

# Town of East Windsor Tax Collector



## General Information

This information is provided to answer some of the questions that you may have regarding your tax obligations, or the manner in which they are determined and/or collected. Please read through the FAQ's section for answers to the most commonly asked questions. While we have attempted to anticipate the basic questions, there is always room for the unusual circumstance. For more information, please feel free to contact our offices.

Questions related to tax balances due, amounts paid and interest/fees charged should be directed to the Tax Collector's Office - (860) 623-8904, and;

Questions related to assessed value, additions or abatements, benefit programs for veterans, the elderly or disabled and adjustments of assessed value should be directed to the Assessor's Office - (860) 623-8878.

In Connecticut, you are assessed and taxed on 3 types of property: Real Estate (any land or buildings), Motor Vehicles (motorized or non-motorized vehicles such as cars, trucks, motorcycles, trailers, etc.) and Personal Property (very general category made up of machinery, equipment, furniture and fixtures, either owned or leased by business or industry and unregistered motor vehicles).

Tax bills are mailed in June as soon as possible after the budget process and setting of the Mill Rate. Taxes are due on July 1<sup>st</sup> of each year. Motor Vehicle taxes are due in one installment on July 1<sup>st</sup>. Real Estate and Personal Property taxes are due in two equal installments on July 1<sup>st</sup> and January 1<sup>st</sup> unless the bill is under \$100 - then it is due in one installment on July 1<sup>st</sup>. Supplemental Motor Vehicle bills are mailed in December and are due in one installment on January 1<sup>st</sup>.

Taxes due July 1<sup>st</sup> are based on assessments on the GRAND LIST of October 1<sup>st</sup> of any given year. I.e.: Taxes due July 1, 2011 are based on the Grand List Assessment compiled on October 1, 2010. These are uniform dates in Connecticut.

It is important to keep in mind that there are specific duties and restrictions of the Tax Collector as prescribed in the State of Connecticut General Statutes. The Tax Collector must strictly adhere to these statutes and has no powers of taxation other than those specifically given by the Statutes. As always, all questions and concerns are welcome and we will continue to work with taxpayers on any issues or delinquencies.

## General FAQ's



### **Q: I did not receive a bill. What do I do?**

A: If you have not received a tax bill within the first week of July and you are expecting to be taxed, contact the Tax Office. CT General Statute is very clear that failure to receive a bill does not invalidate the tax or any accrued interest and fees.

### **Q: I do not think that the assessment on my real estate, motor vehicle or business is correct. Who should I contact?**

A: Assessments are done based on specific criteria that relates to real estate and business and DMV determines Motor Vehicle assessments. You may contact the Assessor's office if you have questions on any of your assessments.

### **Q: How can I pay my bill?**

A: There are currently 3 ways from which to choose to pay your bill: 1) at the Tax Office (see posted hours), 2) via mail (postmark is accepted), and; 3) online. Credit & Debit cards are not accepted at the office but are accepted online (with a convenience fee). If you pay at the office you must bring ALL copies of your tax bill. We use the payment stubs to process the payment and stamp "paid" on the Taxpayer copy. If you do not have all of the copies with you, you will be charged 50¢ per bill for copies.

### **Q: What does "postmark is accepted" mean?**

A: Statute allows a payment that is postmarked by the Post Office to be deemed 'on time' if the postmark is before the last day to pay or, in the event of additional monthly interest is postmarked on or before the last day of the month. (A postmark of 8/1 for the July installment is considered on time. A postmark of 8/3 on the July installment is considered late. A postmark of 3/2 on a statement with interest through February has now accrued an additional 1.5% interest for going into the next month).

**Q: I am paying by mail and would like a receipt sent back to me.**

A: In order to receive a stamped receipt, send all bill parts with your payment along with a self addressed stamped envelope. We will stamp "paid" and mail it back to you. If the appropriate bill stub or SASE is missing, it will not be returned.

**Q: Where is my January Real Estate (or Personal Property) 2<sup>nd</sup> installment bill?**

A: All Real Estate and Personal Property bills are sent only once just before the July 1<sup>st</sup> installment. This bill has 3 stubs on it: Copy A is the stub for the 1<sup>st</sup> installment due July 1<sup>st</sup>, Copy B is the stub for the 2<sup>nd</sup> installment due January 1<sup>st</sup>, Copy C is the Taxpayer Stub for being stamped paid and to retain for your income tax records. The July 1<sup>st</sup> billing is your only billing/no further bill will be sent for the January installment.

**Q: I do not understand why I am receiving a bill in July 2011 for an assessment date of 10/1/10.**

A: Taxes run simultaneously on two separate years which are "uniform" in Connecticut. The first uniform year is the Grand List Year. This runs from 10/1 of any given year through 9/30 of the following year. 10/1 is the date that a list of all of the taxable property in a town is compiled by the Assessor. This list is then prepared and through a budget process the mill rate is determined. The assessments are then multiplied by the mill rate in order to establish tax amounts.

The second uniform year is the Fiscal Year. This runs from 7/1 of any given year through 6/30 of the following year. This is the uniform year in which the established taxes from the prior 10/1 Grand List are paid.

Example: Taxes determined on the Grand List of 10/1/10 – 9/30/11 are due in the fiscal year beginning 7/1/11 – 6/30/12.

**Q: I have "Back Taxes" listed on my current bill. Does the amount on the bill include those?**

A: No. The bill that you have received is only the current tax amount. You must contact the Tax Office for a total amount due with current interest.

**Q: I have "Back Taxes" listed on my current bill but want to pay this bill before I pay the back taxes.**

A: CT General Statutes require the Tax Office to apply the payment to the oldest interest first and then the oldest tax. Payment cannot be applied to newer bills until the older bills are paid in full.

**Q: What is the interest rate if I do not pay by the last due date?**

A: Interest is set by CT General Statute. It is 18% per annum or 1.5% per month (with a minimum charge of \$2.00). When a new bill is due on July 1<sup>st</sup> and is not paid on or before the end date of August 1<sup>st</sup>, the interest is calculated back to July 1<sup>st</sup>: 1.5% for July and 1.5% for August. Additional interest is calculated on the first of every month thereafter at 1.5%.

**Q: I received a statement and after I sent in my payment I received a balance due. What is going on?**

A: The Statement that you receive has an "interest through" date. i.e.: 5/30/11. If you mail a payment or initiate an online payment after that date then there is additional interest due per CT General Statute.

**Q: Can you waive some of the interest for me?**

**Q: I didn't receive my bill and don't feel I owe the interest.**

**Q: I am only one day late, why can't you just waive the interest?**

A: A Tax Collector does not have the authority to waive interest. The Tax Office must strictly adhere to the procedure for interest as set out in CT General Statute 12-146. Additionally, CT General Statute is very clear that failure to receive a bill does not invalidate the tax or any accrued interest and fees.

**Q: I received a Tax Collector's DEMAND. What is that?**

A: When a taxpayer is unresponsive to delinquencies they will be sent a DEMAND. A DEMAND is not meant to be rude to the taxpayer but is required by CT General Statute to make notice of further action pending to collect the delinquencies. Pending action includes but is not limited to the following:

1. Levy on any of your taxable goods or chattels, property and/or assets (including motor vehicles) and dispose and sell them in the manner provided in the case of executions, or
2. Enforce by levy and sale any lien upon real estate for said taxes, or levy upon or sell your interest in any real estate as exists at the date of the levy, or
3. Make demand upon the main office of any banking institution, indebted to such person, subject to the provisions of section 52-367a as amended by section 1 of Public Act 81-352, or section 2 of public act 81-352, or
4. Garnish your wages in accordance with Section 52-361 (a), or
5. Issuance of an Alias Tax Warrant for collection by Marshal or Constable.

**Q: I am delinquent in my taxes and can't pay them all at once. Is there help available?**

A: The Tax Office is willing to work with people in order to bring their delinquencies current. You do not have to pay 'all or nothing' – we encourage people to contact the office and make notice to send in reasonable monthly payments toward their Real Estate and Personal Property bills. The reason for this is two-fold: by contacting our office and sending in monthly

payments you are not ignoring the tax obligation and are working toward becoming current. This will keep us from taking further collection action in the way of the collection agency or marshal, and; with monthly payments you will start paying into the tax principal which then lessens the amount of interest that will accrue and that will contribute to paying it down. Taxpayers delinquent in Motor Vehicle taxes may also send in partial payments, however, a Release for registration at DMV cannot be given with any balance due. If a release is required then full payment in cash must be made at that time.

## Motor Vehicles FAQ's

### **Q: How did you determine my motor vehicle information, address and assessed value?**

A: All of the information on your motor vehicle tax bill is provided to us directly from DMV. The information is based on the legal registration as of the 10/1 assessment date.

### **Q: What period does my Motor Vehicle Tax Bill cover?**

A: The Motor Vehicle Tax payable on July 1<sup>st</sup> covers the period of the previous 10/1 assessment date through the upcoming September 30<sup>th</sup>. Therefore you are paying for 9 months after the assessment date of 10/1 and 3 months prior to the next assessment date.

### **Q: I moved and you still have the wrong address on my bill.**

A: All of our information for motor vehicle bills comes directly from DMV. You must change your address on your license and each individual motor vehicle with the DMV. CT Law requires change of address on license and registrations within 48 hours of change.

### **Q: I moved to another town in Connecticut and received a bill from East Windsor. Who do I pay?**

A: All MV tax bills are based on the town of your legal registration as of 10/1 of any given year. If you moved out of East Windsor after the new 10/1 date then you will pay East Windsor. If you moved out of town before the new 10/1 date and received a bill from us, then you must speak with the Assessor and provide information so that the bill can be transferred to the proper town. If you moved out of town after 10/1 and also transferred your registration to a different car after 10/1 then you will also receive the supplemental bill in January from East Windsor.

### **Q: Will I also be billed by the new town for part of the year?**

A: No. MV taxes are not split up if you move from one town to another. Whichever town that you lived in on 10/1 is entitled to the taxes for that Grand List Year.

### **Q: I moved out of Connecticut and still received a bill from you. Why?**

A: Again, all MV tax bills are based on the legal registration as of 10/1 of any given year as provided by DMV. It is the taxpayer's responsibility to return Connecticut license plates to DMV after obtaining an out-of-state registration and to provide that information to the Assessor's Office. If you moved out of Connecticut, you need to get your new out-of-state license and registration information to the Assessor's Office. If you registered your car in the new state after the new 10/1 date then you will owe a pro-rated portion of the East Windsor bill. If you moved out of state and registered in that state before the new 10/1 date and received a bill from us, then you must speak with the Assessor and provide information in order to abate the bill.

### **Q: I'm too busy to gather information and get it to the Assessor. What if I just ignore the bill?**

A: In Connecticut, taxes are collectible for 15 years. The bill will remain due and payable. There is also a limited timeframe as provided by CT General Statute that allows the Assessor to make any changes. Not providing the information in a timely fashion will prevent you from receiving a pro-ration if you would have been entitled to one. The interest will continue to accrue on the bill and it will be forwarded to a Collection Agency or Marshal.

### **Q: I transferred my registration to a new car but my July bill is on the car I no longer have. Do I have to pay this?**

A: Yes. If you replaced one vehicle with another and used the same license plate, you must pay the old vehicle in July. You will then receive a "supplemental" bill the following January on the new vehicle. This bill will be 'pro-rated' and give you credit for what you paid on the old car, the assessment of the new car vs. old car and the amount of time that you owned each.

### **Q: I sold a vehicle but have still received a bill on it. Why?**

A: Again, all information is from DMV based on the 10/1 date. If you disposed of a vehicle and did not transfer the license plates to another vehicle, you must return the plates to DMV. DMV will give you a 'plate receipt'. This receipt and a copy of how you disposed of the vehicle (bill of sale, copy of the back of the title transferring ownership, receipt from junkyard or letter from insurance with VIN# and date that the vehicle was deemed a total loss) must be given to the Assessor. You may still owe a portion of the bill depending on the date that you disposed of the vehicle (before or after 10/1). Remember that not providing the information in a timely fashion will prevent you from receiving a pro-ration if you would have been entitled to one.

**Q: Why don't you already have information from DMV that I returned a license plate?**

A: The DMV and Tax Collector/Assessor are not directly linked. It is the responsibility of the Taxpayer to provide us with any information regarding a change in ownership or disposal of a vehicle.

**Q: I went to DMV and was told I owe Back Taxes and they will not register my vehicle.**

A: CT General Statute requires that all motor vehicles registered to a name (not just a particular vehicle) are cleared before that person registers again. Additionally, all taxes paid to obtain a Release for DMV must be paid in cash, bank check or money order. If a personal check is used then there is a 10 business day wait before a Release for DMV will be given. If you paid late, you may want to check with the Tax Office before you go to DMV and get a Release to save time. Often the registrations are printed ahead of time and even though you paid, your registration may still show Back Taxes.

**Q: It's January and I've received a Supplemental Motor Vehicle Bill. What is this?**

**Q: I received a Supplemental Motor Vehicle Bill on the Grand List of 10/1/10 but I didn't own the vehicle at that time. Is this correct?**

A: A Supplemental Motor Vehicle Bill is for a vehicle that you acquired and/or registered after the 10/1 date but before the following 9/30 date. (i.e.: 10/1/10 through 9/30/11). This supplemental bill is pro-rated for the amount of time that you owned the MV during that Grand List period but did not possess it on the actual 10/1 date. You will see that the Gross Assessment is different than the Net Assessment, which is the pro-rated assessment that you are taxed on. You will then receive a regular, full year bill in July for the next 10/1 period.



## Real Estate FAQ's

**Q: I received my Real Estate Bill but I Escrow Taxes with my bank.**

A: Lenders request us to send them the bills for which they hold escrow. If you have received the bill and escrow with your mortgage lender, you will need to contact them. In the cases of newer mortgages or refinances, there may have been overlap in the bank's request and the mailing of the Tax Bill. It is always best to contact your lender if you are unsure.

**Q: I sold my Real Estate but received a tax bill on it. What should I do?**

A: If you receive a Tax Bill for Real Estate that has transferred, please call our office and give us that information. This gives us the opportunity to research and send a bill to the appropriate party.

**Q: I sold my Real Estate/bought some Real Estate – how do I know how much of the bill I owe for the year? How do I pro-rate it?**

A: When a property is transferred from one person to another, all of the detail of the pro-ration of taxes is done through the attorneys at the time of closing. If you are unsure that you were credited as the seller or buyer, refer to your closing papers and/or contact your closing attorney.

**Q: What period does my Real Estate Tax payment cover?**

A: The July 1<sup>st</sup> installment covers the period of July 1<sup>st</sup> through December 31<sup>st</sup>. Likewise, the January 1<sup>st</sup> installment covers the period of January 1<sup>st</sup> through June 30<sup>th</sup>.

**Q: I am applying for a Building Permit but have to check taxes with the Tax Office. Why?**

A: CT General Statute allows individual towns to adopt an ordinance to require that all taxes are current on a property before it will issue a Building Permit. East Windsor has adopted such an ordinance. Not only does this keep the permit standards consistent for all, the combined effort between the Building Department and Tax Collector recovered over \$250,000 in a 12 month period.

**Q: Where is my January Real Estate 2<sup>nd</sup> installment bill?**

A: All Real Estate bills are sent only once just before the July 1<sup>st</sup> installment. This bill has 3 stubs on it: Copy A is the stub for the 1<sup>st</sup> installment due July 1<sup>st</sup>, Copy B is the stub for the 2<sup>nd</sup> installment due January 1<sup>st</sup>, Copy C is the Taxpayer Stub for being stamped paid and to retain for your income tax records. The July 1<sup>st</sup> billing is your only billing/no further bill will be sent for the January installment.

**Q: I have received a Lien Notice. What does this mean?**

A: As prescribed by CT General Statute, all unpaid Real Estate for any given Grand List year must be noticed with intent to lien at least once a year and if left unpaid must be liened. A lien is a recording on the land records that there are taxes due for a particular year against a specific property. This records that taxes are still owed to the town and in the event of any action such as sale, foreclosure, transfer of title, etc., the town has claim and is entitled to what is owed including accrued interest, fees and lien fees. Once paid in full with interest and fees, the lien is released from the property.