

## **DEMAND NOTICES - FAQ**

### **1. Are there any payment plan options available for delinquent Personal Property tax?**

To make payments a taxpayer should do the following:

1. Pay as much of the tax as possible before the due date.
2. The remaining unpaid tax will be Certified to the Court.
3. After the tax is Certified to Court, the taxpayer should contact American Financial Credit Services (AFCS) at 888-317-2327, ext 1, and ask to be put on a payment plan. Collection fees and interest (which accrues on a daily basis) will still apply to the unpaid tax.

### **2. How is personal property tax calculated?**

The County Assessor sends a Personal Property Assessment form called a 103 or 104 out each year to businesses and individuals who own Personal Property. The tax is then calculated using this form. It is a "self-assessed" tax. There are penalties for filing late or not filing at all. If no filing is made, the County Assessor will estimate the amount of tax due. If you have more questions regarding the calculation of the tax or how to complete the forms, you should contact the County Assessor's Office at 574-935-8525.

Mobile Homes, which are a form of Personal Property, are assessed by the County Assessor on a yearly basis.

### **3. What does "Certified to Court" mean?**

When business personal property taxes go unpaid, American Financial Credit Services will mail a "Demand Notice" requesting payment of delinquent taxes. When the Demand Notice goes unpaid, it will be certified for judgment to American Financial Credit Services (AFCS). Interest, which begins to accrue daily from the date of Certification, and collection fees are applied to the original certified amount. Legal action may be instituted to help complete collection of taxes owed.

### **4. What if my business went out of business a few years back and I no longer own any of the Personal Property?**

This would need to be reported to the County Assessor so they do not continue to assess this tax. You may contact the County Assessor at 574-935-8525.

### **5. What is a demand notice?**

A Demand Notice is a letter informing a taxpayer that they have unpaid Personal Property tax that is now delinquent and needs to be paid by the due date indicated. The Demand Notice also informs the taxpayer that if the tax is not paid by the due date, it will be "Certified to Court" which will add more costs to the original bill.

Payments of Demand Notices go to American Financial Credit Services (AFCS). Call for payment options 888-317-2327, ext 1.

**6. What options are available for paying the demand notice?**

Demand Notices are paid directly to American Financial Credit Services (AFCS). They have been contracted to assist the Treasurer's office with Personal Property tax collections.

You can mail payment to:

AFCS, Inc.  
10333 N Meridian Street, Suite 270  
Indianapolis, IN 46290

Or pay online:

<https://afcsoptions.com/online-bill-pay>

Please direct inquiries to 888-317-2327, ext 1.

**7. Why did I get a Demand for just a few cents and then get a five dollar processing fee?**

The few cents showing would be the amount of tax that was not paid and is now delinquent. All tax obligations need to be satisfied without regard to the amount. There is no current state statute allowing the waiving of taxes (even a small amount). A five-dollar processing fee is applied to all Demand Notices to cover the costs associated with the preparation, processing, and mailing of the notices.