TAX COLLECTOR

1. When are taxes due?

Taxes are due July 1 and January 1. If a real estate or personal property tax bill is \$100 or less, the full amount is due on July 1. Motor vehicle tax bills are due in full in July, supplemental motor vehicle tax bills are due in full in July.

2. If I pay my motor vehicle taxes online, can I register or reregister my vehicle right away?

NO. The quickest way to obtain a DMV clearance is to bring cash, a cashier's check or money order to the Tax Collector's office. If you pay your taxes by credit/debit card or personal check, there is a two week hold on the payment.

When you make a payment online, the Tax Collector's office will not receive notification for one to two business days. When we receive the report of your payment, we will apply the monies to your bill(s) in our office. In order to register or re-register any vehicle, ALL motor vehicle taxes with your name on them must be paid in full. DMV will not know that your taxes are paid in full until an employee in the tax collector's office sends an electronic notification directly to <u>DMV</u>. The DMV no longer accepts paper clearances or a stamp on the back of a registration renew. They also do not accept a receipt as proof of payment.

3. How can I pay my tax bill?

Online - you can pay your taxes online by ACH through your checking or savings account or from a Credit Card or a Debit Card. The following convenience fees apply: credit and debit cards 2.5% (\$2.00 minimum), Visa debit \$3.95 flat fee, e-checks \$1.95 flat fee.

By Mail - A return envelope is included with your tax bill. Write the list numbers on your check. Your list numbers are shown on your bill. You may add together all of your bills and write one check including real estate and motor vehicles. If you wish to have a receipt returned to you, please send the entire tax bill and a self-addressed, stamped envelope with your payment. We will not mail your receipt if you fail to include a self-addressed, stamped envelope. Mail payments to: East Windsor Tax Collector, 11 Rye St, Broad Brook, CT 06016. Do not mail cash.

Drop box - You may drop off checks and bills in the locked drop box located to the left of the front entrance to Town Hall. Do not drop off cash. The Drop Box will be emptied at the end of each business day. Any payments left in the box after the Tax Collector's office closes will be considered as having been paid the following business day.

DELINQUENT TAX PAYMENTS DEPOSITED AFTER THE BOX HAS BEEN EMPTIED ON THE LAST BUSINESS DAY OF ANY MONTH WILL BE SUBJECT TO THE NEXT MONTH'S INTERST CHARGES. **NO EXCEPTIONS**.

In Person - You may pay by cash, check or credit card at the Tax Office in Town Hall.

Pay your taxes online

4. What if I did not receive a tax bill?

Connecticut General Statutes Section 12-130 states "...failure to receive any... tax bill shall not invalidate the tax...."

You are not exempt from payment of all taxes and all interest charges. If you own a vehicle or real estate on October 1 of any given year, you should expect a tax bill the following July. If you do not receive a bill for which you are responsible, request a copy from the Tax Collector's office.

If you own real estate in July or January, you are responsible for paying that installment by August 1st and February 1st, respectively, whether or not a bill is received.

5. What do I do if I am delinquent on my taxes and I need to register my car?

If you owe delinquent property taxes on any vehicle in your name, you may not renew any registrations at the Department of Motor Vehicles without paying your taxes first.

ALL open motor vehicle tax bills with your name on them must be paid in full by cash, cashier's check, credit card or money order in order for this office to notify DMV that you are paid up to date. If it is July or January, any currently due bills would need to be paid in full, not just the delinquent taxes.

For payments made by personal check, clearance will be given after ten business days (2 weeks).

If paying online through the Town of East Windsor Website, once we receive notification of the payment by Credit or Debit card, we will be able to clear your name after ten business days (2 weeks).

6. What property is subject to taxes?

Real Estate: Any land or buildings are considered real estate.

Motor Vehicle: Registered motorized or non-motorized vehicles, (including cars, trucks, trailers and motorcycles) are considered motor vehicles for tax purposes.

Personal Property: Personal property is a general category including business equipment, machinery, furniture and fixtures either owned or leased by business. Unregistered motor vehicles are also taxed as personal property.

7. Are there long tax collection lines at Town Hall?

Yes – there can be in the months of July and January. You should expect to wait in line if you plan to pay in person during this period. Lines are longest at lunchtime, and especially as the last day to pay approaches.

If you want to avoid waiting in line, consider paying your bill online, by mail, or by "dropping off" payments in the locked drop box which is located to the left of the front entrance to Town Hall.

When paying in person, bring your entire tax bill with you, and write your list numbers on your check for faster service.

8. What happens if I pay late?

Real estate and personal property taxes are due in two installments for each fiscal year. You have a one-month grace period in which to pay without penalty, either in person or by mail. The first payment is due on July 1 and must be paid by August 1 to avoid interest charges. The second installment is due on January 1 and must be paid by February 1 to avoid interest charges.

In accordance with CGS 12-146, past due payments are subject to interest at the rate of 1½% per month from the due date of the tax, or a \$2.00 minimum, whichever is greater. Payments made on or after August 2, including payments postmarked August 2 and later, are considered past due and will incur 3% interest, representing two months' delinquency.

The town is required by law to accept the postmark as the date of payment.

9. My tax bill shows "back taxes due" and I am being charged interest and other fees. What does that mean?

This note means that, according to our records, there are past due taxes in your name, or on the parcel of property in question. Please <u>contact us</u> with questions.

Delinquent taxes and interest must be paid in full before payment on current bills can be accepted. Any payment you send in toward current taxes will be applied to outstanding back taxes.

10. Can the interest on my tax bill be waived?

No. The Tax Collector does not have the authority to waive interest and cannot make exceptions. (CGS 12-146) Property owners are responsible to pay taxes when due.

11. What should I do if I am being improperly billed for a motor vehicle?

Contact the <u>Assessor's Office</u>. Do not ignore the bill.

You may be entitled to a credit if your vehicle has been: sold, and plates returned to DMV; stolen and not recovered; repossessed; declared a total loss by your insurance company; or, if you have moved from Connecticut and have registered the vehicle out of state.

Contact the <u>Assessor's Office</u> for information regarding the acceptable forms of proof for the issuance of a credit. You must apply for the credit within a limited time, so do not delay!

12. I have moved. What is my tax jurisdiction for motor vehicle taxes?

Your tax town is your town of residency as of October 1. If you moved from East Windsor after October 1, but still resided in Connecticut, you must pay vehicle taxes to East Windsor.

Municipalities within Connecticut do not prorate motor vehicle tax bills for portions of a tax year. If you registered the vehicle in another state, contact the <u>Assessor's Office</u>.

If you move, you must notify the Department of Motor Vehicles of your new address within 48 hours. You should request a change of address on your driver's license and on each of your vehicle registration(s). The address on the vehicle registration is given to the Tax Collector's Office by the DMV. Real Estate and Personal Property address changes must be done on an address change form and sent to the Assessor's office. Address change notifications are important so that you may get your bill in a timely manner.

13. I recently replaced a vehicle, and received a tax bill on the old vehicle. Do I have to pay it?

Yes. If you replaced one vehicle with another, and used the same license plates, you must pay on the first vehicle in July. In January, you will receive a pro-rated supplemental motor vehicle tax bill, payable by February 1 for the new vehicle. This bill will reflect a credit for the amount you should have paid in July on the old vehicle. You will receive this credit without having to apply for it. However, you must have paid the entire amount due on the old vehicle in July.

If you obtained new license plates for the new vehicle, you must apply for a credit through the Assessor's Office.

14. What is a supplemental motor vehicle tax bill?

If you newly registered a motor vehicle after October 1, (first time registration), you will receive a prorated tax bill in the following January, due on January 1, payable by February 1.

This "supplemental" bill will reflect the time from the month the vehicle was first registered, through September 30.

You may receive a supplemental bill on a vehicle if, for some reason, your registration lapsed on the vehicle, and it was not renewed in time to be on the October 1st Grand List.

15. I received a letter from a collection agency regarding taxes that I owe to the Town of East Windsor. What do I do?

After a number of years, the Town of East Windsor turns over unpaid motor vehicle and personal property tax bills to Tax Serv Capital Services for collection. If you receive a notice from the collection agency regarding delinquent taxes, you must contact them and make arrangements to pay. You can contact them by phone at (866) 497-2427 or online.

Once those taxes are paid in full, contact our office as there is a possibility you may also still owe taxes that have not yet been sent to collection.

16. Do I need to save my receipts?

Yes. Save your receipts for 15 years, which is the length of time during which municipal taxes are collectible. Receipts will be issued for payments made in person at the Tax Office window. If you pay by mail and would like a receipt, please send a self-addressed, stamped envelope with your payment. The tax office staff will provide tax payment information over the phone if time provides for it. Otherwise, tax payment information can be obtained online at www.eastwindsorct.com Pay Bills Online then check the box for IRS payment records for the year.

17. My real estate tax bill should be paid by my bank or mortgage company. I received the tax bill in the mail directly from the Town. What should I do?

The town receives lists from banks and mortgage companies in April and May requesting bills for the July payments. If a bank does not request your bill, it will be sent directly to you.

If you receive your tax bill, immediately contact your bank or mortgage company for instructions on where you should send the tax bill. The address may be printed in your mortgage payment coupon book.

After you have the information, make a copy of your bill, circle the dollar amount of the real estate payment due, write your loan number on it, and immediately forward it to your escrow agent or mortgage company. Additional instructions may be available on your bank or mortgage company's website.

18. I recently bought (or sold) a house in East Windsor, and I have a question about what I owe. What should I do?

The property tax bills due in July will reflect ownership changes recorded through the end of May. If you recently purchased property in East Windsor, and have not received a real estate tax bill, contact the Tax Collector's Office to request a copy. You may also to the "Tax Bill Inquiry" screen and search for the real estate tax bill by the property address.

Check with the <u>Assessor's Office</u> to ensure their records have been updated.

Payment must be made by August 1, whether or not a bill has been received.

The second installment is due on January 1 and must be paid by February 1 to avoid an interest penalty. If you purchase a property between October and January, the Tax Collector's office will not be notified from the Assessor's office that you are the new owner in time to send you a copy of the bill. If you own real estate property on January 1, you are responsible to pay the January 1st installment whether or not a bill is received.

19. Can I pay my taxes with an online check sent by my bank?

Yes. We do NOT recommend paying your taxes this way, especially towards the end of any month, as the envelope that the checks are mailed in, do not have a USPS postmark. Since CT General State Statute states "No tax or installment thereof shall be construed to be delinquent...if the envelope containing the amount due..., bears a postmark showing a date within the time allowed by statute for the payment of such tax or installment.", we will process the checks using the interest date of the day that the payment was received.

20. Can I pay my taxes with a third party check?

No. The Town of East Windsor and the Tax Collector's office cannot accept third party checks. Third party checks are checks that have been made out to one party and then "signed over" to another party.

21. Am I eligible for any tax exemptions?

You may be eligible. The exemptions are handled by the Assessor's Office.

22. Who do I ask? The Assessor or the Tax Collector?

Questions about tax billings, delinquent taxes, amounts paid, interest charged, and motor vehicle releases should be directed to the Tax Collector's Office.

Questions about assessed values, adjustments, exemptions, credits, tax relief programs, motor vehicle credits, revaluation, and vehicle adjustments should be directed to the <u>Assessor's Office</u>.