
42114 M-43 Highway
Paw Paw, MI 49079
(269) 657-6847
Effective: 02-21-1994 Section: 2845

WAYLAND TOWNSHIP

(Allegan County)
Roger VanVolkinburg
Supervisor
P.O. Box 1
Bradley, MI 49311
(269) 792-6658
Effective: 01-01-2017 Section: 2845

WAYNE TOWNSHIP

(Cass County)
Judith Fusko
Treasurer
P.O. Box 304
Dowagiac, MI 49047
(269) 782-7017
Effective: 03-05-2014 Section: 2845

WAYNE, CITY OF

(Wayne (Detroit only) County)
Jeremie Schneider
Deputy Chief/Fire Marshal
3300 S. Wayne Road
Wayne, MI 48184
(734) 722-1111
Effective: 07-29-1994 Section: 2227

WEARE TOWNSHIP

(Oceana County)

Allen Aerts

Supervisor

1986 W. Monroe Road

Hart, MI 49420

(231) 873-4640

Effective: 09-01-2005 Section: 2845

WEBBER TOWNSHIP

(Lake County)

Martin V Brown, Sr.

Webber Township Fire Chief

P.O. Box 939

Baldwin, MI 49304

(616) 745-3471

Effective: 09-27-1990 Section: 2845

WEBBERVILLE, VILLAGE OF

(Ingham County)

Rosa Lee Jones

Webberville Village Clerk

115 S. Main Street

Webberville, MI 48892

(517) 521-3984

Effective: 05-31-1989 Section: 2845

WELLS TOWNSHIP

(Delta County)

Matthew C. Jensen

Supervisor

6436 N. 8th Street

P.O. Box 188

Wells, MI 49894

(906) 786-0839

Effective: 03-01-2001 Section: 2845

WELLS TOWNSHIP

(Tuscola County)

Pat Gettel

Township Treasurer

2190 Frankford Road

Caro, MI 48723

(989) 673-4481

Effective: 10-01-2016 Section: 2845

WEST BLOOMFIELD TOWNSHIP

(Oakland County)

Wade Burkholder

Development Svcs Deputy Director

4550 Walnut Lake Rd.

West Bloomfield, MI 48323

(248) 451-4895

Effective: 01-28-2024 Section: 2227

WEST BRANCH TOWNSHIP

(Ogemaw County)

Steven Steinhauser

West Branch Township

1705 South Fairview

West Branch, MI 48661

(517) 345-5450

Effective: 02-25-1995 Section: 2845

WEST BRANCH, CITY OF

(Ogemaw County)

Frank E. Goodroe

City Manager

121 N. Fourth Street

West Branch, MI 48661

(989) 345-0500

Effective: 05-31-1989 Section: 2845

WESTLAND, CITY OF

(Wayne (Detroit only) County)

Devin Adams

City Controller

36300 Warren Road

Westland, MI 48185

(734) 467-7920

Effective: 10-01-2018 Section: 2227

WHITE CLOUD, CITY OF

(Newaygo County)

Lora L. Kalkofen

City Manager

P.O. Box 607

12 N. Charles St.

White Cloud, MI 49349

(231) 689-1194

Effective: 12-01-2005 Section: 2845

WHITE PIGEON TOWNSHIP

(St. Joseph County)
Jean Tefft
Office Coordinator/Collection Agent
16975 US 12
White Pigeon, MI 49099
(269) 483-7043
Effective: 03-01-2009 Section: 2845

WHITE PIGEON, VILLAGE OF

(St. Joseph County)
Maria C. Spencer
Village Clerk
P.O. Box 621
118 S. Kalamazoo St.
White Pigeon, MI 49099
(269) 483-7044
Effective: 03-01-2009 Section: 2845

WHITEFISH TOWNSHIP

(Chippewa County)
Wanda M. Knox
Township Clerk
P.O. Box 69
Paradise, MI 49768
(906) 492-3452
Effective: 03-01-2007 Section: 2845

WHITEHALL, CITY OF

(Muskegon County)
Alyssa Seaver
Finance Officer/Treasurer
405 E. Colby Street
Whitehall, MI 49461
(231) 894-4048
Effective: 07-15-1998 Section: 2845

WHITEWATER TOWNSHIP

(Grand Traverse County)
Ardella Benak
Township Treasurer
5777 Vinton Rd.
P.O. Box 159
Williamsburg, MI 49690
(231) 267-5141 ext 22
Effective: 03-01-2013 Section: 2845

WILBER TOWNSHIP

(Iosco County)
Robert D. White
Clerk
3120 Sherman Rd.
East Tawas, MI 48730
(989) 362-5410
Effective: 04-03-2016 Section: 2845

WILLIAMSTON TOWNSHIP

(Ingham County)
Wanda Bloomquist
Williamston Township Supervisor
4990 Zimmer Rd.
Williamston, MI 48895
(517) 655-3193
Effective: 08-01-2022 Section: 2845

WILLIAMSTON, CITY OF

(Ingham County)
Corey Schmidt
City Manager
161 E. Grand River Ave.
Williamston, MI 48895
(517) 655-2774
Effective: 01-01-2020 Section: 2845

WILSON TOWNSHIP

(Charlevoix County)
Marilyn Beebe
Clerk
P.O. Box 447
Boyne City, MI 49712
(231) 582-1033
Effective: 10-30-1998 Section: 2845

WINDSOR TOWNSHIP

(Eaton County)
Lisa Rumsey
Windsor Township Clerk
405 W. Jefferson
Dimondale, MI 48821
(517) 646-0772
Effective: 12-06-1989 Section: 2845

WIXOM, CITY OF

(Oakland County)

Kenneth Pike

Building Official

49045 Pontiac Trail

Wixom, MI 48393

(248) 624-0880

Effective: 07-01-2015 Section: 2227

WOLVERINE, VILLAGE OF

(Cheboygan County)

Jean Blake

Village Clerk

5714 West Main Street

Wolverine, MI 49799

(231) 525-6656

Effective: 09-01-2004 Section: 2845

WOODHULL, TOWNSHIP OF

(Shiawassee County)

Elaine J. Curtis

Clerk

P.O. Box 166

Shaftsbury, MI 48882

(517) 675-4342

Effective: 09-01-2009 Section: 2845

WOODLAND TOWNSHIP

(Barry County)

Cheryl Allen

Clerk

156 S. Main

Box 98

Woodland, MI 48897

(269) 367-4094

Effective: 12-01-2003 Section: 2845

WRIGHT TOWNSHIP

(Ottawa County)

Rick Schoenborn

Supervisor

1565 Jackson St.

P.O. Box 255

Marne, MI 49435

(616) 677-3048

Effective: 01-01-2016 Section: 2845

WYANDOTTE, CITY OF

(Wayne (Detroit only) County)

Todd M. Browning

Wyandotte Treasurer

3200 Biddle Avenue

Wyandotte, MI 48192

(734) 324-4542

Effective: 10-03-1988 Section: 2227

WYOMING, CITY OF

(Kent County)

Nancy A. Bazan

Wyoming Senior Accountant

1155 28th Street, SW

Wyoming, MI 49509

(616) 530-7204

Effective: 02-26-1996 Section: 2227

YALE, CITY OF

(St. Clair County)

John G. Osborn

City Manager

111 W. Mechanic St.

Yale, MI 48097

(810) 387-3311

Effective: 07-01-2015 Section: 2845

YATES TOWNSHIP

(Lake County)

Marilyn Burns

Yates Fire Department Secretary

P.O. Box 365

Idlewild, MI 49642

(616) 745-3940

Effective: 12-06-1989 Section: 2845

YORK, CHARTER TOWNSHIP OF

(Washtenaw County)

Mike Siefker

Building Official

11560 Stony Creek Rd.

Milan, MI 48160

(734) 439-8842 ext 217

Effective: 12-01-2007 Section: 2845

YPSILANTI TOWNSHIP

(Washtenaw County)

Eric Copeland

Ypsilanti Township Fire Chief

222 South Ford Blvd.

Ypsilanti, MI 48198

(734) 544-4225

Effective: 08-06-1984 Section: 2845

YPSILANTI, CITY OF

(Washtenaw County)

Ken Hobbs

Ypsilanti Fire Chief

525 West Michigan Avenue

Ypsilanti, MI 48197

(734) 482-9778

Effective: 11-22-1982 Section: 2845

ZEELAND TOWNSHIP

(Ottawa County)

Marilyn Evink

Zeeland Township Clerk

6582 Byron Rd.

Zeeland, MI 49464

(616) 772-6701

Effective: 11-11-1987 Section: 2845

ZILWAUKEE, CITY OF

(Saginaw County)

Richard C. DeLong

Treasurer

319 Tittabawassee

Saginaw, MI 48604

(989) 755-0931

Effective: 03-01-2008 Section: 2845