

FREQUENTLY ASKED QUESTIONS:

Real Estate Questions & Answers

- I have sold my house but have received the tax bill for it. I paid my portion of the taxes at the closing. Who is responsible for this bill?
 - Technically both the new owner and the former owner are responsible. We do not prorate so you should check your closing papers to verify your portion was paid. We also notify the new owner that taxes are due on the property they now own.

- What time period does a tax bill cover?
 - We bill on a fiscal year basis. The fiscal year is from July 1st to June 30th.

- I need to change an address on my property. How can I do this?
 - Address changes may be made by contacting Gail Sewell at 8282-652-7121 or visiting Gail at the information window in the County Administration Building.

- Does McDowell County sell tax liens?
 - No. The requirement to sell tax liens was abolished by the legislature in 1983. The sale of a tax lien is different from the sale of the property by way of a tax foreclosure for failure to pay taxes.

- Does McDowell County advertise tax liens on real property?
 - Yes. Each year the office of the Tax Collector advertises with local papers the names of all persons who have not paid Real Estate taxes for the previous year.

- Does Mc Dowell County sell property for failure to pay taxes?
 - Yes. At any time after taxes become delinquent, the Tax Collector has the authority to file a tax foreclosure action to have the property sold for collection of the delinquent taxes. All persons who have an interest in the property have to be named in the action and served with notice of the pending sale of the property. The taxpayer or any other person can pay the pending sale of the property. The taxpayer or any other person can pay the taxes and costs of the action at any time prior to the sale of the property. This procedure can take from four to six months to complete. We exhaust every other lawful forced collection action prior to foreclosure.

- How can the public find out about pending tax foreclosure action?
 - All sales are advertised in local papers and posted at the County Courthouse. We also post this information in the Tax Department area of the McDowell County website.
 - <http://www.mcdowelltax.com/>

- Can prospective purchasers be placed on a list to be notified when sales are to be held?
 - Yes. You may email Linda Onufrey and request that your e-mail address be added to our foreclosure contact list.

- If a person is interested in a specific property on which there are delinquent taxes, will the Tax Collector file a foreclosure action to have the property sold?
 - Yes. There are many properties on which taxes remain unpaid and often amount of taxes outstanding is relatively small. There are significant costs in bringing a foreclosure action including court costs, advertising costs, and other legal fees. The balance of unpaid taxes and interest are also included. In addition, there is time factor involved in bringing each suit to a conclusion. *Most of the outstanding taxes (more than 96%) are collected by personnel in the Tax Collector's office without the necessity of a foreclosure action.* However, some taxes cannot be collected in this manner and the only avenue for collection would be through a tax foreclosure action.

- If a property is sold for nonpayment of delinquent taxes, what is the bidding process?
 - All sales are public and conducted on the Courthouse steps. The property is sold to the highest bidder. There is a ten (10) day upset period after the sale during which time anyone can pay off the taxes and costs, or can trigger a resale by raising the bid by the greater of five percent (5%) of the previous bid or \$750.00.

- Can a person pay the taxes and obtain title to the property?
 - No. Any person can pay taxes but payment of the taxes does not entitle the person to any interest in the property. Unless the person is an owner of the property, he/she should not pay the taxes with the expectation of acquiring title to the property.

- For Information Contact
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