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County considers reducing public notice on delinquent taxes



Chattanooga Times Free Press Bennett

County may decrease public notification on tax certificates

Chattanooga Times Free Press

By **MATTHEW BEATON / The News Herald**

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PANAMA CITY— Bay County is considering dramatically reducing public notice for delinquent taxpayers, even though it won't save public dollars.

By law, the county must advertise the delinquent tax list annually for real and personal property. March 31 is the last day property owners can pay their taxes.

The county then culls the delinquent list and puts it online and, as required by law, in a local newspaper. In years past, the list has run in The News Herald in May, once a week for three straight weeks. The list appeared in every copy of The News Herald, about 24,000 total each run date. Last year the cost was about \$210,000, according to Bay County Tax Collector Peggy Brannon at last week's County Commission meeting.

This year, county staff has recommended the commission consider reducing the number of copies that carry the list — to as few as 850 papers — published three times, and commissioners are interested.

At last week's commission meeting, Commissioner Guy Tunnell said it appeared this could save "quite a bit of money" for Bay County.

It was pointed out by Brannon that only delinquent taxpayers would

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benefit and that the county would not save money, but the commission remained intrigued.

Under Florida statute, the advertising costs are added to the “delinquent taxes collected” and are recouped from the delinquent taxpayer. Brannon made that point at the meeting.

“That is a recoverable cost,” she said.

No commissioners would comment for this story because The News Herald is one of two legally qualified bidders – the other is the Bay County Bullet, a weekly publication.

Informing the public

The newspaper industry isn’t thrilled about a partial distribution of delinquent tax lists. On the business side it represents a loss of revenue, but as it goes to the public it means an erosion of government’s duty to keep people informed.

“We think it’s very important for public notices to be in print with as broad a distribution as possible,” said Dean Ridings, president and CEO of the Florida Press Association.

In Ridings’ view, every copy of the paper should carry the notice because there are instances where taxpayers “miss it” — fail to pay their taxes and don’t see the list in print. A list running in every paper is the best chance to prevent that from happening.

Ridings also said the list lets property owners know if their neighbors are delinquent.

“That’s a potential impact to you. ... We are 100 percent an advocate for as much notice as possible,” he said.

Because advertising costs are borne by delinquent taxpayers, Ridings was not sure why the county would consider not putting the list in every copy possible from the chosen paper.

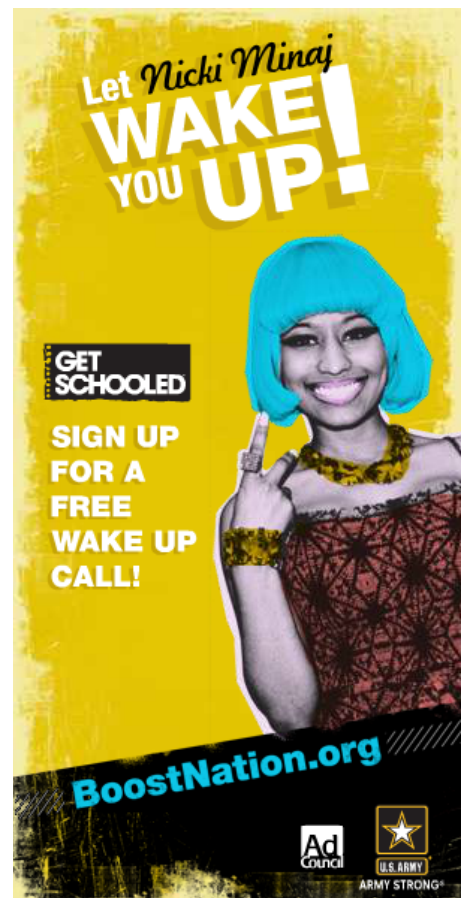
“I’m not sure I have the answer to that,” he said.

Buying tax certificates

Advertising the delinquent tax list serves another purpose — it lets the public know it can bid on delinquent property tax “certificates.” In buying the certificate, the purchaser pays the taxes owed and receives an interest rate on that amount. Eventually, when the delinquent taxpayers pony up for the money they owe, those who purchased the certificates get their money back.

Interest rates start at 18 percent, and bids go in reverse until the lowest interest rate offered wins the certificate.

“Most certificates are sold to big investment groups,” said Mark Peel, the county’s delinquent tax supervisor. “They’ll buy about 90



to 95 percent of what we have to sell year to year because they bid low interest rates.”

Last year, the county sold 7,089 certificates, which totaled nearly \$10 million. With still more than a month before March 31, taxes on 24,136 pieces of property have not been paid, totaling \$26.9 million, Peel said.

If Bay County chose limited distribution, it would be in the minority in Florida but would not be the first. Leon County’s move to limited distribution was mentioned several times at the last commission meeting, along with the fact that they were sued over it. While they won, Brannon noted to commissioners that any litigation costs would fall to the county to cover.

Meanwhile, Bay County has not had trouble selling the certificates. All were sold last year, Peel said. The only year he could remember all the certificates not being sold was when the economy took a nosedive during the recent recession. Even then, the county held a second sale and sold them all off.

And, Peel is confident about this year’s sale.

“We will sell them all,” he said.

Commissioners last week said they wanted to have two options to review — a full distribution as in years past and a partial distribution to compare costs and also get feedback from the public on which method would be preferred.

The bids will be received by week’s end and commissioners are set to vote on which way to go and who to go with next Tuesday due to deadlines faced by Brannon.

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