

Rockland County

Centralized Property Tax Administration Program Study For a Centralized Tax Collection Database

02/03/2009

Overview

This Study has been prepared by Allen Tunnell Corporation for the Director of Real Property, Rockland County, to fulfill the requirements of the Tax Collection Database Study, under the NYS CPTAP Centralized Property Tax Administration Program. A grant has been provided to Rockland County to cover a study to achieve a countywide database for property tax collection/enforcement.¹

This study documents the current systems in place, itemizes areas of issue, and makes recommendations on how to achieve a countywide, Centralized Tax Database.

I. Existing Tax Collection Software / Capabilities

A. Villages

- The following villages utilize no tax collection software and collect manually or use a spreadsheet program.**

Hillburn	New Hempstead
Grandview	Haverstraw
Upper Nyack	South Nyack

- The following villages have software:**

	Software	Yearly Maint. Costs
Nyack	KVS	\$1,200 ²
Suffern	KVS	\$1,200 ²
Wesley Hills	KVS	\$1,200 ²
New Square	BAS	\$ 800 ³
Kaser	Quickbooks	Not provided
Chestnut Ridge	SCA	\$1,000
Airmont	SCA	\$1,200

¹ <http://www.orps.state.ny.us/cptap/index.cfm>

² Actual cost not available. Estimated, based on costs obtained for the Village of Endicott who uses KVS for tax collection.

³ Actual cost not available. Estimated, based on costs for BAS maintenance in Clinton County

Pomona	SCA	\$3,325
Sloatsburg	SCA	\$1,600
Montebello	SCA	\$1,500
Piermont	Yes – unknown	Not provided
West Haverstraw	Yes – unknown	Not provided
Spring Valley	SCA	

The Village of Nyack generates an electronic file for the County. All other villages, including those with computer software, provide a paper listing of unpaids only. After the County collects for the month of November, the county sends these listings, with payments marked, back to the town assessor to be entered manually for re-levy. Three villages are split between two towns.

Several villages bill in January and they are:

Piermont	Grandview
New Hempstead	Airmont
Sloatsburg	Montebello

Software notes:

Villages with software back up to local disk or network. No village backs up to internet.

All villages with software say they are able to generate a paid / unpaid listing at any time except for three villages that were not sure and they are: Nyack, Piermont and Airmont

The Village of Chestnut Ridge is able to generate a paid / unpaid listing at any time but “it is difficult”.

TAX ROLL AVAILABLE ON INTERNET

The Village of Airmont allows individual taxpayers to create an account on their website to pay their own taxes but do not have access to any other parcels. Internet payments are by credit card only and the village pays a 2.8% fee.

No other village has their tax roll available on the internet for public access.

HIGH SPEED INTERNET ACCESS

All villages have high speed internet access available except:

Village of West Haverstraw	dial-up
Village of Suffern	no
Village of New Hempstead	no
Village of Spring Valley	declined to respond

B. TOWNS

1. SOFTWARE

All towns within the county utilize tax collection software.

Clarkstown	SCA
Ramapo	SCA
Orangetown	Info Systems, Inc. – Eric Lindstrom
Haverstraw	Info Systems, Inc. – Eric Lindstrom
Stony Point	SCA

Software notes:

Towns back up to local disk or network server. No town backs up to the internet.

2. DISK TO COUNTY

Town of Haverstraw provides unpaid only.
Towns of Clarkstown, Stony Point and Orangetown provide both paid/unpaid.

Town of Ramapo sends a disk but was not sure if it contained paid, unpaid or both.

All towns can generate an unpaid file at any time.

Town of Ramapo (utilizing SCA software) can print a paid or unpaid listing at any time. The unpaid listing shows details but the paid listing shows totals only.

3. BAR CODE

Towns of Stony Point and Haverstraw do not print bar codes on bills.

Town of Ramapo prints bill number only

Town of Orangetown prints bill #, SWIS and tax map id.

This information was not available for Town of Clarkstown.

4. QUARTERLY INFO TO COUNTY

Town of Haverstraw does not accept quarterly payments .

Towns of Clarkstown and Stony Point send both paid and unpaid.

Town of Orangetown sends balance due for quarterlies only.

This information was not available for Town of Ramapo but they do accept quarterly payments.

5. TAX ROLL AVAILABLE ON INTERNET

Towns of Orangetown, Stony Point and Haverstraw do not make tax roll available on internet.

Town of Clarkstown has tax roll available for public access on internet.

Town of Ramapo has info available on internet at two locations and allows taxpayers to pay by credit card and ACH checks. On credit card payments, the town pays a 1.57% fee and charges a 1.8% convenience fee to taxpayers. Ramapo also charges

miscellaneous fees such as an account fee and makes information available for sale.

6. HIGH SPEED INTERNET ACCESS

All towns in Rockland County have high speed internet access available except:

Town of Haverstraw - dialup
Town of Orangetown - no
Town of Stony Point – dialup

A. Municipal costs and other data

1. Costs for Towns/Villages

Town of Ramapo utilizes SCA software and pays \$4000/yr support costs. Towns of Clarkstown and Stony Point also use SCA software and support costs are estimated at \$4000 per year based on Town of Ramapo.

The Towns of Orangetown and Haverstraw use Info Systems, Inc. software and were unable to provide annual computer software support costs.

Six villages collect manually or use spreadsheet programs and have no tax collection software maintenance costs.

Five villages use SCA software and pay between \$1000 and \$3325 annual support costs with an average cost of \$1725 per year.

Several villages were unable to provide support costs and they are the three villages with KVS, one village with BAS and one village with Quickbooks. Support costs for the villages using KVS are estimated to be \$1200 per year based on the Village of Endicott's support costs. Support

costs for BAS are estimated to be \$800 per year based on similar installations in Clinton County.

No town or village was able to provide personnel costs for tax collection functions. These functions were not separated from other office duties in the jurisdictions where they did not have a dedicated tax collector.

2. Costs for Schools

Schools are collected by town tax collectors. There is no breakdown of costs apportioned to schools.

B. Issues with the current system

1. Several villages collect taxes manually.
2. Data integrity / security. For manual systems, a fire could be devastating and destroy all records. Collectors with computer systems back up to disk, CD or network server and are responsible for timely and secure backups.
3. Village collections send paper listings of unpaid taxes only to the county for collection.
4. The town assessor manually enters school and village delinquencies for re-levy.
5. The county has no historical information for delinquent parcels except those payments that are paid at the county.
6. The process of accounting for “quarterly” payments is cumbersome and open to errors.

II. Tax Collection System at Rockland County for “Delinquent” Taxes

A. November Collection of School and Village Taxes

The County receives a printed copy of unpaid tax listing from the village collections on about the first of November then collects delinquencies for the rest of the month of November using a manual process.

After the collections in November, the county sends the unpaid listing to the town assessor for data entry as a re-levy. The town assessor receives the unpaid listing for the portion of the village in that town when a village spans two towns.

Schools are collected by the towns. Each town collects for the part of school district residing within town lines. Schools (via town collectors) supply a printed copy of delinquencies to the county on or about the first of November. The county collects in November and then returns unpaids to the town assessor for data entry of re-levies.

The County has no information on any payments except those made at the county. County receives unpaid listing and “makes whole” villages by April 15th.

B. Delinquent Town Taxes

Town of Haverstraw collects paid-in-full accounts only and provides Rockland County with an electronic file containing unpaids only by April 15th.

Town of Orangetown collects quarterly payments and sends paid and unpaid listing to county at the end of collection. After January 31st, they send balance due for quarterlies only.

All other towns collect quarterly payments and give the county an electronic file containing both paid and unpaid after January 31st. At the end of collection, these towns provide a file containing both

paid and unpaid taxes to the county. Quarterly payments for April 15th, July 15th and Oct 15th are collected at the county.

Second notices are sent out by the towns for no payments made at all. For the quarterly payments where the 1st quarterly installment was made, the county sends out reminder notices during the 3rd week in March.

At the end of Town Collection, delinquent parcel data, from all towns, is sent to the county in an electronic file that is loaded into the SCA delinquency software for collection.

Delinquent parcels are collected up to the point where the parcels go into the foreclosure process. The database at the county has only the delinquencies, paid data for parcels paid at the town are not included in this database.

A “public access” workstation is available in the lobby for use by the public. This workstation only accesses “delinquent” data. If information on a parcel is not found, it is assumed to be “paid”.

C. Article 11 processing

The Article 11 process is partly automated through the use of the SCA program, Spreadsheets, and word processor programs.

III. Proposed Centralized Tax Database System

A. Getting from the Current System to a Centralized Tax Database

1. Tax Collection Software is a Requirement

Several villages collect taxes using a manual system. These villages need software that can provide a paid / unpaid data file to send to the county electronically. SCA is the primary vendor of tax collection software in Rockland County. From a practical standpoint, SCA should install software in those districts that collect manually so that paid/unpaid files can be sent to a

Centralized Tax Collection Database at the county in a common format.

2. Implementation Plan to Get to A Centralized Tax Database

February 8, 2009 – **Contact SCA immediately** to get a quote to provide software to villages that are collecting using manual procedures.

In order to qualify for the remaining \$25,000 (phase 2) part of the Centralized Tax Collection Database grant, the county must submit a copy of the study and a signed contract to Chris Hayes, ORPS Albany, prior to March 1, 2009.

Summer 2009 - Install SCA software in the villages that currently collect manually or use non-dedicated tax collection software such as spreadsheets or Quickbooks.

Fall-Winter 2009 - Change non-SCA software to SCA software to provide a common data format for periodic transmission to the county. Because of “home rule” considerations where the local tax collector does not have to cooperate with the county, Rockland County will not get complete cooperation from all towns/villages.

For this reason, it will be necessary for the County to specify a common format for all collections in the county, a format that can be received by SCA software. This file specification can be mandated by stating “if you want your delinquencies to be collected, rsend the data to us in this format”.

Spring 2010 – Set up schedule for periodic data uploads to the county. Data transfers could be done on a daily or weekly basis from both Towns and Villages. Start accepting data transfers.

Summer 2010- Work with the towns regarding data transfers from the schools. Test the data transfers and set up procedures.

A. Legislation Desired

1. We recommend a legislative change whereby villages and schools collect for themselves in November, rather than have the county do the collection. This will eliminate a needless step whereby the county current collects manually for the schools and villages in November. For purposes of the Centralized Tax Collection Database, if we have common tax collection software, Towns, Villages, and Schools can send their data to the county on a periodic basis to make the database current.

2. Current Tax Law does not allow tax bills to be emailed. We recommend legislation to allow tax bills to be “emailed”, such as is being done in Colorado and other states.

Taxpayers who elect to accept emailed tax bills would furnish their email addresses to the county. The county would send an emailed tax bill to taxpayers who have furnished their email addresses. Bills that are returned undeliverable would trigger a hard copy mailing via USPS.

The cost savings would be enormous and would be recurring. If only 40,000 bills (out of approximately 87,000 parcels in the county) were emailed for just town/county taxes, the savings would be in the order of \$16,000 per billing. Add in another \$16,000 for school bills, and the savings would be about \$32,000/year.

3. Legislation to allow both the county and municipality / school to collect any payment due, full or quarterly. This would reduce taxpayer frustration with knowing where to go to pay their taxes.

Legislation to require education or professional background for tax collectors. Currently anyone can run for or request an appointment to be the tax collector for a town, village or school district. Some of these collectors may not have any financial background or technical experience in the collection and balancing of millions of tax dollars.