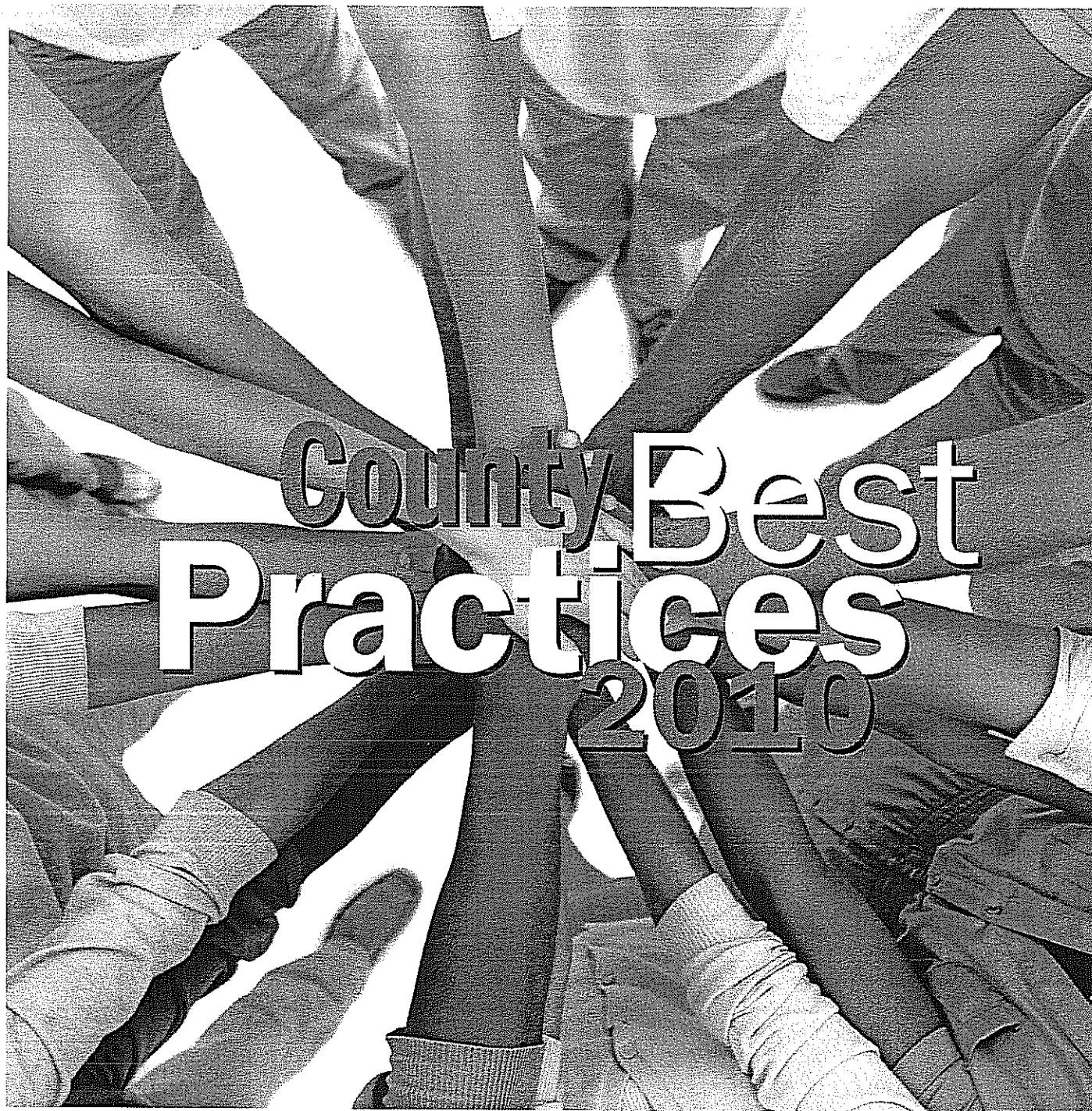


# County

- FIGHTING JAIL OVERCROWDING
- SPREADING THE NEWS
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- BREAKING DOWN SILOS
- GRABBING GRANT FUNDING



# Creating a More Convenient Method for Property Tax Payments

## WILLIAMSON COUNTY

DELIVERY OF SERVICES AWARD

### ACH Property Tax Payments

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**W**hen residents in Williamson County began requesting that they be able to pay their property taxes through automated clearing house (ACH) payments, the same way they paid their cable bill and mortgage, Tax Assessor-Collector Debra Hunt spearheaded the efforts to make that possible.

"We are very customer-service driven in this office and so we try our best any time something is requested," Hunt said, adding that there were several things the county had to work out before it could offer the option. Hunt wanted to make sure she could offer the service without incurring a cost to the county or the taxpayer, and she had to go to other county officials for help. "The accounting department looked in to that possibility and consulted with the county attorney's office on the correctness of the contract and the ability to do that with the treasurer and the bank."

The main problem was just that Hunt didn't know of any other county that had set up a similar process before. "We were creating the wheel, so to speak, and we wanted to make sure that we didn't leave any stone unturned when we were setting up our processes," she said. The county had to create an application for participants and set up a system for tracking payments, plus they had to find ways to let taxpayers know the option existed.

"By utilizing the ACH options with our bank, we had cut out the middle man. Therefore, we had to be able to create a report for generating the amount to collect from the taxpayer, and a report that would enable the deputy in the Property Tax Division to post the payment correctly," states the county's Best Practices nomination form.

The county utilized Microsoft Excel and got to work.

"As we received applications for the ACH program, we would verify ownership, property ID and total amount due in our property tax software. Once that was verified, we would then create a template in the banking system for the ACH collection," explains the Best Practices nomination form.

To participate, residents fill out an automatic bank draft authorization form that is available on the tax assessor-collector's website on [www.wilco.org](http://www.wilco.org) by clicking on "property tax info" then "property tax division" and going to the "payment page." They must also mail or turn in a voided check to the office. The office's accounting department then emails reminders about the payments to participants three days before the payment is taken so that residents can transfer funds if necessary.

To start the program off, the county chose to withdraw each participant's payment on the 15th of the month in which the payment was due, so that the county would have a full 15 days to make any corrections that needed to be made.

**“Residents don’t have to worry about forgetting to pay by the due date, and therefore don’t have to worry about being fined the statutory penalties that are added when someone does miss the date.”**

“We were pretty firm in the first year on the 15th because we wanted to make sure we covered any problems in conversing with the bank, etcetera, and there were none,” she said, “so this year we’re going to let our taxpayers choose the date that they want that to be taken out of their account.”

There are several benefits that come with signing up for the ACH payment option. Residents don’t have to worry about forgetting to pay by the due date, and therefore don’t have to worry about being fined the statutory penalties that are added when someone does miss the date. And unlike credit card payments, there is no service fee associated with ACH payments.

And, there are benefits to the county for offering the ACH option. It’s less labor-intensive than accepting payments via the mail, and the actual money gets to the bank faster.

“There is no cost to us or to the taxpayer,” Hunt said.

Most of the residents who have taken advantage of the ACH payment option are senior citizens and disabled residents who qualify for installment payments. Approximately 23,000 Williamson County residents fall into those categories, of which 2,700 have chosen to make their payments in installments. Many of those residents did not want to have to travel into town and wait in line four times a year to make their payments.

The county has also made the ACH payment option available to property owners who pay their property taxes in full once per year, and Hunt said she believes demand for the service will grow as more and more residents become aware of it.

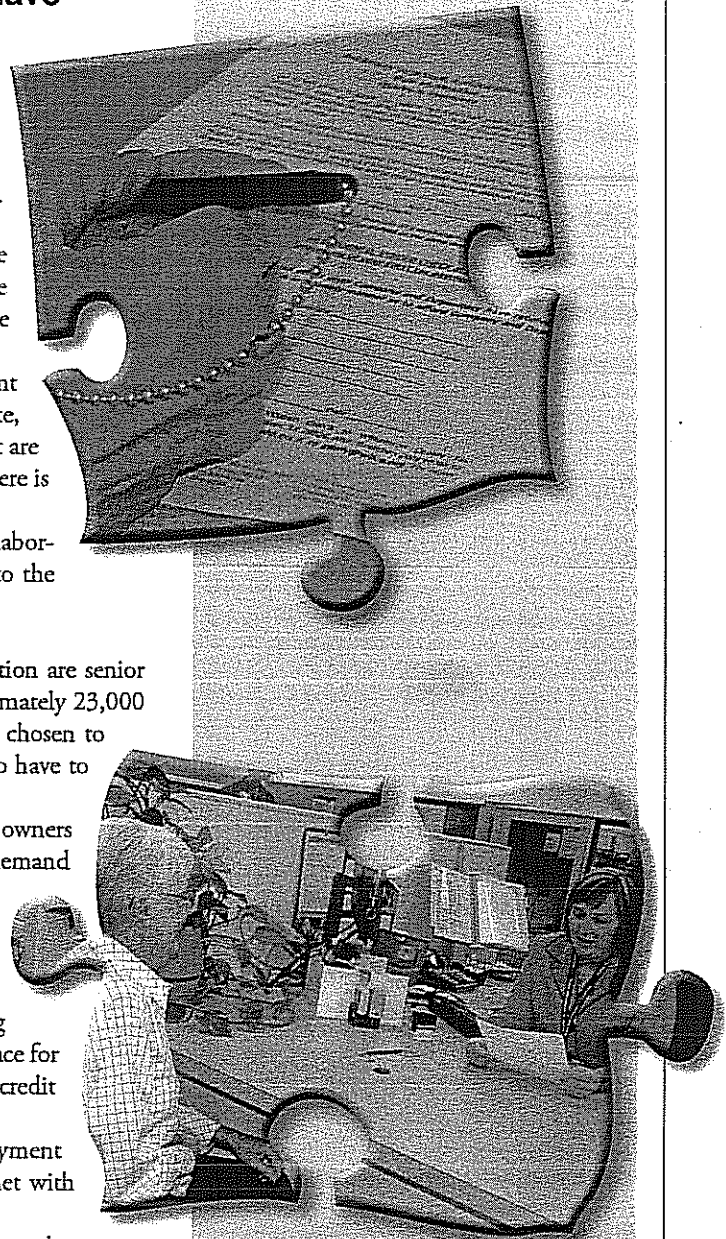
“People like to go on vacation and they like to have (their taxes) paid in December so they can deduct it in this year’s income tax ... and they just don’t want to worry about it, they are signing up,” Hunt said. “Or folks that just like to set up all of their bills in that fashion, I think the world is becoming more and more attuned to that and it will become more and more commonplace for all of our debts that we all have to pay every month utilities, taxes, probably credit cards, etcetera.”

Several residents have expressed their thanks and gratitude for the new payment option, a strange occurrence a world where paying property taxes is rarely met with any emotion resembling joy.

“This program is such a great benefit for us because it is four payments per year that we don’t have to remember to make and it also saves money on either gas or stamps. Being on a fixed retirement income, every little bit helps. This is about as close to making paying taxes a pleasure as one can get. Thanks for providing this fantastic service for the taxpayers,” wrote one resident in an email.

“I really appreciate the system. It has many merits, along with helping spread the payments out. I especially like your forewarning notice since the payments occur on such an odd schedule. With modern online banking, I can also easily check to see that payment has been made before due date from anywhere,” wrote another. And another: “Thanks for introducing this option. It is a great help and your periodic reminders are excellent.”

“It’s just a great feeling to be able to provide a service that the customers wanted,” Hunt said.



Left: Williamson County Accounting Specialist Gretchen Doty and Tax Assessor-Collector Debra Hunt helped create a process to give residents the option of using automated clearing house (ACH) payments for their property taxes. Right: Accounting Manager Cathy Atkinson (in red) goes over the process of how to sign up for the free service.