

## FAQs

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### Is TAP only for Real Estate Taxes?

No. Vehicle taxes may be paid through a TAP loan as well, only as part of a Real Estate TAP loan.

### Is there a prepayment penalty?

No, there is no penalty if you pay the loan off early.

### How many times may I apply for the

**TAP loan?** As long as you have not defaulted on any TAP loan, you are eligible to have one outstanding TAP loan at any given time. Taxpayers who want to finance both installments of real estate tax must combine the tax for both installments in the same loan.

### Is there an alternative to TAP loans?

Yes, the Treasurer's Office has a monthly Automatic Bank Debit Program for real estate tax. For additional information, please contact the Treasurer's Office.

**CITY OF FAIRFAX  
TREASURER'S  
OFFICE**

## Taxpayer Assistance Program

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## Information

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## What is TAP?

The Treasurer's Office has partnered with Main Street Bank to offer interest-free loans through the Taxpayer Assistance Program, or **TAP**. **TAP** will help taxpayers meet their tax obligations to the City. There is no credit check, and because the loans are guaranteed by the Treasurer, **TAP** loans are interest free. The only cost for a **TAP** loan is a 7.5% fee, which must be paid at the time of the application.

Once a **TAP** loan is approved, Main Street Bank remits payment directly to the Treasurer's Office. Payments for **TAP** loans must be set up through an automated bank draft. Presuming the taxpayer makes his or her payments on time, there are no other fees associated with the loan. If the taxpayer defaults on the loan, the Treasurer reimburses the bank for the unpaid loan balance and begins collection action against the taxpayer.

## The Application Process

- ◇ Loans must be between \$250 and \$15,000.
- ◇ Taxpayers must apply in person at the Treasurer's Office.
- ◇ Real Estate and Vehicle Personal Property Tax may be paid through a **TAP** loan.
- ◇ All property owners must be present and show proper identification to complete the application.
- ◇ A 7.5% nonrefundable fee is due at the time of the application. This fee is paid directly to Main Street Bank. The fee may be paid by cash, check or money order.
- ◇ Repayment terms range from six (6) to ten (10) equal monthly installments, so that the outstanding balance is paid in full before the next tax due date.
- ◇ Main Street Bank will automatically deduct the monthly payment from your bank account on the 5th of every month, until the loan is paid in full.
- ◇ Businesses are not eligible for **TAP** unless approved by the Treasurer.
- ◇ A taxpayer may have only one **TAP** loan outstanding at a time. So, if a taxpayer wishes to finance both installments of his or her real estate tax, it must be done in the same loan.
- ◇ Delinquent taxes or fees must be paid in full or may be included in a **TAP** loan. Borrowers may have no delinquent debt to the City, and incurring delinquent debt with an outstanding **TAP** loan may result in default.
- ◇ A taxpayer who defaults on a **TAP** loan will not be eligible for future **TAP** loans.
- ◇ If the taxpayer defaults on the loan, the Treasurer will impose late payment penalties and interest as required by law on the outstanding tax balance. Additional penalties and fees may apply.
- ◇ Defaulted **TAP** loans are subject to collection activity which may include the seizure of bank accounts, wages and property.
- ◇ If one owner is incapacitated, unavailable or deceased and the name is still on the property, the applicant or survivor must provide a copy of the notarized Power of Attorney or a death certificate.