

SCHUYLKILL COUNTY TAX CLAIM BUREAU

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The primary function of the Tax Claim Bureau is to collect delinquent REAL ESTATE taxes on property located within Schuylkill County, in accordance with the Real Estate Tax Sale Law Act of 1947, P.L. 1368, No. 542, as amended.

HOW IT WORKS

Real Estate tax bills are issued two times per year. In early March you will receive from your Tax Collector the County and Municipality portion of your bill. In early July, the School tax bill is mailed. If either bill is unpaid as of December 31st it is turned over to the Tax Claim Bureau by January 15th of the following year. As an example, unpaid 2016 taxes are turned over to our office by January 15, 2017. Please note that failure to receive your tax bill does NOT exonerate you from paying the taxes and any penalty, cost, or interest which accrues. The Tax Claim Bureau collects only real estate taxes. We do not collect any personal or occupational tax.

Interest accrues on the unpaid amount at the rate of 9% per year, or .75% each month, beginning February 1st of the year it's turned over to us as delinquent. For unpaid 2016 taxes, interest is added as of February 1, 2017. We also add a flat rate cost of \$50.00 to each delinquent parcel, to offset the cost of processing each delinquency.

Notices are sent by the Tax Claim Bureau to the property owner in late January or early February. In recent years we have been sending the initial notice by first class mail because many people are unable to get to the Post Office to pick up certified mail. By law we are **REQUIRED** to send notice by certified mail no later than July 31st, so for any tax which remains unpaid we send a certified notice, usually in March or April.

If that notice is not picked up by the property owner, and those taxes are not paid, we are **REQUIRED** by law to **POST** a notice of the delinquency on the property in a conspicuous location. This is **NOT** done to embarrass anyone; the purpose is to give due process notice of the delinquency to the property owner.

If the tax remains unpaid it will put the property in jeopardy of being sold at an Upset Sale in September of the *following* year. Before that happens, at least two more notices will be sent, one by Certified, Restricted Delivery mail to each owner, and another by first class mail to each owner, both of which are required by law. Other legal requirements include posting a sale notice on the property, and advertisement of the properties in at least two newspapers and the Legal Record for Schuylkill County.

OPTIONS FOR PAYMENT

We do not accept personal checks or business checks for payment. We **DO** accept **CASH**, if you pay in person. Please do not ever mail cash! We also accept Credit or Debit cards (with an additional fee charged), Money Orders, Certified Checks or Cashier's Checks. You may pay in person at our office located on the basement floor of the Courthouse in Pottsville, or you may mail your payment. You may also pay online or by phone if using the Credit or Debit card option. For any method of payment you should provide your tax number to ensure that the proper account is credited, especially if you own multiple properties. If you mail your payment and desire a receipt you should include a self-addressed, stamped envelope.

We **DO** accept **PARTIAL PAYMENTS** and a fee of \$3.00 is charged for each partial payment, except the final payment. The minimum payment is \$55.00, which includes the above mentioned \$3.00 fee. You may pay as much as you wish, but no less than \$55.00. Interest continues to accrue on the unpaid balance. Payments will be applied to the oldest year's taxes first. Making partial payments does **NOT** remove a property from the sale list. All taxes which put a property in jeopardy of sale must be paid in full to avoid having the property included on the Upset Sale. The only exception to that is if you have received a Stay of Sale Agreement.

As the Upset Sale draws closer you may request a Stay of Sale Agreement. This is done at the option of the Tax Claim Bureau. However, if you have been given a Stay of Sale Agreement in the past, and defaulted on that agreement, we are prohibited by law from giving you another agreement for three years. For a Stay of Sale Agreement you will be required to make an initial payment equal to at least 25% of the total amount due for all delinquent tax years, and then subsequent monthly payments of a specified amount for approximately 8 or 9 months until the delinquency is satisfied in full.

TIME LINE

Using **2016** taxes, the procedure follows this time line:

January 15, 2017	Unpaid taxes are turned over to the Tax Claim Bureau no later than this date.
February, 2017	Notice of the delinquency is sent to the property owner by 1 st class mail in early to mid-February.
March – April, 2017	Certified notice of the delinquency is sent to the property owner.
April–December, 2017	Property will be posted if the certified notice is not picked up and the tax is not paid.
May 31, 2018	Last day to pay taxes before additional sale preparation costs are added.
June 1, 2018	Sale preparation cost of \$50.00 is added to each parcel.
July 1, 2018	Posting cost of \$50.00 is added to each parcel. Properties listed for sale must be posted.
August 1, 2018	Advertisement cost of \$100.00 is added to each parcel. All properties listed for sale must be advertised.
September, 2018	Upset Sale will be held for any property with 2016 delinquent taxes remaining unpaid. An exact date for the sale has not yet been determined.

PLEASE NOTE THAT FOR ANY PROPERTY WITH **2015** DELINQUENT TAXES, THE TIME LINE IS **ONE YEAR EARLIER** – THOSE PROPERTIES WILL BE INCLUDED ON THE UPSET SALE TO BE HELD IN SEPTEMBER, 2017.

The website for Schuylkill County is: www.co.schuylkill.pa.us

County of Schuylkill - Tax Claim Bureau Sales

The Tax Claim Bureau came into existence in 1947. The first Upset Sale was held in 1949. Prior to that time delinquent real estate taxes were collected by the Treasurer's office and sales were conducted as Treasurer's and/or Commissioners' Sales. Currently the various sales by the Tax Claim Bureau are as follows:

1. **UPSET SALE** - At least one year's taxes, or a portion thereof, must be delinquent for a period of almost 2 years. A sale will be held in September 2014 for unpaid 2012 taxes. **Properties are sold subject to whatever liens and encumbrances are against the property, with the exception of those liens (state or federal tax liens, municipal liens, and corporate liens) which we are mandated to include in the Upset Price.** The list for the Upset Sale is published in the Schuylkill Legal Record and other newspapers of general circulation published within the County, at least thirty days prior to the sale. It is also available on the County website: www.co.schuylkill.pa.us Any property having 2012, and prior years' taxes paid in full prior to the time of sale will not be offered for sale.

2. **PRIVATE SALE** - Any property exposed to, but not sold at, Upset Sale is available for purchase through a private sale. A bid must be submitted in writing. By amendment to the Real Estate Tax Sale Law we may not sell property to anyone having delinquent taxes on any property they own in Schuylkill County or having municipal bills outstanding for one year. Private Sales are done on a limited basis so that we can concentrate on preparing Judicial Sales. Private sales are also **Buyer Beware** situations, as properties are sold subject to all liens and encumbrances. We strongly recommend that potential purchasers have a title search done prior to submitting a bid. The approximate time frame for completion of a Private Sale is 3 - 6 months, barring objections to the sale, which would extend the time frame.

3. **JUDICIAL SALE** - These are "free and clear" sales; however, the Tax Claim Bureau **NEVER** guarantees **title** to any property sold by us, at any type of sale. The advantage of this type of sale, from the purchaser's standpoint, is that the properties are sold free and clear of liens and encumbrances, to the best of our ability. A Judicial Sale requires a tremendous amount of work, including, but not limited to, a title search, a petition presented to the Court of Common Pleas, and Sheriff's service on all owners and lien holders. Judicial Sales are not held by any set schedule.

4. **REPOSITORY SALE** - Any property unsold at Judicial Sale can subsequently be sold any time we receive a bid, without further notice to the property owner. We are required to give the county, municipality and school district an opportunity to object to the sale, if they have reason to do so. The minimum acceptable bid is generally our cost for the Judicial Sale. This is the "Bargain Basement" of Tax Claim Bureau sales. **As always, CAVEAT EMPTOR applies.** The advantages to a Repository sale are that the sale price, rather than the assessed value, determines the transfer tax. The price paid shall be deemed the new fair market value for tax assessment purposes. It is the responsibility of the purchaser to file an appeal to the assessment appeals board and present evidence in order to reflect the change. The assessed value can only be assessed upwards after a successful appeal if changed as part of a county-wide reassessment, sold or improved.