

LOVING COUNTY APPRAISAL DISTRICT

2014 ANNUAL REPORT

Loving County Appraisal District is a political subdivision of the State of Texas. The district boundaries are the same as those of Loving County. The appraisal district is responsible for appraising property in Loving County for ad valorem tax purposes. The taxing entities served by the appraisal district are Loving County, Wink-Loving ISD, and Loving County Water Improvement District #1 (Loving Co WID #1).

The mission statement of the district is “to serve the citizens and taxing units of Loving County by providing lawful, equitable and accurate appraisals of all property in Loving County and by responding to the concerns and questions of those citizens and taxing units in a professional and courteous manner.”

The provisions of the Texas Property Tax Code govern the legal, statutory, and administrative requirements of the appraisal district. Annual reporting is in accordance with the comptroller, state law and USPAP. All existing manuals were updated in accordance with comptroller standards. New policies and procedures were implemented as deemed necessary to comply with law or to improve district operations and customer service.

Training to improve district operations and customer service was attended by all district staff. This included online training, outside customer service training and comptroller approved training through tax professional organizations.

2014 Board of Directors

The appraisal district is governed by a five member board of directors. In compliance with a resolution signed by Loving County and Wink-Loving ISD the board is appointed by the Loving County Commissioners Court.

Harlan Hopper – Chairman

Bill Wilkinson

Phyllis Young – Secretary

Raymond Wildman

Ysidro Renteria

2014 Agricultural Advisory Board

The appraisal district has a three member agricultural advisory board. The chief appraiser appoints the members of the agricultural board with the advice and consent of the board of directors. The agricultural board advises the chief appraiser on the valuation and use of land that may be designated for agricultural use or that may be open space agricultural.

Tom Jones – Chairman

Punk Jones

Mary Thomas

2014 Appraisal District Staff and Certifications

The appraisal district staff consists of three persons. The district contracts to assess and collect ad valorem taxes for Loving County. The appraisal of property is contracted out to the valuation firm of Pritchard and Abbott Inc.

Sherlene Burrows – Chief Appraiser

Registered Professional Appraiser

Registered Texas Assessor-Collector

Certified Tax Administrator

Judy Mixon – Administrative Assistant / Collections Clerk

Alicia McGehee – Appraiser Trainee

Zachary Coker – Appraiser 1

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2014 APPRAISAL DATA

Loving County is a rural, sparsely populated area. The 2010 census lists the population of the county as 82. There has been no growth in the residential areas and only one new commercial business warehouse and office constructed in the county; oil and gas properties continue to make up the majority of the taxable properties.

Building permits are not issued in Loving County. The identification of new construction is performed by field appraisers driving the county, property owner information and sheriff's office information.

Drought conditions continue throughout the state with minor improvement in Loving County. Tax Code Section 23.522 specifically permits a landowner to cease agricultural use of property during declared droughts without losing the open space designation. We will work with our qualified owners to return to standard operating procedures.

In 2014 the Loving County Appraisal District (Loving CAD) reappraised all property in Loving County. Loving CAD contracted with Pritchard and Abbott Inc. to conduct the appraisal of approximately 2,289 real and personal accounts and 18,159 mineral and industrial accounts. The property types appraised included residential, vacant land, rural lands, personal property, commercial, business personal property, mineral interests, utilities and pipelines. Loving CAD prepared and mailed Notices of Appraised Value to 4794 property owners.

The entities served by Loving CAD and the values assessed to each were as follows:

<u>Entity</u>	<u>Parcel Count</u>	<u>Certified Market Value</u>	<u>Certified Supplemental</u>	<u>Taxable Value</u>
Loving County	18,159	\$ 985,401,140	\$ 199,258,940	\$1,147,950,690
Wink-Loving ISD	18,159	\$ 966,146,870	\$ 198,337,280	\$1,124,719,040
Loving County WID #1	645	\$ 6,492,900	\$ 0	\$ 6,002,750

Market Value by Property Type

<u>Type</u>	<u>Description</u>	<u>Count</u>	<u>Market Value before Exemptions</u>
A	Single Family Residential	36	542,270
C1	Vacant Lots	126	74,860
D1	Qualified Open Space Land	1,052	18,561,100
D2	Farm & Ranch Imp on Open Space Land	16	171,930
E	Rural Land, Not Qualified Open Space Appraisal, & Residential Improvements	948	3,059,750
F1	Commercial Real Property	9	244,180
F2	Industrial Real Property	1	48,970
G	Oil & Gas Properties	13,172	731,488,370
J	Utilities Properties	611	120,639,930
L1	Business Personal Property	12	601,750
L2	Industrial Personal Property	174	94,503,990
M	Mobile Homes	11	128,530
X	Exempt Property	1,996	15,335,510

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2014 EXEMPTION DATA

<u>Exemption Type</u>	<u>Loving County</u>	<u>Wink-Loving ISD</u>	<u>Loving Co WID #1</u>
Homestead	N/A	15,000	N/A
Over 65 or Disabled	N/A	10,000	N/A
Local Optional HS	N/A	20%/\$5000 min	N/A
Local Opt Over 65 or Disabled	3,500	N/A	N/A

<u>Disabled Veteran Exemptions</u>	<u>Amount</u>	<u>Percentage</u>
DVHS (Homestead)	Totally Exempt	100%
DV1 (any 1 property)	5,000	10 – 29 %
DV2 (any 1 property)	7,500	30 – 49 %
DV3 (any 1 property)	10,000	50 – 69 %
DV4 (any 1 property)	12,000	70 – 100%

In 2014 the types of exemptions, number of exemptions and total dollar amounts of exemptions granted by the local taxing entities were as follows:

<u>Taxing Jurisdiction</u>	<u>Exemption</u>	<u>Amount</u>	<u># Granted</u>
Loving County	Local O-65	\$ 10,500	3
	DV3	\$ 10,000	1
Wink-Loving ISD	Local HS	\$ 56,860	8
	Mandated HS	\$212,550	17
	Mandated O-65/D	\$ 19,750	2
	DV3	\$ 10,000	1
Loving County WID #1	None		

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2014 TAX ASSESSMENT-COLLECTIONS

Loving CAD contracts to assess and collect ad valorem taxes for Loving County. Loving CAD had an average collection rate of 95%. Delinquent taxpayers may enter into a monthly payment plan with Loving CAD to assist with the payment of delinquent taxes. In 2014 the CAD issued approximately 1,239 tax certificates.

<u>2014 Tax Rates</u>	<u>M&O Rate</u>	<u>I&S Rate</u>	<u>2014 Levy</u>	<u>Supplemental</u>	<u>Total Levy</u>
Loving County	.6084	.3125	\$ 8,736,746	\$ 1,834,498	\$10,571,544
Loving Co WID #1	.4700	N/A	\$ 28,213	N/A	\$ 28,213
Wink-Loving ISD	1.0400	.28	\$12,228,239	\$ 2,618,052	\$14,846,291

Ad Valorem Collections for Loving County

Collections for the period October 1, 2013 through September 30, 2014

Current taxes collected \$7,608,926.43

Delinquent taxes collected 576,458.13

Penalty & interest collected 50,198.75

Delinquent Taxes

Delinquent taxes as of 09/30/2014 \$ 246,764.11

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2014 RATIO STUDY ANALYSIS

The results of the 2014 study are reflected in the recommendations of the appraiser.

Category A – Using sales from a neighboring CAD, of similar residential properties, in similar market conditions, the Loving CAD Residential Value Table has been rebuilt. The current schedule was originally based on the Residential Schedule from Winkler CAD due to the overlap responsibility for Wink-Loving ISD. Loving Cad has acquired current sales from Winkler CAD, sufficient to analyze and rebuild the Loving CAD Residential Schedule. Then, using the only Loving CAD sale, a local modifier was calculated. Each sale was analyzed and by abstracting out the land, non-proportional ancillary values, and depreciation, a square foot value was plotted on the Loving CAD Residential Schedule as appropriate. The remainder of the value table was completed through interpolation. Then the adjusted schedule values were compared to the Loving CAD sale to determine the modifier to be applied en masse to the Loving Residential Schedule.

Category C - As in previous years, market sales are very limited, and cannot indicate a market trend, therefore no class adjustments were recommended. Two sales confirmed the current values.

Category D – The sales over the last two years suggest an increase in Rural Tract values. Although the number of arms-length sales are, and have been, extremely limited, a trend in certain sales types is evident. The NP class was increased. The sales indicted a value of \$100/ac, however the sales themselves are of relatively small acreages (100 ac or less) and the indicated value may not be applicable to large tracts. An increase to \$50/ac from \$34/ac was recommended and implemented. Disregarding all internet sales, the remaining sales support the current values.

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2014 BIENNIAL PROPERTY VALUE STUDY or METHODS and ASSISTANCE PROGRAM

PTAD (Property Tax Assistance Division of the Comptroller's Office) alternates between a Property Value Study (PVS) and a Methods and Assistance Program (MAP) review for each CAD. Loving CAD has its PVS in even numbered years and its MAP reviews in odd numbered years.

The PVS is conducted to determine the degree of uniformity of and the median level of appraisals by the appraisal district and to determine the taxable value of property for school funding purposes.

The MAP reviews the governance of the appraisal district, taxpayer assistance provided, and the operating and appraisal standards, procedures, and methodology used to determine compliance with generally accepted standards, procedures, and methodology.

2014 PVS Study – CAD has not received information on the study from the comptroller as of the end of December.

Coefficient of dispersion - N/A

Median level of appraisal – N/A

2013 MAP Review

The district had its second MAP review in 2013. The MAP reviews the governance of the appraisal district, taxpayer assistance provided, and the operating and appraisal standards, procedures, and methodology used to determine compliance with generally accepted standards, procedures, and methodology. The comptroller's office submits recommendations that will allow the district to comply with laws, rules, regulations, appraisal practices or operating best practices. Recommendations must be implemented within one year. There were five mandatory pass/fail questions and four major areas of importance. In the comptroller's preliminary report dated September 12, 2013 the district had one recommendation that needed to be completed. The district's scoring was as follows:

• Mandatory Requirements (pass/fail)	Pass	
1. Does the appraisal district board of directors, through the chief appraiser, ensure that the appraisal district budget is prepared and followed according to Tax Code Chapter 6?		Pass
2. Do the chief appraiser and appraisal district staff communicate with the public concerning appraisal district duties and responsibilities and the role of the taxpayers in the property tax system?		Pass
3. Do the appraisal district personnel or contractors have the education, training and experience to perform the duties of the appraisal district?		Pass
4. Are values reproducible using the written procedures and appraisal records?		Pass
5. Is the implementation of the appraisal district's most recent reappraisal plan current?		Pass
• Governance	Exceeds	100
• Taxpayer Assistance	Exceeds	100
• Operating Procedures	Exceeds	92
• Appraisal Standards, Procedures and Methodology	Exceeds	100

Appraisal District Ratings:

- Exceeds – Total point score exceeds 90.
- Meets – Total point score ranges from 80 to 89.
- Needs Improvement – Total point score ranges from 70 to 79.
- Unsatisfactory – Total point score is less than 70.

The listed recommendation was addressed and applied as of May 14, 2013. There are no pending recommendations that need to be addressed.

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2014 APPEAL DATA

Loving CAD has an open door policy and works very well with the taxpayers and entities it serves. The CAD staff takes the time needed to listen to the property owners concerns, explain to property owners how the appraisal and appeal process works and to answer any questions allowed by law. If the staff cannot answer a question or is not allowed to address an issue the property owner is directed to the chief appraiser or the appraiser responsible for the property type in question. Most property owner issues are settled without the need of formal appeal. If the property owner and appraisal district cannot come to an agreement then a formal hearing before the Appraisal Review Board (ARB) is scheduled.

The ARB is a quasi-judicial body appointed by the Loving CAD Board of Directors. The ARB is empowered to equalize values of all properties in the appraisal district in relation to fair market value and to hear taxpayer appeals through hearings for those that dispute their value or other issues affecting the taxpayer. The ARB is charged with the function of providing an impartial review of the appraisal records prepared by the appraisal district. The ARB does not work for the appraisal district but rather, they arbitrate between the taxpayer and the appraisal district to settle any disputes they are allowed by law to address.

2014 ARB Members

Alan Sparks – Chairman

Barbara Haley – Secretary

Paul Putnam

Real Property – Protests filed	8		
• Informal Withdrawals	5		
• Informal Settlements/Waivers	0		
• No Shows	1		
• Formal Hearings	2 Affidavit	0 Personal	
Mineral/Industrial – Protests filed	44		
• Informal Withdrawals	11		
• Informal Settlements/Waivers	23		
• No Shows	3		
• Formal Hearings	7 Affidavit	0 Personal	
• 25.25 Hearing	1 Affidavit		
District Court – Appeals filed	2		
• Real Property	0		
• Mineral/Industrial	2		

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2013-2014 LEGISLATIVE CHANGES

The following are some of the changes made by the 83rd Legislature to the Texas Property Tax Code.

Section 1.07 amended to add five notices required to be delivered by certified mail:

- 23.46(c) notice that special appraisal will be removed and rollback penalty imposed when land is diverted to nonagricultural use;
- 23.54(c) notice that new application required for open-space land appraisal;
- 23.541(c) notice of penalty for late filing of open space land appraisal application;
- 23.55(e) notice of change of use of open-space land and imposition of rollback penalty; and
- 23.76(e) notice of change in use from timber land and imposition of penalty.

Section 1.08 amended to provide that a property owner's delivery of a required payment, report, application, statement or other document by a specified due date is timely if properly addressed with postage or handling charges prepaid and is sent by common or contract carrier and bears a receipt mark by due date or owner has proof of delivery by due date.

Section 1.085 amended to require publication of notice of availability of electronic communication and delivery of electronic communication agreement forms by CAD's in counties with populations over 200,000 or in which chief appraiser has authorized and implemented system that allows such communications.

Section 1.11 amended to allow property owner's designated agent to revoke a property owner's request that all notices, tax bills, and other communications relating to owner's property or taxes be delivered to the agent.

Section 1.111 amended to allow property owner's designated agent to revoke his or her designation. Agent must send notice to property owner's last known address. Requires ARB to accept and consider motion or protest filed by agent of property owner if agent authorization is filed at or before hearing on motion or protest.

Section 5.041 added to require that at the conclusion of the comptroller's ARB training course each ARB member in attendance shall complete a statement on a comptroller prescribed form indicating that the ARB member will comply with the legal requirements related to the conduct of the ARB hearings. Amended to require that during the second year of an ARB member's term, the member must successfully complete the required continuing education course and complete the compliance statement or the member is prohibited from participating in an ARB hearing, voting on a protest determination or being reappointed to an additional term. Reappointed ARB members must comply with all requirements of this subsection each year the member continues to serve. Adds chief appraiser and CAD employee to the list of individuals or entities that the comptroller is prohibited from advising on a matter that the comptroller knows is the subject of an ARB protest; strikes ARB's from list. The comptroller may advise an ARB member as authorized by Subsection (a)(4) or Section 5.103 and may communicate with the ARB chairman concerning complaints regarding ARB filed under Section 6.052.

Section 5.103 added to require the comptroller to prepare model ARB hearing procedures to address statutory duties, process for conducting hearings, scheduling and postponements, required notices, determination of good cause, rights of parties, prohibitions, evidence, conflicts of interest, administration of applications for ARB members, and any other matter related to fair and efficient meetings. The comptroller may customize the model hearing procedures based on CAD size, number of protests filed, or similar characteristics. ARB is required to follow the model hearing procedures when establishing its procedures for hearings. The comptroller is required to develop a survey to be made available to taxpayers at or before an ARB hearing for submission of comments and suggestions regarding their experience or any other matter related to the fairness and efficiency of the ARB. Authorizes CAD to provide clerical assistance to the comptroller related to the survey and allows for electronic submission. Requires comptroller to issue annual report summarizing responses to surveys without identifying the respondents.

Section 6.035(a-1) added to prohibit an individual from serving on a CAD board of directors if for compensation, the individual appraised property for use in or represented property owners in a proceeding under the Texas Property Tax Code at any time during the preceding five years.

Section 6.05 amended to provide that to be eligible to be appointed or serve as chief appraiser, a person must be a registered professional appraiser, possess an MAI professional designation from the Appraisal Institute, or possess an Assessment Administration Specialist (AAS), Certified Assessment Evaluator (CAE) or Residential Evaluation Specialist (RES) professional designation from the International Association of Assessing Officers (IAAO). If MAI, AAS, CAE, or RES, person must be certified registered professional appraiser not later than fifth anniversary of becoming chief appraiser. Prohibits ineligible chief appraiser from performing any actions authorized or required of a chief appraiser. By January 1 of each year, chief appraiser must notify the comptroller in writing about eligibility to serve.

Section 6.0501 added to provide for the appointment of an eligible chief appraiser by the comptroller. If a chief appraiser is ineligible to serve, bill requires the comptroller to appoint a new chief appraiser. New chief appraiser must be eligible under Section 6.05(c) or be a person who has previously been appointed or served as a chief appraiser to perform the duties of chief appraiser for an appraisal district whose chief appraiser is ineligible to serve. The chief appraiser serves until the earlier of the first anniversary of comptroller appointment or date CAD board of directors appoints a chief appraiser under Section 6.05(c) or contracts with a CAD or taxing unit to perform duties of appraisal office under Section 6.05(b). Comptroller determines compensation of chief appraiser, appointed chief appraiser determines office budget subject to comptroller approval and CAD board of directors required to amend budget as determined by comptroller. If CAD does not appoint eligible chief appraiser or contract with a CAD or a taxing unit to perform duties of appraisal office within one year, the board of directors is required to contract with another CAD, a taxing unit, or a qualified public or private entity to perform the CAD's duties, subject to the comptroller's approval.

Section 6.41 amended to add clear and convincing evidence of repeated bias or misconduct to grounds for removal from ARB. Creates a Class A misdemeanor offense for communications between chief appraiser, CAD employee or agent of CAD and a member of ARB or CAD board of directors regarding ranking, scoring or reporting of the percentage by which ARB reduces the appraised value of property.

Section 11.13 amended to add a beneficiary of a trust as one of the types of occupants who may qualify for a residence homestead exemption if other legal requirements are met and redefines "Trustor" and "Qualifying Trust".

Section 11.132 added to require property tax exemption equal to a disabled veteran's disability rating (if the rating is less than 100%) on the veteran's residence homestead if the homestead was donated to the veteran by a charitable organization at no cost to the veteran. Exemption extends to surviving spouse. Also grants a total property tax exemption on residence homestead of a surviving spouse of member of U.S. armed services who is killed in action if surviving spouse has not remarried since death of service member. Exemption is effective as of January 1 of the year in which person qualifies, applies to entire tax year, need not be claimed in subsequent year. Must apply for exemption no later than first anniversary of the date the person qualifies for exemption. The chief appraiser must accept and approve or deny the exemption application after filing deadline if it is filed not later than one year after delinquency date for taxes on the homestead.

Section 11.43 amended to exempt certain persons from the requirement of including a copy of their driver's license or state-issued personal identification certificate along with their residence homestead exemption application and deletes requirement to provide a copy of their vehicle registration receipt or related affidavit and utility bill. Provides an exception as provided by (p), to the prohibition on the chief appraiser from allowing a homestead exemption unless the address listed on the driver's license or identification certificate corresponds to the address of the property for which the exemption is claimed if the applicant is required to provide a driver's license or state-issued identification certificate. Allow the chief appraiser to waive the driver's license or state-issued identification certificate requirement if applicant is an active duty member of the armed services or the spouse of such a person, or if applicant is a federal or state judge or spouse of such judge, with proper documentation.

22.01 amended to allow secured parties to file renditions with owner consent on properties with historical cost of more than \$50,000 when new. Secured party required to indicate party's status as secured party and state name and address of property owner. Secured party not liable for inaccurate information supplied by owner or failure to file timely if owner failed to promptly cooperate; allows reliance on specified information provided by owner.

Section 23.02 amended to strike the word "natural" for purposes of reappraisal of property in a "natural disaster" area so taxing units that are located in an area declared to be a disaster area by the governor may authorize reappraisal of damaged property at its market value immediately after the disaster.

Section 23.23 amended to provide definition of "disaster recovery program". To the extent necessary to satisfy program requirements, replacement structure not considered new improvement if square footage exceeds replaced structure or exterior is of higher quality construction and composition than replaced structure.

Section 25.025 amended to add a medical examiner or person who performs forensic analysis or testing who is employed by state or political subdivision of this state and a current or former member of armed forces who has served in designated combat area to the list of persons whose home address information is confidential. Modifies definition of "state judge".

Section 32.015 amended to provide that a tax lien is extinguished and canceled and the lien must be removed from the title records of the home when no suit to collect a personal property tax lien has been filed and the lien has been delinquent for more than four years.

Section 41.43 amended to add that clear and convincing evidence burden of proof is placed on the CAD during ARB protest on market value or unequal appraisal if in preceding tax year the appraised value was lowered under Chapter 41, 41A, 42, or 43 but not established by written agreement under Section 1.111(e) and the property owner files, not later than 14th day before scheduled hearing, certain information sufficient to determine appraised or market value or whether property was appraised unequally; no duty for owner to provide any information in protest. ARB determines in favor of owner if CAD fails to meet clear and convincing standard.

Section 41.45 amended to provide that property owner does not waive right to appear in person at a protest hearing if an affidavit is submitted; requires owner to state intention to appear at protest hearing in affidavit; and authorizes ARB to consider affidavit at hearing for processing affidavits, rather than at scheduled hearing, if owner does not indicate in affidavit intention to appear.

Section 41.66 amended to require ARB, on joint motion of property owner and chief appraiser, to conduct hearing that is closed to public if owner or chief appraiser intends to disclose proprietary or confidential information; hearing time and date certain on protest filed by property owner not represented by agent; hearing not commenced within two hours of set time be postponed on owner request; scheduling up to 20 designated properties on same-day upon request of property owner or agent; designated properties to be identified in the same notice of protest with boldface type: "request for same-day protest hearings"; only one same-day hearing request with ARB in same tax year; prohibits CAD or ARB from making decisions on panel membership or chairmanship based on member's previous protest voting record; property owner or agent must provide mailing address and email address in request to postpone hearing, ARB must respond by 7th day after receipt of request; and hearing scheduling or postponement decisions made by ARB chairman or designated member, may have chief appraiser agreement.

Section 41A.01 amended to provide appeal through binding arbitration of an ARB order determining protest filed under Section 41.41(a), relating to unequal appraisal of property, under specified circumstances.

Section 41A.03 strikes \$250 deposit for expedited binding arbitration and repeals expedited binding arbitration.

Section 41A.031 repeals expedited binding arbitration.

Section 41A.06 amended to address education required before arbitrator conducts hearing on protest filed regarding equal and uniform appraisal.

TEXAS PROPERTY TAX CALENDAR

APPRAISAL PHASE

JANUARY 1 – MAY 15

- Lien attaches to property January 1 – lien extinguished when taxes paid to collectors.
- Appraisal District records property ownership and determines property value as of January 1.
- Appraisal District adds new records, removes old records and identifies property situs.
- Appraisal Districts review, approve or deny exemptions and special land use appraisals.
- Taxpayers submit renditions (required for business personal property).
- Chief Appraiser sends Notices of Appraised Value to taxpayers.

EQUALIZATION PHASE

MAY 15 – JULY 20

- Chief Appraiser presents records to Appraisal Review Board (ARB).
- ARB reviews records prepared by the Appraisal District.
- ARB hears taxing unit challenges and taxpayer protests.
- ARB presents changes based on hearings to the Chief Appraiser and notifies property owners by written order.
- ARB approves appraisal records by July 20.
- Chief Appraiser certifies appraisal roll to each taxing unit by July 25.
- Most changes to appraisal roll after certification must be reviewed by ARB.

ASSESSMENT PHASE

JULY 25 – OCTOBER 1

- Assessor receives certified appraisal roll from the Chief Appraiser and presents it to the taxing units governing body for review with budget preparation.
- Assessor calculates the effective and rollback tax rates.
- Taxing unit publishes the calculated rates and other financial information for taxpayer review.
- Taxing unit governing body holds public hearings, adopts tax rate and finalizes budget.
- Assessor calculates a bill for each taxpayer and mails by October 1 or as soon as practicable.

COLLECTION PHASE

OCTOBER 1 – COLLECTED

- Taxes due when bill received and delinquent if not paid by February 1.
- Collectors send supplemental bills based on updates and changes from the Appraisal District and the ARB.
- Tax bills mailed after January 10, delinquency date is the first day of the next month that provides at least 21 days after date of mailing for payment of taxes.
- Collectors send out delinquent bills and take legal action to secure payment of overdue taxes, penalties, and interest.