

Larimer County Treasurer & Public Trustee's Office



2025
YEAR IN
REVIEW



Irene E. Josey
Treasurer & Public Trustee

WHAT WE DO:



- **Verify and balance** the **tax roll** once received from the Assessor's Office.
- **Upload, verify, print, and mail property tax statements** to property owners.
- **Collect property taxes** and **distribute funds** to schools, cities, and other local agencies.
- **Manage** and **reconcile** all **county funds** to ensure accurate accounting.
- Act as the **county's chief investment officer**. **Invest** all public funds in secure and legally allowed investment tools.
- **Pay county expenses** as directed by the Board of County Commissioners.
- **Process tax roll corrections** and **abatements**.
- **Provide certificates of taxes** due for manufactured homes when ownership changes or homes are moved.
- **Handle bankruptcy claims** related to property taxes on local properties.
- **Manage delinquent taxes**, including advertising and conducting the in person **annual tax lien sale**.
- Oversee **tax lien endorsements** and process **Treasurer's Deed** applications.
- Oversee **release of deeds of trust**, ensuring when mortgages are paid off, the lien is properly removed.
- Oversee the **foreclosure process** including foreclosure sales, processing redemptions, and distributing excess funds after a sale.

GUIDING PRINCIPLES



Since 1986, we continue to have 14 staff members, although the population and parcels have more than doubled. We investigate returned mail and work with taxpayers to update their mailing addresses, helping ensure accurate delivery and reduce future returned mail.



Manufactured Home mapping software was developed to track and manage locations when out in the field; Tap-to-Pay provides a fast way to make payments; payment scanning allows for faster processing; TRE3 streamlines payment processing, improving efficiency, security, and reporting.



We are committed to delivering 5-star service, ensuring every interaction is handled with professionalism and care. Our team answers every call directly, so you always receive prompt, reliable support when you need it most.



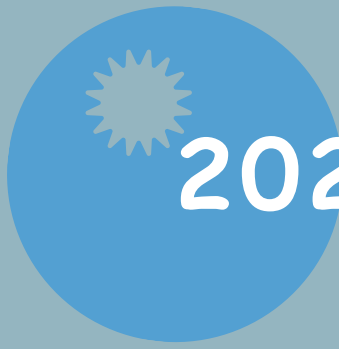
We believe in empowering individuals to take responsibility, fostering accountability, confidence, and ownership in everything they do. With this encouragement, we help build a stronger, more capable team.



We build strong partnerships with taxing authorities, financial institutions, title companies, and offices/ departments within the county and state to share ideas, improve processes, and drive innovation. By collaborating across teams, we create more effective solutions and continuously enhance the service we provide.



We foster a fun and engaging workplace, from creative spooky dish contests to team events outside of work that bring everyone together. These experiences build camaraderie, strengthen relationships, and create a positive, connected team culture.



2025 YEAR IN REVIEW

THE TAX ROLL IS CERTIFIED



\$888,083,209

TAX ROLL COLLECTED FOR
2024 PAYABLE IN 2025

PAYMENTS MAILED ARE
PROCESSED DAILY BY OUR STAFF



41,105

PAYMENTS RECEIVED
IN THE MAIL

TAXPAYERS WHO HAVE A
MORTGAGE ESCROW ACCOUNT
THAT PAYS THEIR TAXES



\$273,845,834

PROPERTY TAXES COLLECTED
FROM MORTGAGE COMPANIES
WHO SERVICE LOCAL MORTGAGES

MORTGAGE COMPANY PAYMENTS
LOADED INTO OUR SYSTEM
AS A MASS PAY



139,264

PAYMENTS PROCESSED FROM
MORTGAGE COMPANIES

CREDIT/DEBIT CARDS HAVE A FEE
E-CHECKS ARE FREE



29,822

TRANSACTIONS COMPLETED
USING OUR NO-FEE CHECK
OPTION

FNBO BRANCHES WILL TAKE
PAYMENTS EVEN IF YOU AREN'T
ONE OF THEIR CUSTOMERS



1,656

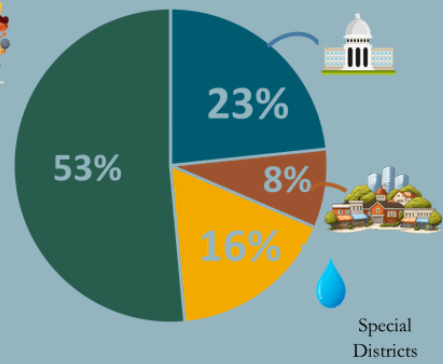
PAYMENTS MADE AT LOCAL
FNBO BRANCHES

PAYMENTS CAN BE DROPPED IN
OUR SECURE DROP BOX 24/7



1,972

PAYMENTS DROPPED IN OUR
SECURE DROP BOX



CERTIFICATE OF TAXES DUE
USED IN REAL ESTATE CLOSINGS
OR REFINANCING



13,523
CERTIFICATE OF TAXES
DUE ISSUED

TAX ROLL CORRECTIONS ARE
COMPLETED TO ADJUST THE
PRIOR CERTIFIED TAX ROLL



1,255
TAX ROLL CORRECTIONS
COMPLETED

VETERANS WITH A SERVICE-
CONNECTED DISABILITY WHILE
ON ACTIVE DUTY QUALIFY FOR
AN EXEMPTION



551
DISABLED VETERANS
QUALIFIED FOR STATE
EXEMPTIONS TOTALING \$372,549

SENIORS OVER 65 WHO HAVE
LIVED IN THEIR HOME FOR 10+
YEARS MAY QUALIFY FOR AN
EXEMPTION



21,798
SENIORS QUALIFIED FOR
STATE EXEMPTIONS
TOTALING \$13,269,665

WHEN A TAX LIEN IS REDEEMED
A REDEMPTION CERTIFICATE IS
RECORDED WITH THE CLERK &
RECORDER'S OFFICE



889
TAX LIENS REDEEMED

TAX LIENS ON A PROPERTY ARE
PURCHASED BY INVESTORS WHO
EARN INTEREST ON THE TAX
AMOUNT



137
INVESTORS AT ANNUAL TAX
LIEN SALE

BY LAW, THE TAX LIEN SALE IS
HELD TO COLLECT UNPAID TAXES
ON THE PROPERTIES



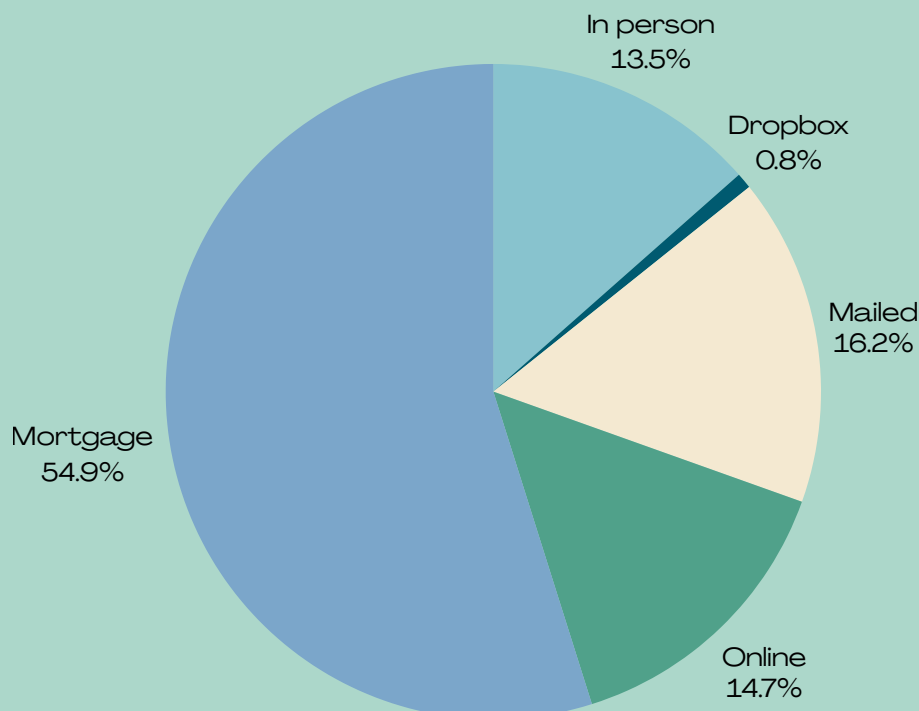
\$2,881,450
TOTAL TAX DOLLARS
BROUGHT CURRENT AT
TAX LIEN SALE

How To Pay:



- 1** Online: Pay by credit/debit card (fee applies) or electronic check (no fee) at www.larimer.gov/treasurer.
- 2** By Mail: Send payments to Larimer County Treasurer, P.O. Box 2336, Fort Collins, CO 80522. Payments postmarked by the U.S. Postal Service on or before the deadline date will be considered timely.
- 3** Drop Box: Use the secure 24-hour drop box at 200 W. Oak Street, Fort Collins.
- 4** FNBO Branches in Fort Collins, Loveland, Windsor and Wellington.
- 5** In Person: Visit the Treasurer's Office, Monday through Friday, 8:00 a.m. to 4:30 p.m.

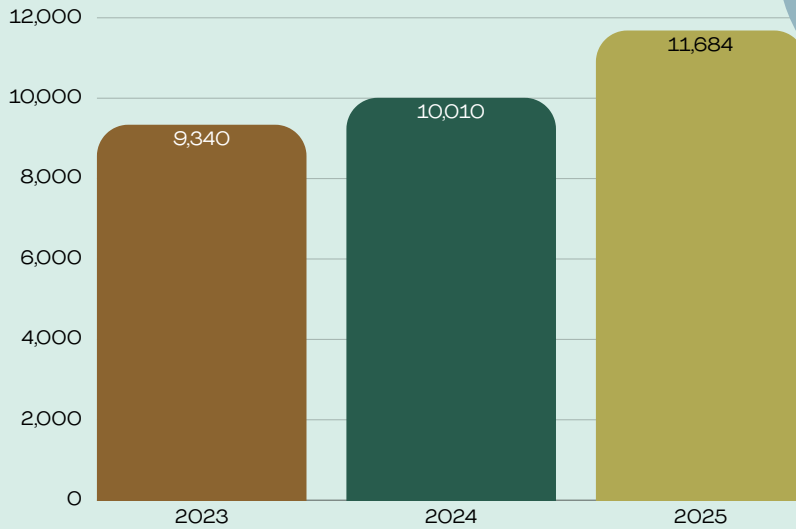
2025 Payment Methods



PUBLIC TRUSTEE

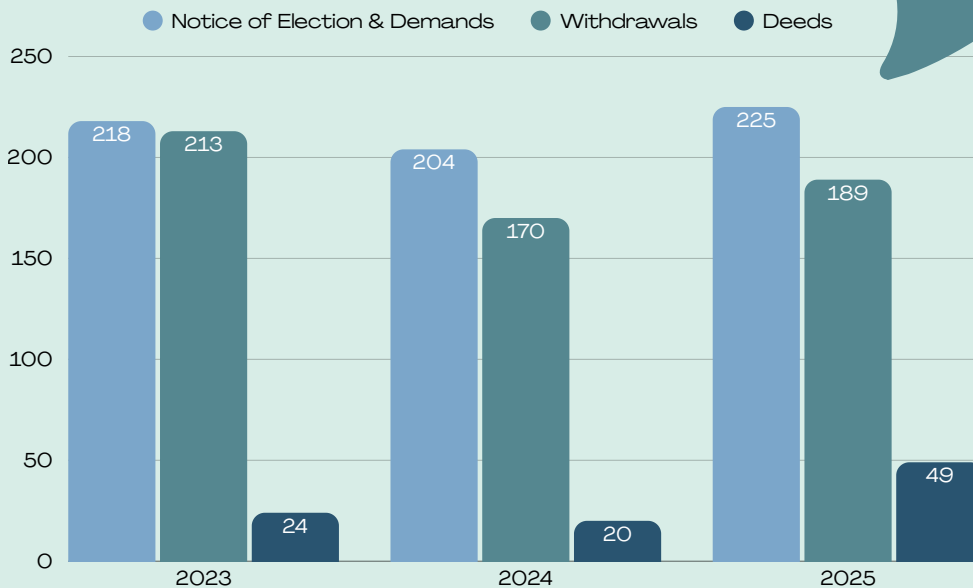
The Public Trustee is a county official who acts as a neutral party, handling deed releases and foreclosures, making sure liens are removed when mortgages are paid and foreclosures follow state law.

Releases of Deed of Trust



A Release of Deed of Trust in Colorado is a document that shows a mortgage is fully paid and removes the lender's claim on the property.

Foreclosure Activity



A Notice of Election and Demand is an official document recorded with the county clerk and recorder that starts the foreclosure process in Colorado, while a withdrawal cancels the pending foreclosure and stops the property sale.

2026 CALENDAR OF EVENTS

Take a look at the coming
year!



Tax Roll Certified from the County Assessor	By January 10
Property Tax Statements mailed to Property Owners	By January 31
First Half Tax Payment Due	February 28
Full Payment Due	April 30
Second Half Tax Payment Due	June 15
Delinquent Property Tax Statements are mailed	By July 10
Advertisement of Delinquent Personal Property	In September
Advertising of Delinquent Real Property	In October
Distrain of Delinquent Manufactured Homes & Personal Property	In October
Annual Tax Lien Sale	November 19

STAY IN TOUCH

GO
ELECTRONIC
AND AVOID
DELAYS!



SIGN UP FOR EMAIL
REMINDERS TO STAY
ON TOP OF DEADLINES
AND REDUCE STRESS.





SAVE
STEPS



SAVE
STAMPS



SAVE
TIME



SAVE
TREES

eNoticesOnline gives you so many ways to save while reducing your paper footprint and going green. It's quick, it's easy and it's FREE to go paperless on your next statement.

Try it today - eNoticesOnline.com

 **MASTER'S TOUCH, LLC** See reverse side for instructions on setting up your eNoticesOnline account. 

STRESS-FREE IN MINUTES

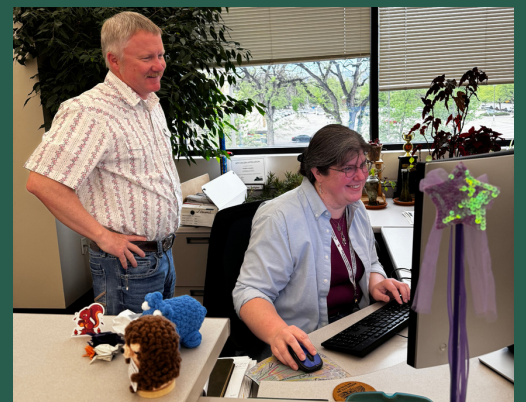
Paying property taxes all at once can disrupt your budget and cash flow. EquaPay helps you avoid lump-sum payments by turning your annual or semi-annual property tax bill into predictable, manageable monthly payments.

It's secure, accurate, and built for homeowners, landlords, and property managers.



Follow us on Facebook!





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