



THE PORTNOFF REPORTER

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Portnoff Law Associates Collects for Over 100 Taxing Districts!

Portnoff Law Associates opened its legal practice in 1989. This year, Portnoff not only celebrates its 25th anniversary, but has topped the 100 client mark! Known for its high collection rates and exemplary customer service, Portnoff collects delinquent real estate taxes and municipal user fees for over 100 municipalities, school districts and municipal authorities throughout 22 Pennsylvania counties. From big cities to small municipalities, Portnoff tailors its collection process to best meet its clients’ needs.

According to firm president Michelle Portnoff, the secret behind Portnoff’s success stems from its humble beginnings. “We started with one municipal client. I was personally involved with every aspect of the collection process, from opening the mail and posting and remitting payments, to negotiating with property owners. Slowly, through good customer service, high collection rates and word of mouth, we started to expand our collection practice throughout Pennsylvania. The majority of our clients have come through recommendations from existing clients who have benefitted from our services. I am very proud that my firm is able to help so many municipalities keep their taxes and user rates down through the effective collection of their delinquent accounts.”

With offices in Norristown, Allentown and Aliquippa, Portnoff is ready to assist your municipality, school district or municipal authority with the collection of its delinquent accounts.

Questions/Comments?

Are there any collection issues that you would like to see addressed in the next edition of *The Portnoff Reporter*? Please let us know - we welcome your comments and questions. Contact Kevin Buraks at kburaks@portnoffonline.com.

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In Print

Michelle Portnoff was honored to be asked to write the “Collecting Municipal Accounts” section of the Fourth Edition of the Solicitor’s Handbook published by the Pennsylvania Department of Community and Economic Development. The Third Edition was last published in April 2003. The purpose of the Handbook is to provide information to municipal solicitors from those practitioners with specific expertise in the field.

In Person

Portnoff attorneys are often sought after for their knowledge of Pennsylvania’s collection laws. This year, Portnoff presented seminars at the Pennsylvania Municipal Authorities Association (PMAA) board member training in March and at the Pennsylvania State Association of Township Supervisors (PSATS) annual educational conference in April.

Upcoming Events

Oct
21-24

On October 21-24, 2014, come visit Portnoff’s booth (#314) at the Pennsylvania School Board Association (PSBA) 2014 School Leadership Conference in Hershey.

Oct
22

Portnoff will be hosting a hospitality suite on the evening of October 22nd at the PSBA conference. All attendees are welcome to stop by!

Nov
7

Portnoff will be attending the Delaware Valley Association of School Business Officials (DVASBO) conference on November 7, 2014 at the Westover County Club in Jeffersonville, PA.

If you believe that Portnoff Law Associates would make a good addition to your next training event or conference, please give us a call.

Customer Service 101

Good telephone etiquette is essential when dealing with the public, especially in the context of collecting municipal claims and taxes. The following tips can be employed to ensure that your constituents receive excellent customer service:

- Always identify yourself and ask for the caller’s name and property address.
- Always ask: “How may I help you?”
- Employ good listening skills and focus your entire attention on the conversation.
- Treat all callers with courtesy and respect.
- Never assume a confrontational tone, even when the caller does.
- Summarize your understanding of the caller’s concerns.
- When ending the call, thank the caller and do what you promised.

Bankruptcy Corner

If you are looking for ways to increase your municipality’s ability to get paid after a property owner files for bankruptcy, file a proof of claim with the bankruptcy court. Filing a proof of claim in the debtor’s bankruptcy case will significantly increase your chance of getting paid in a chapter 13 or chapter 11 case. The proof of claim is a written statement signed by the creditor that describes and documents the amount of the total debt owed by the debtor as of the date the bankruptcy case was filed. The deadline set by the bankruptcy court for filing a proof of claim is an important one, because you may be precluded from sharing in the distribution of proceeds through the bankruptcy plan if you miss the deadline. In a chapter 13 case, this means that you may have to wait up to five years before seeking collection of your prepetition claim.

Proofs of claim are filed directly with the bankruptcy court, and documentation supporting the claim should be attached to the claim form. The only disadvantage to filing a proof of claim is that the filing of the claim will submit your municipality to the jurisdiction of the bankruptcy court. This will allow the bankruptcy court to preside over any dispute involving the municipality and the debtor, including, potentially, ongoing litigation. To the extent that there is any ongoing litigation with the debtor, you may want to consult with your solicitor prior to filing a proof of claim.

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Legislative Update

Senate Bill 76, known as the Property Tax Independence Act, was reported out of the Senate Finance Committee. The Bill will now go to the Senate floor for further consideration. SB 76 seeks to eliminate school property taxes by shifting the current property tax burden to individual taxpayers in the form of other taxing mechanisms, including sales and use taxes, and personal and earned income taxes. The Pennsylvania School Board Association (PSBA) strongly opposes the Bill.

House Bill 2435 was introduced to the Local Government Committee. This Bill seeks to add a new section to the Municipal Claims and Tax Liens Act entitled: Real Estate Tax Deferral for Elderly Homeowners. It proposes that the legislature provide a five-year deferral to a sole homeowner who is at least 65 years old, or for joint homeowners whose ages add up to at least 130 years, and a “permanent deferral” for a sole homeowner who is at least 75 years old, or for joint homeowners whose ages add up to at least 150 years. A homeowner will be eligible for a deferral only if the claimant and the claimant’s spouse have a household income that does not exceed the maximum household income eligibility limitations set forth in the Taxpayer Relief Act. All taxes deferred under the proposed law will constitute a lien on the property.

Notes of Appreciation

In the last edition of *The Portnoff Reporter*, we included excerpts from thank you notes that we received from property owners who wanted to express their gratitude for the manner in which Portnoff treated them during the collection process. Below are quotes from three more notes of appreciation that we received since our last publication:

I would like to mention how helpful and patient Jerry G. has been in sorting through all of our sewer bills.

Thank you.

A property owner from
Penn Hills, PA

I want to thank you for your kindness, understanding and your personality.

A property owner from
Allentown, PA

Thank you very much for this information and for being so kind as to work with me on resolving my issues in the past.

A property owner from
Coaldale, PA

Website Upgrades To Facilitate

Payment & Enhance Transparency

Portnoff is proud to announce recent upgrades to its website to better serve its customers and their communities.

UPGRADE # 1: claims.portnoffonline.com

Portnoff now provides property owners with 24-hour access to their delinquent account balances. By simply typing in their tax parcel number and the Portnoff account number found on all correspondence, property owners will be able to view their balances online, along with the application of recently made payments. As always, property owners may make payments directly from our website through an ACH transfer or by credit card or debit card payment (for those clients that allow the same).

UPGRADE # 2: www.portnoffonline.com/calendar

Portnoff now posts on its website a complete list of all properties that Portnoff listed for “free and clear” sheriff’s sales throughout Pennsylvania. “Free and clear” sales are those where the property is sold free and clear of all liens and encumbrances, including mortgages. The list posted on our website will provide interested purchasers with information prior to the sheriff’s sales, to help increase active bidding at the sale. The upgraded website provides interested purchasers with: (i) the date, time and location of the sale; (ii) the property address; (iii) the tax parcel number; and (iv) the minimum bid price. By increasing interest in these free and clear sales, our clients will be in a better position to not only receive more money through the sale, but to gain a new property owner who hopefully will stay current on his municipal obligations and taxes.

Hiring Portnoff

Portnoff Law Associates currently represents over 100 municipalities, school districts and municipal authorities in 22 counties throughout Pennsylvania. From large clients in urban areas to smaller clients in less populated parts of the state, Portnoff’s proven collection process can be tailored to meet your specific needs. If you are interested in hearing what Portnoff can do for you, please contact us to schedule a meeting with your elected officials and staff to discuss the benefits of our services. We are happy to attend a public meeting to answer questions from your board and the public. To get more information, please contact Kevin Buraks at (484) 690-9332 or kburaks@portnoffonline.com.

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**PORTNOFF LAW ASSOCIATES REPRESENTS OVER 100 MUNICIPALITIES, SCHOOL DISTRICTS,
AND MUNICIPAL AUTHORITIES THROUGHOUT PENNSYLVANIA**

For 25 years, Portnoff Law Associates has represented Pennsylvania municipal clients in collecting delinquent:

- Real Estate Taxes
- Municipal Service Fees
- Abatement of Nuisance Fees
- Trash Fees
- Sewer Fees
- Water Bills

Hiring Portnoff can help increase your delinquent collections and reduce overhead expenses by freeing up staff for other pressing matters. Portnoff is known throughout the state for its exemplary customer service, as Portnoff treats all property owners with the utmost courtesy and respect. With authorization from its clients, Portnoff allows property owners to enter into payment plans for higher balance accounts, and a hardship program for those property owners with a legitimate financial hardship.

**PORTNOFF LAW ASSOCIATES HAS SUCCESSFULLY COLLECTED
MUNICIPAL CLAIMS AND DELINQUENT REAL ESTATE TAXES
IN PENNSYLVANIA FOR 25 YEARS**

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