**TOWN OF SCHROON**

**TAX COLLECTORS' POLICY AND PROCEDURES**

**Adopted by the Town Board of the Town of Schroon on November 6, 2025**

## PURPOSE

Be it resolved that all rules listed herein are adopted as the Town Clerk for the Town of Schroon. The Tax Collector, also known as a Collecting Officer shall abide by and adhere to all NYS laws regarding Tax Collection.

## SCOPE

This policy is the standard that applies to all Tax Collection.

## POLICY

### 1.0 Office Dates and Penalty Periods

#### 1.1 Collecting Dates

Tax Collection will begin at the mailing of the tax bills. Tax bills will be mailed by January 1st per NYS law, but may be mailed earlier if applicable. Once tax bills have been mailed, collection may begin. Collection will continue through April, or until Essex County has requested the tax file. Tax payments made after the collection period will be logged and forwarded on to the Essex County Treasurers Office for collection.

#### 1.2 Penalty Periods

Per NYS law, taxes must be collected without interest by the collecting officer on or before January 31 or within 30 days from receipt of the tax roll and warrant – whichever is later (see Real Property Tax Law § 924 [2]). The collecting officer must impose interest on all taxes collected after the penalty-free period expires.

Real Property Tax Law § 925-a provides that when the last day to submit a tax payment within the interest-free period falls on a Saturday, Sunday or public holiday, the deadline is automatically extended to the next business day.

Generally speaking, pending a late warrant, a typical collection/ interest periods is as follows

January 1 – January 31 – Penalty free

February 1 – February 28 – 1% Penalty

March 1 – March 31 – 2% penalty + $2.00 Mail Fee incurred

April 1- April 30 – 3% Penalty + already incurred mail fee

The Collecting Officer has no authority to waive Penalty's or Mail Fee's. The collecting officer must impose interest on all tax payments received after the interest-free period expires. The collecting officer and the town board do not have any authority to waive the statutorily required interest charges. If the taxpayer did not receive their bill, as Real Property Tax Law § 922 (3) provides, the taxpayer is still responsible for the payment of taxes.

#### 1.3 Installment plan

Essex County has authorized an option of an installment plan. In order to initiate the installment plan a payment of exactly 25% of taxes owed must be received by the collecting officer by the end of business day on January 31. Upon payment, a coupon payment plan will be created along with receipt for the first payment. Installment plans are subject to the penalty rates. Please see the example below:

Total Taxes owed$1,000.00

1st installment payment of $250.00 (base only)

2nd installment payment of $257.50 (base + 1% penalty)

3rd installment payment of $260.00 (base+2% penalty)

4th installment payment of $257.50 (base+ 3% penalty)

## 2.0 Payments to taxing authority and reports

### 2.1 Warrant Payments

Payments will be made to the Town Supervisor weekly until the Town warrant has been paid in full. Upon completion of the Town's portion of the warrant, payments will then be made to Essex County Treasurers Office weekly until the end of the tax collection period or the warrant is paid.

### 2.2 Reports

Town Law §27 requires collecting officers, to submit verified monthly statements of monies received to the supervisor and pay such monies to the supervisor not later than the 15th day of the month following the month in which they were received. As well as monthly reports, an annual report will be generated at the end of the year.

## 3.0 Office Hours and Collectors

### 3.1 Collecting Officers

Collecting officer and deputies are the only persons authorized to collect taxes.

### 3.2 Office Hours

Collecting officer office hours will be a standard of Monday-Friday 8AM to 2PM. Office hours are subject to change per unforeseen events or circumstances. Should the office be closed for an unforeseen circumstance, notice will be placed on the door with alternative dates. Office does observe federal holidays.

## 4.0 Mail Payments

### 4.1 Mail procedures

Mail will be opened and processed within a reasonable and timely manner. Once mail has been opened, monies will be processed and deposited in 24 hours. Mail will be held securely in the vault until processing. A receipt will be mailed upon processing of payment.

Checks, certified check, bank checks or Money orders are the only acceptable form of payment through the mail.

Mail payments made after January 31st, the envelope will be retained for proof of payment date. Mail payments received after April 30th will be logged and forwarded to the Essex County Treasurers Office for processing.

### 4.2 Post Mark

Real Property Tax Law § 925 provides that any mailed tax payment received with a postmark dated within the penalty-free period is a timely payment – even if the collecting officer physically receives the payment after the interest-free periods expires. To qualify as a timely postmarked payment, the payment must be:

- Contained within a post-paid wrapper (envelope) with a legible postmark – the collecting officer must be able to ascertain the date of the postmark;
- Properly addressed to the appropriate collecting officer; and
- Deposited in a post office

If the postmark is illegible or does not appear on the envelope, it is not a proper postmark, and any payments received in these instances are deemed paid upon the date received by the collecting officer, not the date of the postmark. Additionally, the postmark rule does not apply to foreign postmarks. Only United States post marks are valid under the law. For more details on post marks please refer to the Real Property Tax Law §925.

## 5.0 In Person payments

### 5.1 In person procedures

In person payments will be accepted by the collecting officer or deputy during normal business hours. In person payments may be made in the form of cash, check, money order, certified check or bank check. A receipt will be provided at time of payment. Payments will be processed within 24 hours or a reasonable and timely manner. Unprocessed payments will be stored securely in the vault. In person payment attempts made after April 30th, taxpayers will be directed to contact Essex County Treasurers Office in order to make their payment.

### 5.2 Coins

In person payments that exceed $10.00 in coins must be rolled. Exact change is not required, but appreciated.

## 6.0 Online Payments

Online payments will be available from the warrant process to the end of the collecting officer's collection period or until the county request the tax file for processing. Collecting officer may close the online tax portal prior to April 30th, to assist with end of year processing.

## 7.0 Returned Checks

The Town of Schroon adopted a $20.00 returned check fee per General Municipal Law §85 for all returned checks, regardless of the reason why.

## 8.0 Refunds

Tax payments will be accepted for the exact dollar amount ONLY. No over payments or under payments will be accepted, therefor no refunds shall be granted of overpayments. If a check is received via the mail or in person that is incorrectly made out, the check will be returned to the taxpayer for correction.

## 9.0 Amendments

The Town of Schroon reserves the right to amend this policy from time to time by town board resolution.