



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

Edition	162
Effective	01-01-2024
Released	12-01-2023
Maximum escrow amount	\$15,520
<small>(Adjusted annually by CPI)</small>	

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.

Auxiliary aids, services and other reasonable accommodations are available upon request to individuals with disabilities.

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

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

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 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)

Mr. Thomas Toth

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