

TOWN OF WHEELOCK

DELINQUENT TAX COLLECTION POLICY

The purpose of this policy is to establish clear guidelines so that all delinquent taxpayers will be treated fairly and equally. The delinquent tax collector will follow the guidelines as set forth in the Vermont League of Cities and Towns Delinquent Tax Handbook as well as Vermont Statutes.

It is the tax payer's responsibility to make sure that the Town Clerk's office has a current address on file.

- Upon receipt of the warrant from the town clerk indicating the list of current year's property taxes that have become delinquent, the tax collector will send notification to the taxpayer of the delinquency. Subsequent monthly notices will also be sent to the taxpayer. A copy of the delinquent tax collection policy will be included in the first mailing of the delinquency. A one-time seven percent penalty on the principal, as authorized by the Vermont Statutes, will be imposed on accounts that are delinquent. Interest will be charged at the rate of one percent of the principal per month, which the town charges, on the first of each month with no proration.
- Property taxes for the Town of Wheelock, 2026, are due no later than October 15, 2026 and will be considered delinquent if not paid in full. The town will allow a grace period from the due date of October 15, 2026 for current year taxes to December 9, 2026 during which time the seven percent penalty will be reduced to one percent on payments made in full. Interest will be charged at one percent of the principal per month with no proration. During the grace period, payments will be considered late if they are received after December 9, 2026. Any form of payment that is postdated after December 9, 2026 will not be accepted as payment during the grace period. It should be noted that some bank issued checks do not have a postmark and any other form of mailing with no clear postmark date will be considered late. Arrangements can be made to meet with the tax collector at the Town Clerk's office during business hours to submit payment.
- Partial payments received outside of the grace period will be applied as follows: seven percent to the penalty, payment of outstanding interest and the remaining amount towards the principal. Any additional payments received will be applied towards any outstanding penalty fee, then towards accumulated interest and then towards the principal.
- The delinquent tax collector will accept payment arrangements through a signed agreement provided by the delinquent tax collector which will establish a payment plan that will be sufficient to pay the balance of taxes owed before the next year's tax bill becomes due. If a new tax bill is issued while the property owner is paying off the previous year's bill, any previous agreement becomes void. Any default of payment during the agreement period, will void the agreement.
- If payment arrangements are not made by the delinquent taxpayer, mortgage holders and or lien holders will be notified by the tax collector 60 days after the first notice has been sent to the taxpayer regarding delinquency. Mortgage holders and or lien holders will be notified again prior to a tax sale of the property. Title searchers, financial service companies and mortgage holders are provided information that is public record related to delinquent taxes.
- Each taxpayer has the right to apply for abatement of property taxes based on any of the grounds listed in 24 V.S.A. § 1535. It is the responsibility of the taxpayer to submit a written request to the Wheelock Town Clerk pursuant to the provisions listed in 24 V.S.A. § 1535.

- If satisfactory payment arrangements have not 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 the taxes plus cost and fees. The tax collector will follow the Vermont statutes regarding initializing a tax sale based on the qualifications for such sale. The collector will review the list of properties that are being recommended for tax sale with the Selectboard at one of their regular public meetings to authorize the necessary legal fees to obtain an attorney. After selectboard review, the collector will retain an attorney to assist with the sale. The collector or the attorney representing the town's interest 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 cost to expect once the sale process begins. Cost of preparing and conducting the sale to include legal fees up to a maximum of 15% of the amount of the delinquent tax will be charged to the delinquent taxpayer. The tax collector/attorney will sell the entire parcel.
- In the event of a tax sale, the successful bidder must immediately pay the Town of Wheelock the bid owed at the time of the sale. The tax collector and attorney reserve the right not to accept personal or business checks or checks from an out-of-state bank. 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 at the time of the sale. The Town of Wheelock will make the minimum bid if there are not any bids.

This policy has been reviewed by the Wheelock Selectboard for comment on March 24, 2026 and adopted by the Town of Wheelock Delinquent Tax Collector on March 25, 2026.