

TOWN OF WHEELOCK
POLICY FOR COLLECTION OF DELINQUENT TAXES

- A. Within 15 days after the warrant has been received, and each month afterwards except October, the tax collector will send a notice to each delinquent taxpayer indicating the amount of taxes, penalty and interest owed. Interest charges of 1% per month or portion thereof are added on the 1st of the month.
- B. Payment arrangements will be accepted that pay the bill in full before the due date of the next year's bill. Payment arrangements that do not pay the bill in full before the due date of next year's bill may be made at the discretion of the tax collector. All payment agreements are void should any new taxes become delinquent during the repayment period. All payment agreements are void should minimum payments not be made in accordance with the agreements.
- C. If a tax on property is not paid in full within 20 days of the initial notice, the tax collector may seek the authorization of the Selectboard to place a lien on the property.
- D. If a payment agreement is not executed by the delinquent tax payer, mortgage holders and lien holders may be notified by the tax collector 60 days after the first notice has been sent to the taxpayer and will be notified again prior to tax sale. Title searchers, financial services companies and mortgage holders are provided information that is public record related to delinquent taxes upon request.
- E. Partial payments will be applied as follows: 4% of the payment or the equivalent of one month's interest (whichever is greater) to interest, 7% of the payment to penalty and the remainder to the principal until the balance of the principal due is \$500 or less; at that time, 80% of any partial payment will be applied to pay the interest and collector's fee with the balance going toward the principal.
- F. If delinquent tax is owed for more than one year, payments will be applied to the oldest delinquency unless the taxpayer sends a written notice stating that the payments are to be applied to a different year.
- F. It is the taxpayer's responsibility to make sure that the Town Clerk's Office has a current address on file.
- G. If no satisfactory payment arrangements have been made or if prior arrangements have not been met, the tax collector will begin the following actions to conduct a tax sale of the property to pay tax plus costs and fees:
1. The collector or the attorney representing the Town's interests will notify the taxpayer and all mortgage and lien holders of the tax sale decision, the date by which full payment must be received, and the costs to expect once the sale process begins.
 2. If the deadline date has passed and full payment has not been received, the collector/attorney will proceed with a tax sale according to the procedures specified in 32V.S.A. Sec. 5252.
 3. Costs of preparing and conducting the sale, including legal fees up to a maximum of 15% of the amount of the delinquent tax, will be charged to the delinquent taxpayer.
 4. The tax collector/attorney will sell the entire parcel anytime the selling of less would result in the need for state or local permits that have not already been acquired by the property owner.

The Delinquent Tax Collector reserves the right to schedule the sale of properties that fit the above criteria over a period that does not exceed twenty-four months. The Delinquent Tax Collector reserves the right to schedule the sale of properties that involve legal issues or sub-division issues to a time when an attorney can be obtained to assist with the sale.

H. Each taxpayer has a right to apply for abatement of property taxes based on any of the grounds listed in 24 V.S.A. Sec. 1535. A taxpayer must submit a written request to the Town Clerk pursuant to the provisions of 24 V.S.A. 1533. Section 1535 (a) states, "The Board may abate in whole or in part taxes, interest, and collection fees accruing to the town in the following cases; (1) taxes of persons who have died insolvent, (2) taxes of persons who have removed from the state, (3) taxes of persons who are unable to pay their taxes, interest and collection fees; (4) taxes in which there is manifest error or a mistake of the listers, (5) taxes upon real or personal property lost or destroyed during the tax year; (6) the exemption amount available under 32 V.S.A. Sec. 3802(11)...,(7) use change taxes upon real property sold...(8)use change taxes upon agricultural land found eligible for use value..." The taxpayer must submit a written request to the Town Clerk, PO Box 132, Lyndonville, VT 05851 stating a request for an abatement and stating the reason from the statute.

I. In the event that no one purchases the property at tax sale, or, if in the judgment of the tax collector, proceeding with the tax sale is inadvisable, the tax collector shall collect the delinquent taxes using any or all of the methods permitted by law.

J. Any taxes paid in full within the grace period set by the Delinquent Tax Collector will be assessed a 1% penalty with the remaining 6% penalty waived under the following conditions: 1. the tax due the Town of Wheelock is paid in full, 2. the interest due the Town of Wheelock is paid in full, 3. the 1% penalty due the Tax Collector is paid in full, 4. all payments are in the hands of the Collector on the date set as the end of the grace period.

K. In the event of a tax sale, all successful bidders must immediately pay the Town of Wheelock at least the minimum bid owed the Town and may be required to pay in cash, money order, certified bank check or cashier's check. The tax collector reserves the right not to accept personal or business checks. The successful bidder must pay the full balance of the amount owed the Town of Wheelock before the end of business on the day of or following the sale. The Town reserves the right to sell to the second highest bidder in the event that the highest bidder fails to pay the full amount.

L. Should a taxpayer's check be returned for insufficient funds, all bank fees and additional expenses are the responsibility of the taxpayer and are added to their account.

Carol Rossi
Tax Collector
Revised February 4, 2018