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You've expressed interest in the Real Estate Tax Escrow Program (Pre-Pay Program).

**WHAT IS IT?** It is pre-paying your Real Estate Taxes by making monthly payments into the Tax Escrow Fund so that the burden of a large tax bill does not hit you all at once. **These payments are only estimated based on the prior year's taxes.**

**PURPOSE?** The purpose of the program is to help make payment of taxes easier for those of you who would like to budget monthly, have trouble saving up for the payment, or are on a fixed income.

The discipline of making the payments is up to you. We will tell you how to do it and suggest the amounts and dates for payments and the rest is up to you. Any payment amount will be accepted, and any balance will be on the regular tax bill.

**DO YOU WANT TO?** If you decide you want to participate you must first sign an agreement, which allows us to accept your payments. You can receive an agreement by contacting the Treasurer's Office.

**HOW TO DO IT?** Sign an agreement and return it to us. **Deadline to file an agreement is June 15<sup>th</sup>.**

We will mail you coupons that you will use to make your payments. These coupons are self-explanatory. A separate agreement will be required for each real estate parcel.

Every time you make a payment, send us the right side of the coupon with your check. If you want a receipt returned to you, send in both halves along with a self-addressed stamped envelope and we will return your half of the bill marked paid. However, your cancelled check would be an adequate receipt.

You should start making payments in August to be prepared for the tax bill due in February. You should pay 1/6 of your estimated half tax bill by the 10<sup>th</sup> of each month. You should make a payment in August, September, October, November and December and we will send your regular bill for the first half due in February showing that you have a balance due or paid in full or the overpayment (CR) that will remain in the fund until the next half.

**PLEASE NOTE: To stay on a schedule of one payment a month, you should pay the regular tax bill as soon as you receive it in January since you will have a scheduled coupon payment for February also.**

You should then start making payments in February to be prepared for the tax bill due in July. You should make payments in February, March, April, May, and June and we will then send your regular bill for the second half due in July showing that you have a balance due or paid in full or the overpayment (CR) that remain in the fund until the next half.

**NOTICE:** All partial payments will be applied to your regular tax bill. If your total amount paid is not enough to pay the entire first half or second half taxes, what you have paid will be applied. However, the remaining balance of taxes due will be subject to the usual penalties and interest until full payment has been made. If you have overpaid more than the amount due, this will carry over for the next half tax.

You will earn no interest on your money in the Tax Escrow Fund. No discount will be given to you.

**If coupon payments are not used for a whole year after signing up for the program, you will be automatically be removed the next year.**

Delinquent taxes may not be included in this program.

All current year taxes must be paid in full before you can pay towards the next year's taxes.

**Coupon books are mailed in July each year. If you do not receive your coupon book by August, please call our office to inquire.**

Pre-payments may only be refundable under limited circumstances, which include things such as a change in property ownership or the death of the taxpayer.

Since we do not know what the amount of your new taxes will be, please remember that you are pre-paying estimated taxes.