

**Third Party Collections**  
**American Financial Credit Services (AFCS)**

Cherokee County has contracted with a third-party collection agency for the purpose of collecting delinquent taxes. **American Financial Credit Services, (AFCS)**, specializes in governmental debt recovery. They can be reached at [www.afcsoptions.com](http://www.afcsoptions.com) or 888-317-2327 ext. 502

**DELINQUENT MOBILE HOME, BUSINESS PERSONAL PROPERTY, BOATS AND MOTORS  
TAX FOR YEAR(S) 2018 AND PRIOR HAVE BEEN SUBMITTED TO AFCS FOR  
COLLECTION. RECORDS SUBMITTED FOR COLLECTION MUST BE PAID THROUGH THE  
COLLECTION AGENCY**

**Business Personal Property Tax**

If you obtained a business license through the South Carolina Department of Revenue, the furniture, fixtures and equipment used to operate your business is taxable. The information from your business tax return is submitted to the Cherokee County Auditor to generate a tax bill on your business personal property. You must complete a PT100 form yearly if you have a business license through SCDOR. If you do not file this form your taxes will then be estimated. Taxes will continue to generate yearly on business personal property, even if you have closed your business, if you do not file the appropriate paperwork.

## **Mobile Home Property Tax**

S.C. Code of Laws, Sec. 31-17-320 states, "Within fifteen days after bringing a mobile home 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 provision 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 Inspection Office at 110 Railroad Avenue, Gaffney, S.C., 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 then 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 31<sup>st</sup>, 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