

# 2020 Tax Refund Exchange and Compliance System (TREC's)

## Frequently Asked Questions....

1. **What is TREC's?**

*TREC's 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 TREC's, it will not be at a collection agency; however, Noblesville Schools reserves the right to send balances not collected by TREC's 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.