



# THE PORTNOFF REPORTER

FALL 2020

## Portnoff’s Pandemic Response

There are always nuances in approaching the collection of unpaid accounts. How does the taxing district want to handle hardship situations? How lenient does it want to be with payment plans? We have always prided ourselves on learning the needs of the district and applying those individualized factors to our collections. The COVID epidemic posed a challenge to our firm unlike any other. In March, all Pennsylvania businesses, except for life-sustaining ones, were required to transition to remote work. Fortunately, we had the technology in place to quickly transition our staff. But that begged the question of whether we should suspend collections temporarily in the face of the economic uncertainty faced by so many. Our recommendation to clients was to suspend collections. This advice was met with overwhelming support. We continued to handle incoming phone calls and incoming payments. It was gratifying to see the number of property owners who honored their financial obligations. In June, as Pennsylvania counties began to turn green, the timing was right to resume. Many of the early problems with unemployment insurance had been resolved, and many businesses were starting to reopen. Prior to initiating any action, we sent each property owner a letter acknowledging that we understand the difficulties that many of us are currently facing, and asked them to contact our offices if they would need special arrangements. Those special arrangements include deferral of any payment.



Our office tracks complaints that we receive from property owners, which are inevitable in the course of collecting delinquent taxes and municipal fees. Remarkably, the number of complaints that we received are actually down from last year.

There is an “art” to collections. That art requires the municipality and its collector to respond to factors that impact upon the constituent. It requires continuous balancing of the needs of the taxing district for its delinquent dollars against the ability of the property owner to pay. We are proud that we were able to pivot in order to address the most pressing needs. We also are proud that we expect that by the end of the fiscal year, our clients will be none the worse for the pause.



**PORTNOFF**  
LAW ASSOCIATES, LTD.

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## THE PORTNOFF REPORTER

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**The PLA family remembers those who have been significantly impacted or have lost their lives during this pandemic. We honor those frontline workers who have worked tirelessly to keep everyone safe.**

## Virtual Webinars

### August 2020

Portnoff Attorney Kevin Buraks presented a webinar for the Pennsylvania State Association of Township Supervisors (PSATS) annual conference on August 31, 2020 that was titled: “What is a Municipal Claim and Why Does This Matter?”

Kevin Buraks participated on a web forum panel for the Pennsylvania Association of School Business Officials (PASBO) on August 19, 2020, discussing quarter two collection results in the face of a pandemic.

### November 2020

Attorney Kevin Buraks will be presenting a webinar on November 10, 2020 at noon for the Pennsylvania State Association of Boroughs (PSAB) on the subject: “Strategic Recovery of Delinquent Accounts.”

If you are interested in having Portnoff Law Associates present at your next virtual or in-person conference or event, please contact us at (800) 561-7989.

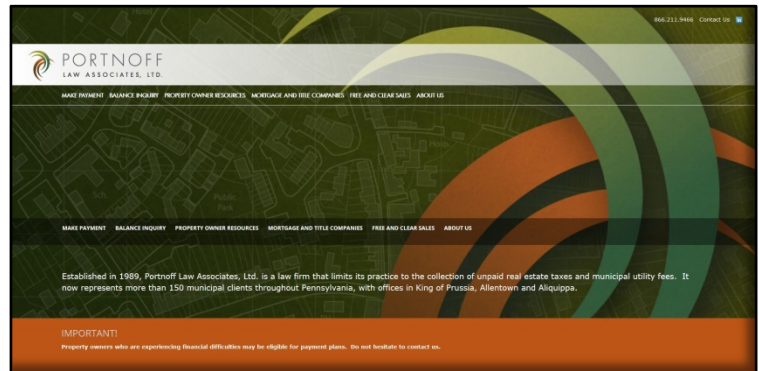
## Note of Appreciation

Portnoff Law Associates frequently receives thank you notes from property owners who appreciate the professional manner and courtesy with which they were treated during the collection process. The following is a recent note that we received from a satisfied property owner:

**Thank you. You have a pretty decent web site. It was fairly painless to pay my bill.**

**A property owner from Drexel Hill, PA**

## PLA’s Website



We were happy to receive a thank you note complimenting Portnoff on its website. Over the years, we have continued to make modifications to our website to help facilitate use by property owners who want to look up their delinquent balances and make payment, mortgage and title companies who need to obtain payoff information, and prospective bidders who may be interested in purchasing the properties that Portnoff has listed for sheriff’s sale. Portnoff’s website allows delinquent property owners to look up their delinquent balances 24/7 and to make payment on their account via ACH transfer, credit card or debit card. Property owners also are able to obtain and complete a hardship application for more extended payment terms online. Mortgage and title companies have the ability to make balance inquiries and submit payoff requests in order to facilitate the ability for our clients to receive payment. To facilitate use, we list all of the clients that we are currently representing, along with the specific types and years of delinquency that we are collecting for them. We also provide a list of all of the properties that we have scheduled for free and clear sheriff’s sales, to help spur active bidding at the sale. Please feel free to visit our website at: [www.portnoffonline.com](http://www.portnoffonline.com).

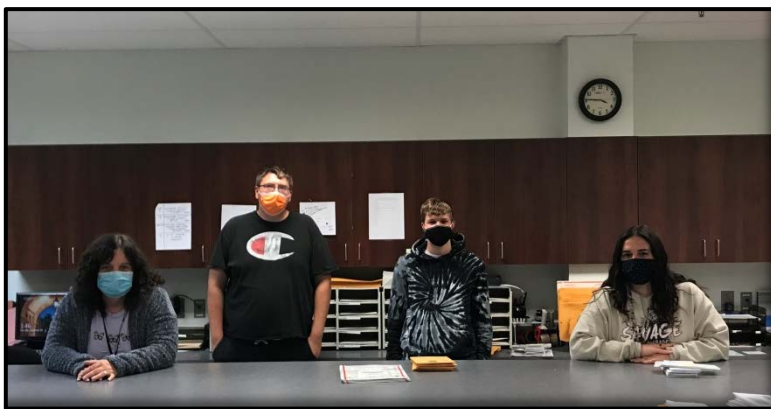
# RFPs and Collection Services

PLA limits its legal practice to the collection of unpaid real estate taxes and user fees, and includes all aspects of this discipline within its umbrella of services. There are a myriad of issues that can arise when collecting. Is the local legislation tightly drafted? Is the debt calculated correctly? How do you handle hardship situations? How do you handle public crises, ranging from COVID to misappropriation of payments? How do you tackle a property owner with a large and increasing balance that dodges in and out of bankruptcy? We have seen it all.

Taxing districts are permitted to hire professional services without issuing an RFP and most of our clients hire us without an RFP.

Some districts like to issue RFPs because they feel that it is the most equitable way to make sure that they are getting the best value for their district. We receive RFPs regularly and have responded to those that seek services consistent with those that we offer. We have provided samples to taxing districts that are interested in issuing their own RFPs. If a taxing district decides to issue an RFP, it should use that process as a means to learn about the industry and not be too specific about the tasks that it wants the collection firm to perform. Otherwise, it forfeits an opportunity to learn more about the industry and make an informed decision. It can be like interviewing a candidate for an executive position. The question that should be asked is: What will that person bring to the table that is not currently being done?

When a taxing district hires a collection firm, it is placing a lot of trust in that company. It wants to make sure that its constituents are treated uniformly and respectfully. It wants to make sure that the collection firm responds promptly and accurately to inquiries. It wants to make sure that nothing that the collection firm does will reflect negatively upon the taxing district. For these reasons, it is imperative to hire the right firm, and if a district is doing this by RFP, to pose the questions that will enable it to learn the answers to these important questions.



*From Left to right: Janet Combs, Travis Klement, James Bilger, and Taylor Mocknis. Other team members (not pictured): Asiyah Ball, Loretta Bowens, Jessica Burns, and Jordan Davis*

## Employee Spotlight Office Team

Behind the scenes at Portnoff, a crew of dedicated employees has worked diligently throughout the pandemic to keep our office up and running. Their efforts, both individually and as a team, were important to ensure that all incoming mail was properly circulated, all pleadings were filed with the courts, and all payments coming in from delinquent property owners continued to flow to the municipalities that we represent. Portnoff salutes the members of its office team for the daily pride they take in their work and their tremendous value to the firm.

## By The Numbers

<b>Over 160</b>	Number of municipalities, school districts and municipal authorities that have trusted Portnoff Law Associates to collect their delinquent accounts
<b>25</b>	Number of Pennsylvania counties where Portnoff represents its municipal clients
<b>Over 25</b>	Number of Pennsylvania municipal authorities that Portnoff currently represents
<b>Over 50</b>	Number of school districts that have hired Portnoff to collect their delinquent real estate taxes (representing over 10% of Pennsylvania's public school districts)
<b>Over 80</b>	Number of Pennsylvania cities, boroughs and townships that Portnoff currently represents

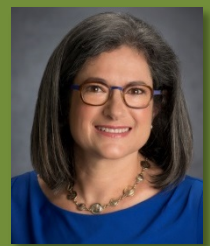
## Hiring Portnoff

Portnoff Law Associates represents over 160 municipalities, school districts and municipal authorities across 25 Pennsylvania counties. Portnoff's proven collection process can be tailored to meet your specific collection needs and we are available to meet with you to discuss the benefits of our services. If you are interested in learning more about how Portnoff can help maximize your delinquent collections at negligible cost to your municipality, please contact us at (800) 561-7989 or sanderson@portnoffonline.com.

**PORTNOFF LAW ASSOCIATES' PROVEN COLLECTION PROCESS ALLOWS YOU  
TO REWARD THE MAJORITY OF YOUR RESIDENTS WHO TIMELY PAY THEIR BILLS  
BY BRINGING IN NEEDED REVENUE THROUGH THE COLLECTION OF DELINQUENT ACCOUNTS**

With 30+ years of municipal collection experience, Portnoff Law Associates represents over 160 municipalities, school districts and municipal authorities across 25 Pennsylvania counties in the collection of delinquent:

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



Michelle Portnoff, President  
Portnoff Law Associates

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