

Business Personal Property/Equipment/Boats and Motors

This is a tax on furniture and equipment for your business. If you purchased a license through the South Carolina Department of Revenue, the information from your tax return for your business will be submitted to the Cherokee County Auditor to generate the taxes on your business personal property. This tax is based on what you claimed as business personal property on your return. You must complete a PT 100 for your business if you have a license through SCDOR. If you do not file this form, your taxes will then be estimated. Taxes will continue to generate on business personal property even if you have closed your business and do not file the appropriate paperwork. <https://dor.sc.gov/>

Third Party Collections

American Financial Credit Services (AFCS)

As part of the Tax Collector's pursuit of delinquent taxes two programs are utilized at this time; the Delinquent Tax Sale and the use of a third-party collection agency, **American Financial Credit Services (AFCS)**, which specializes in governmental debt recovery. Cherokee County has contracted AFCS for the purpose of collecting the delinquent taxes in Cherokee County. Delinquent Business Personal Property Tax, Mobile Home Tax, and Boat and Motor Tax may be submitted to AFCS for collection. They can be reached at www.afcsoptions.com or 888-317-2327 ext. 502

If a business personal property account becomes delinquent, a notice will be sent to the address on record with the County, advising them that the Delinquent Tax Office will be submitting the debt to a third-party collection agency.

Please make sure we have your most current mailing address. Please contact us if you need to update a mailing address.

Once an account has been submitted to **AFCS** for collection, the account must be paid through **AFCS**.

Mobile Homes

S.C. Code of Laws, sec. 31-17-320 states “Within fifteen days after bring a mobile into the state, or the purchase of a mobile home in this state, for dwelling purposes, the owner, rental agent or person in possession shall obtain a license from the governing body of the county or its designated agent hereinafter referred to as licensing agent, in which such mobile home is located.

S.C. Code of Laws, sec. 31-17-350 further states “If the title to a mobile home is transferred to a new owner, the new owner or his agent shall within fifteen days after the date of such transfer obtain a new license from the licensing agent of the county in which the mobile home is to be located”.

S.C. Code of Laws, sec. 12-43-230b states “For purposes of this article all mobile homes in this State and all improvements to leased real property made by the lessee shall be considered real property and shall be classified and assessed for ad valorem taxation in accordance with the provisions of § 12-43-220.

If you have purchased a mobile home it is your responsibility to obtain a licensed “Yellow Sticker” through the Cherokee County Building Inspections Office. Proof of title of home must be brought with you to the Building Inspections Office at 110 Railroad Avenue, Gaffney, SC to obtain a mobile home license. The name on the mobile home title and sticker registration Must Match. There is a \$5.00 fee to obtain the decal. The purchase of this decal puts ownership and taxes in your name on the Cherokee County tax roll.

The taxes on a mobile home follows the ownership. If you have purchased a mobile home in which there were delinquent taxes due, those taxes them become your responsibility and you are liable.

BOATS AND MOTORS

If your name was listed on the SC Department of Natural Resources Titling and Registration Records, as the owner of a boat or motor, as of December 31st, the County Auditor was generated a report in January, with your name, description of your watercraft and/or outboard motor. The County Auditor then assessed that information and forwarded you a personal property tax notice.

Example:

- Jane Doe is on SC Department of Natural Resources Titling and Registration Records December 31, 2004
- January 2005, County Auditor received report from SCDNR.
- Fall 2005 Personal Property tax bill for 2005 is generated and mailed
- If you sold the boat/outboard motor in 2005, you are still responsible for the Personal property tax

If a boat and/or boat motor tax becomes delinquent, a notice will be sent to the address on record with the County, advising them that the Delinquent Tax Office will be submitting the debt to a third-party collection agency.

Once an account has been submitted to **American Financial Credit Services (AFCS)**, the account must be paid thru **AFCS**.