



# THE PORTNOFF REPORTER

FALL 2016

## New Location - New Logo - Same Great Service!

Portnoff Law Associates is excited to announce that it has moved its headquarters to King of Prussia, PA. To celebrate the move, Portnoff is rolling out its brand new logo!

Notwithstanding these changes, our clients will continue to see the same great collection rates and customer service that they have received over the past 27 years. Portnoff currently represents over 130 school districts, municipalities and municipal authorities across 22 Pennsylvania counties. With a staff of over 70 employees and



offices in King of Prussia, Allentown and Aliquippa, Portnoff is ready to help maximize the collection of your delinquent municipal fees and real estate taxes.

### Portnoff Logos Through the Years



PORTNOFF LAW ASSOCIATES LTD.  
1989



PORTNOFF LAW ASSOCIATES, LTD.  
2005



PORTNOFF  
LAW ASSOCIATES, LTD.  
2016

### Questions/Comments?

Do you have any collection issues that you would like to see addressed in an upcoming edition of *The Portnoff Reporter*? Please send your questions or comments to Susan Anderson at [sanderson@portnoffonline.com](mailto:sanderson@portnoffonline.com).

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Montgomery County: 2700 Horizon Drive, Suite 100, King of Prussia, PA 19406

Lehigh County: 1030 West Walnut Street, Allentown, PA 18102

Beaver County: 902 22<sup>nd</sup> Street, Aliquippa, PA 15001

Tel. (800) 561-7989 • Fax (484) 690-9307 • Web [www.portnoffonline.com](http://www.portnoffonline.com)

**Michelle Portnoff, Esquire, Publisher**  
**Kevin Buraks, Esquire, Editor**  
**Contributor: Ryan Moyer**

## Employee Spotlight

### Kevin Buraks, Esq.

Attorney Kevin Buraks is close to celebrating his 10<sup>th</sup> anniversary with Portnoff. Kevin is a member of the firm's Executive Leadership Team and helps oversee Portnoff's litigation and bankruptcy departments. He is a past chair of the Philadelphia and Montgomery County Bar Associations' bankruptcy



committees and serves on the Board of Editors of *Pratt's Journal of Bankruptcy Law*. Kevin has lectured extensively on the topics of municipal collections and bankruptcy, and his articles have been published in a variety of legal journals and periodicals, including *The National Law Journal*.

Outside of Portnoff, Kevin is an elected member of the Tredyffrin/Easttown school board, serving on the board for the past seven years, including two years as board president. He also volunteers his time to the Montgomery Child Advocacy Project, representing children who are the victims of abuse or neglect. Kevin was recognized for his work with the underprivileged on the First Judicial District of Pennsylvania Pro Bono Role of Honor. Kevin earned an undergraduate degree from Haverford College and his law degree from Rutgers Law School.

## In Person

**Oct.**  
**2016**

Portnoff Law Associates will be attending the Pennsylvania School Board Association's School Leadership Conference in Hershey, PA on October 13-15. Please feel free to stop by our booth (#308) and join us for some late night dessert and a drink at our hospitality suite on Thursday, October 13 from 9:00-11:00 PM at the Hershey Lodge in Cocoa Suite 5.

**Nov.**  
**2016**

On November 4, Portnoff Law Associates will be at the Delaware Valley Association of School Business Officials 2016 Trade Show at the Westover Country Club in Jeffersonville, PA.

If you are interested in having Portnoff Law Associates make a presentation at your professional association's next conference or event, please contact PLA at (800) 561-7989.

## By the Numbers

**7**

Number of PLA customer service representatives (CSRs) trained to handle constituent calls

**6**

Number of weeks that CSRs are trained before they answer constituent calls

**3,000+**

Average number of monthly constituent telephone calls received by PLA

**1,127**

Average number of monthly tax parcel searches on PLA's website

**4,675**

Number of unique visitors to PLA's website between 1/16-8/16

## Local Event Idea

### Living Dead Weekend- October 14-16, 2016 Evans City, PA

Looking to put some fear in your Halloween this year? If so, you may be interested in attending the Living Dead Weekend in Evans City, PA on October 14-16. Festivities include film location tours, a costume party, celebrity guests, movie screenings, vendors, and even a costumed pet parade. Admission is free, but some events have costs. For more information, go to the event website at: <http://www.thelivingdeadweekend.com>.

Let us know if you would like your community's upcoming event to be highlighted in a future edition of *The Portnoff Reporter*.

## Legal Update

### Property Redemption

Municipalities are often surprised to find that property owners have the ability to redeem their property after it has been sold at sheriff's sale.

Pursuant to 53 P.S. § 7293 of the Municipal Claims and Tax Liens Act, the owner of any property sold under a tax or municipal claim may redeem the property at any time within nine months from the date of the acknowledgment of the sheriff's deed upon payment of: (i) the amount bid at the sale; (ii) the cost of drawing, acknowledging and recording the sheriff's deed; (iii) the amount of all taxes and municipal claims, whether or not entered as liens, if actually paid; (iv) the principal and interest of estates and encumbrances not discharged by the sale and actually paid; and (v) the insurance upon the property and other charges and necessary expenses of the property actually paid, less rents or other income derived therefrom, and a sum equal to interest at the rate of 10% per annum thereon from the time of each such payments. Notwithstanding the above, a property owner's right to redeem vacant property is typically lost after the date of the acknowledgment of the sheriff's deed. Property is deemed to be "vacant" unless it was continuously occupied by the same individual or basic family unit as a residence for at least 90 days prior to the date of the sale and continues to be so occupied on the date of the acknowledgment of the sheriff's deed.

In an attempt to explain the rationale behind the right of redemption, Pennsylvania courts have noted that the purpose of a sheriff's sale is to ensure the collection of delinquent taxes and municipal claims; not to strip owners of property. The redemption of a property does not give the owner new title; it simply releases the land from the sale. While taking a property to sheriff's sale is a necessary evil that municipalities sometimes face in order to get paid, Pennsylvania's redemption statute gives property owners a final opportunity to retain possession of their property.

## Customer Service 101

One way to keep your constituents happy is to ensure that your municipality is effectively collecting on its delinquent accounts. Given that most property owners timely pay their taxes and municipal bills, nothing is more frustrating than to see tax rates and user fees rise to cover the revenue lost from those that have not paid. Because Portnoff Law Associates passes through all collection costs to the delinquent property owner, we can help you maximize the collection of your past due accounts at minimal cost to your municipality. Your constituents will be glad to see that your municipality is taking the collection of its accounts seriously, and those property owners who have been ignoring your efforts will now be provided with strong incentive to pay quickly, as the benefit of simply waiting is gone.

### Note of Appreciation

Portnoff Law Associates was honored to recently receive the following note of appreciation from one of our clients:

For some time now you have provided a much needed and successful service through your efforts on behalf of Cheltenham Township in the collection of our delinquent real estate taxes. From my experience your staff has without fail always been very professional and attentive to their responsibilities. By way of that example, I would expect nothing less of them in the new service they will now be providing to the Township in the collection of our past due sewer and refuse payments.

Accordingly, I would have been remiss if I didn't acknowledge my appreciation on the work done in getting Cheltenham Township's database records set-up as a prerequisite to the initiating of the actual collection process. It never hurts for people to know they're appreciated, whether or not it is their job to do so!

Bruce A. Rangnow  
Director of Fiscal Affairs  
Cheltenham Township

## Hiring Portnoff

Portnoff Law Associates represents over 130 municipalities, school districts and municipal authorities in 22 Pennsylvania counties. From smaller clients in rural parts of the state to larger clients in more urban areas, Portnoff's proven collection process can be tailored to meet your specific collection needs. We are available to meet with your staff and attend a work session or public meeting to discuss the benefits of our services with your elected officials. If you are interested in hearing more about how Portnoff can help maximize your delinquent collections, please contact us at (800) 561-7989 or sanderson@portnoffonline.com.

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King of Prussia, PA 19406  
www.portnoffonline.com  
(800) 561-7989

## **YOUR TRUSTED LEGAL TEAM FOR COLLECTING DELINQUENT REAL ESTATE TAXES AND MUNICIPAL FEES**

**With over 25 years of experience in the field, Portnoff Law Associates currently represents over 130 municipalities, school districts and municipal authorities in the collection of delinquent:**

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



Michelle Portnoff, President  
Portnoff Law Associates

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