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## Tax sales soar in Lexington, dip in Richland County

By CLIF LeBLANC  
[cleblanc@thestate.com](mailto:cleblanc@thestate.com)

About 540 more Lexington County homes will be headed for sale today than last year because owners cannot pay their overdue property taxes, the county official who oversees delinquent taxes said.

That about a 60 percent increase from 2008.

"That's the biggest (increase) I've seen in the 10 years I've been here," deputy treasurer Gene Rishkofski said Friday.

Richland County figures on Friday showed 270 fewer properties were headed for auction today than last year. But the number of delinquent property owners paying their taxes with credit or debit cards almost doubled compared with 2008, Treasurer David Adams said.

The end of the business day Friday was this year's deadline to pay overdue 2008 taxes on fixed-foundation homes, mobile homes and parcels of land.

Both counties are holding their tax auctions on the same day.

"Other than the economy, I don't know of another reason" the numbers would be up, Rishkofski said, citing figures that show the number of delinquency sales varied by just a handful of properties in each of several recent years.

Lexington County had 1,389 properties facing forced sales after the close of business Friday, Rishkofski said. That compares with 845 last year.

Last year in Richland County, 2,039 properties faced being auctioned by the last business day before the sale, Adams said. This year the total is 1,769. That's a drop of 270.

Yet the economy is affecting tax payments in other ways in Richland.

About 3,300 property tax bills were paid with credit or debit cards compared with 1,805 in 2008, Adams said.

"More and more people are turning to credit to meet their tax obligations," he said.

"Our highest was last year," Adams said of the peak in number of properties headed for sale because of delinquent taxes.

Lexington's Rishkofski could not explain why Richland experienced its jump in delinquent sales in 2008 and Lexington this year.

"Last year was a pretty good year for us," he said. "Maybe we're a year behind the trend."

Comparisons are difficult to draw because Richland property owners have options their Lexington counterparts do not:

- Richland is among a handful of counties that allow taxpayers to meet their obligation through an installment plan. Richland homeowners must agree to the installments before their taxes become delinquent, Adams said.

- Richland allows taxpayers, including those who are delinquent, to pay with credit or debit cards.

- Richland County has become aggressive about pursuing delinquent taxes on mobile homes. Before 2007, "We had never enforced taxes on mobile homes," Adams said.

As for this year, Adams said, perhaps Richland taxpayers prepared themselves after last year's big hit. The number of Richland County properties targeted for tax sale in 2008 jumped 33 percent from the 2007 number.

"This year they are able to plan for it ... to manage the crisis, so our numbers haven't spiked" again, he said.

Another factor might be that last year's delinquency deadline was a month earlier in Richland, although that was also the case in Lexington.

Delinquent properties will be sold to the highest bidder. Bidding starts at the total of delinquent and current-year taxes due, Rishkofski said.

But property owners who could not pay the taxes have a one-year reprieve. They have that much time from the date of the sale to come up with the taxes due, plus interest on what the bidder paid, if they want to win back their property.

**Reach LeBlanc at (803) 771-8664.**