

## Delinquent Tax Notification Process

Tax bills are mailed out the end of November and the beginning of December. Taxpayers have the option to pay first installment or full payment by January 31 to their municipality. If no payment is received by January 31 or payment made does not cover the first installment amount in full, the taxes are considered delinquent. This means the entire unpaid tax amount is delinquent, not just the first installment. Taxpayer has lost the option to go interest free until July 31.

After January 31 collections are done by the Municipalities, they export their collection data to us and we must import, balance every detail, and scurry to do tax settlements for 22 municipalities to be sure settlement payments are made to all entities by the State deadline. We then must scurry to process delinquent notices to those who didn't pay so they have a chance to pay with only 1% interest by the end of February. These notices also alert taxpayers who may have forgotten, whose escrow company didn't take care of their payment, and possibly payments that may still be in the mail. Also, many taxpayers use their income tax refund in February to pay taxes and will pay the 1% interest.

If no payments are received the following steps are taken:

1. We mail **delinquent notices every other month.**
2. On **September 1st** we print the Sale Book which lists all delinquent parcels for the current year. We then mail out notices of every delinquent parcel for the current year informing the property owner that the County Treasurer has taken tax certificate to the parcels and if the taxes are not paid within the 2 year redemption period the property is eligible to be taken by tax deed action.
3. **FOR THOSE WHO HAVE PREVIOUS YEARS DELINQUENCIES:**  
**DECEMBER 26** - We mail letters notifying taxpayers with delinquent taxes that are approaching the 2-year redemption that their name will be published in the newspaper in February if not paid by January 31. This is the first step to begin tax deed action.
4. **FEBRUARY** - We publish "Expiration of Time" notice in the newspaper publishing those names approaching 2-year redemption period (September 1) that did not pay by January 31 as above. This is required by State Statute.
5. **MARCH** -After publication, we send letters notifying delinquent taxpayers that if not able to pay entire amount they have the option to pay monthly installments per statute 74.49. We monitor those who choose to make monthly payments to be sure payments are being made.
6. **JUNE 1** - If no monthly payments or no response, we insert a yellow flyer stating "tax deed action may begin soon" in the June reminder notices.

7. **SEPTEMBER –OCTOBER 1** - We give Corporation Counsel a list of those who have not responded with monthly payments. Corp. Counsel's office prints a letter on their letterhead requesting payment of delinquent taxes "TO AVOID TAX DEED ACTION" and mails them out approximately October 1.
8. **DECEMBER & AFTER** – If no response to Corp. Counsel's letter we send another letter stating, "This is your Final Notice". Possibly other correspondence is mailed out before submitting to the Title Company to begin Tax Deed Action.