1. **What is TRECs?**
   
   TRECs is a program that allows counties to collect outstanding debts owed to local units of government by intercepting income tax refunds.

2. **When did this program start?**
   
   Indiana Code 6-8.1-9.5 was passed in 2017 and that law authorizes the program.

3. **What makes a property/parcel eligible for the program?**
   
   When property taxes are not paid, the delinquent taxes would trigger the eligibility for the program.

4. **What is the last day to pay before the interception of my refund?**
   
   Payment of the outstanding balance must be received in our office on or before January 31, 2021.

5. **Will this be given to a credit reporting agency?**
   
   While your account is being processed by TRECs, it will not be at a collection agency; however, Noblesville Schools reserves the right to send balances not collected by TRECs to our collection agency.

6. **Can I get on a payment plan?**
   
   No, a payment plan is not available.

7. **I was on a payment plan but now I am in default, can I get back on a payment plan?**
   
   No, payment plans are not available for this program.

8. **What are the fees and who receives those fees?**
   
   The clearing house will charge $20 and the Indiana Department of Revenue will impose a 15% fee. The Hamilton County Treasurer does not charge or receive any of the fees.

9. **Can the fee be waived if it gets sent to the clearinghouse?**
   
   Once our office turns over the information to the clearinghouse, we have no control over any fees.

10. **What is going to happen if my state income tax refund is not enough to cover the outstanding delinquent amount due?**
    
    The remaining balance will still be owed and if it is not paid the account will be turned over to a collection agency.

11. **Is the Hamilton County Treasurer’s office required to give notice to the debtor about their intent to intercept their personal Indiana income tax refund?**
    
    No, but letters are sent to taxpayers prior to turning over the debt to the clearinghouse.

12. **What types of properties are eligible for the program?**
    
    All debt on properties except for those owned by a business, a corporation or an LLC can be eligible.

13. **Are debtors notified that their tax refund has been intercepted?**
Yes, taxpayers are notified.

14. **Will this make me up-to-date on my taxes?**
   *It will pay all charges due on January 31, 2021 to Noblesville Schools; however, the amount due will not include any charges that have been added to your parcel since that date or future tax obligations.*

15. **What happens if a debtor disagrees with the written decision?**
   *The debtor may file an action with the Circuit or Superior Court to stay the submission of the debt.*