

**Polk County Tax Department**  
**About Your Real Estate/Business Property Tax Bill**

**WHEN SHOULD I RECEIVE MY TAX BILL?**

Polk County mails tax bills the first week of July each year. The tax bill covers the calendar year from January 1<sup>st</sup> until December 31<sup>st</sup> of each year. However, the amount billed to you is for the County's fiscal year, which begins each July 1<sup>st</sup>. The tax bill you receive from the County will be in "letter" format. On your bill, you will be able to ascertain your parcel (map) number, your assessed valuation, your account number, bill number, any exemption received, pre payment amounts, and the tax districts and rates you are being billed for, as well as the total amount due. If you have a business or a residence, your bill should also reflect a solid waste fee charge. There is a payment return envelope for your convenience.

**SHOULD I READ THE BACK OF THE TAX BILL?**

The back of your tax bill gives you very important information regarding any discounts, when taxes are due, and when interest begins to accrue. Interest and due dates are established by the State of North Carolina, not Polk County. A 2% penalty charge is assessed January 6<sup>th</sup> of each tax year, plus  $\frac{3}{4}$  of one percent interest is applied each month thereafter until paid.

Information about the Solid Waste Fee can also be found on the back of your tax bill. The Solid Waste Fee was adopted by the Polk County Board of Commissioners in 2004.

**A PAID RECEIPT FOR YOUR RECORDS**

If you mail your tax payment, the Tax Office will mail you back a paid receipt for your records. Please enclose a self-addressed stamped envelope with your payment.

**HOW ARE TAXES CALCULATED?**

Taxes are calculated differently in various areas of the County, and are based on in-town, fire districts, and Harmon Field districts. Polk County currently bills for Columbus "inside", Saluda "inside", Harmon Field, and the fire districts. If you live in Tryon, you will receive both a County tax bill and a Tryon tax bill.

To calculate the tax on your home, (as an example) let's assume that you have a house in the Columbus "outside" taxing area that has a value of \$150,000. Your County tax rate is .68, and the Columbus Fire District rate is .0420, for a combined, total rate of .7220 per hundred dollars of assessed valuation. To calculate the tax, multiply the assessed value by the tax rate of .7220 per hundred dollars. Your tax bill should be \$1,083.00. In addition to the tax, the County also bills the Solid Waste Fee (currently \$35.00 per household). Your total bill should then be \$1,118.00.

### **WHAT ABOUT DISCOUNTS?**

The County currently offers a 2% discount if your tax bill is paid by July 31<sup>st</sup>. To take advantage of this 2% discount, your payment must be received by the Tax Department no later than July 31<sup>st</sup>. The County will also accept the 2% discount if your payment is **mailed and postmarked** by July 31<sup>st</sup>.

Likewise, the County offers a 1% discount in August of each year. Your payment must be received by August 31<sup>st</sup> or postmarked by that date to receive the 1% discount.

The tax bill you receive will not have the discount or penalties included, you will have to either do the calculation yourself or call the office, staff will be happy to assist you in obtaining the exact amount due.

We also have a drop box available located to the left of the front entrance of the Tax & Tag Office. Payments placed in the drop box are in a secured location that is checked daily.

### **PARTIAL PAYMENTS:**

If you are unable to pay your tax bill in full by the due date, we will be happy to establish a payment plan for you. Interest will accrue on any unpaid balance as mandated by State Statute. Please contact the Tax Collector for further information.

### **PUBLICATION OF UNPAID TAXES**

As mandated by State Statutes, all Counties are required to publish a list in a local newspaper each year of current taxes unpaid. That publication takes place each year in March/April. If your taxes are unpaid by about the 3<sup>rd</sup> week in January, you can expect a letter from the Tax Collector notifying you of the publication requirement and giving you a due date to avoid publication. Your tax bill must be paid in full in order to avoid publication.

### **WHAT ABOUT MORTGAGE COMPANIES?**

If your taxes are escrowed by a mortgage company, that company should pay your tax bill. However, tax bills are mailed to owners, not to the mortgage company. It is your responsibility to forward your tax bill to the mortgage company and to follow up to make sure that timely payment has been made. There is an electronic file available to mortgage companies upon request.

### **WHAT IF I DIDN'T GET A TAX BILL?**

The Post Office might have miss-delivered the bill, or you might have moved and not left a forwarding address. Please notify the Tax Collector if you have moved so that we can correct our records. In the case of a sale after January 1<sup>st</sup>, the previous owner should have received the bill. Owners of record as of January 1<sup>st</sup> are billed in July of that year. It is your responsibility to make sure taxes are paid on time, even if you did not receive a bill in the mail. Tax Amounts are available on our website.

**NONPAYMENT OF TAXES:**

Pursuant to NC General Statute 105-368, taxes that are delinquent are subject to enforcement measures such as wage garnishment, bank attachments, state debt setoff, foreclosures.

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