

DUTIES AND FUNCTIONS OF THE ASSESSOR'S OFFICE

Adrianna S. Hedwall, CCMA II
Assessor

On the first day of Assessor's School we learn 3 things. The assessment date is always October 1st, assessments are always set at 70% of market value, and our duty is to DISCOVER, LIST, AND VALUE. What this means is that the Assessor's Office is responsible for discovering taxable properties within our jurisdiction, creating a list of said properties, and establishing a value for each. Each year we use various resources to establish what we call the Grand List. This is broken down into 3 sections, Real Estate, Motor Vehicles, and Personal Property.

REAL ESTATE

Now, homeowners are normally quite familiar with Real Estate Taxes. Many homeowners with mortgages don't even see their bills, as they have taxes escrowed into their loans, and these bills are forwarded directly to the bank. All real estate tax bills are due July 1st each year. Now dependent upon local ordinances and collection procedures, you may be able to pay this in installments. We encourage you to contact the Tax Collector's Office with any questions regarding collection of funds at 860.464.3232 or collector.asst@ledyardct.org.

According to state statute we are required to perform a revaluation of all real estate every 5 years. This allows for equalization of values, as the market changes in varying degrees. In Ledyard, the last revaluation was completed for the 2020 Grand List and is scheduled again for the 2025 Grand List. In order to accomplish this in the most cost effective and timely fashion, we will hire a revaluation company to assist with statistical data collection (including field inspections) and stratification of the data. This revaluation company is overseen by the Assessor throughout the entire process and all values are ultimately set by the Assessor.

“So, what if I don't agree with the Assessor's value of my property?” You have the right to contest this value with the Board of Assessment Appeals (BAA). You may apply for appeal between February 1st and February 20th following the assessment date (in other words, you can appeal your

assessment on the 2021 Grand List in February 2022). This is an appointed board of your peers with no assessment staff involvement. If you are then still unsatisfied, you may appeal to the Superior Court.

MOTOR VEHICLES

One thing that homeowners and renters alike can relate to is Motor Vehicle Taxes. For all vehicles that are registered ON October 1st, bills will be due July 1st. The Department of Motor Vehicles (DMV) furnishes each municipality with a list of all registered vehicles within their taxing jurisdiction. Using this data, we create our Motor Vehicle Grand List.

Unlike real estate, motor vehicles are revalued on an annual basis. The Office of Policy and Management (OPM) for the State of Connecticut recommends pricing guides to be used in this process. We are required to use the National Automobile Dealers Association (NADA) pricing guides. Any vehicles not found in these guides will be priced by other methods. In our growing technological world, many values may be found right on the internet. Every effort is made to find the best value possible with the information supplied by the DMV. In many cases the Assessor may ask for additional data in order to ensure proper pricing.

If your vehicle is newly registered AFTER October 1st, the DMV provides us with what is called a Supplemental List. This list includes any new vehicles, including those with transferred plates, which are registered between October 2nd and July 31st. Bills for these vehicles are due January 1st, and are prorated to the month of registration. So, if you purchased a new vehicle in December 2021, you would receive a bill for the 2021 Grand List in January 2023 and this bill will include the time period Dec 2021 through Sept 2022. This is the portion of the Grand List year that you owned this vehicle.

If you trade in a vehicle and transfer your registration to the new vehicle, you will have a supplemental bill as well. In July you would receive a bill for your old vehicle (as this is the vehicle that was registered ON October 1st). This supplemental bill will credit you for what you were overbilled on your old vehicle and add on the difference for the new vehicle according to the month of transfer. For example, you owned a 2014 Ford Escape and traded it in for a 2021 Honda Passport in March 2022. In July 2022 you receive a bill for the Ford. You must pay this by August 1st to avoid any

penalty. In January 2023 you will receive another bill which will credit you for overbilling of March 2022 through September 2022 and will add on the value of the Honda from March 2022 through September 2022.

It is important to remember that the supplemental bill is for the prior Grand List year. You will be billed for this vehicle in July 2023 as well, but this will be for the next Grand List year, in this case, 2022. You will then only be billed each July, as your vehicle will be listed on the regular Motor Vehicle list, being actively registered ON October 1st each year.

Any Motor Vehicle or Supplemental Motor Vehicle bills may be prorated due to sale, total loss, trading in, junking, theft, or registration out of state. Documentation **MUST** be provided to the Assessor's Office within 26 months of the assessment date (October 1st) to process any prorates. Let's go back to the new Honda you bought. If you had not transferred your plates from the Ford, you would need to provide proper documentation to the Assessor's Office to have the bill for your Ford prorated to reflect the fact it was traded in in March. For a bill issued July 2022, which is the bill for the 2021 Grand List, you would have until December 31, 2023 to provide this proof.

Now is a good time to put this down and stretch your legs and get a snack! This can be very overwhelming and confusing, but remember, the staff in the Assessor's Office is always available to explain our policies and procedures in a way that you can understand.

PERSONAL PROPERTY

Now we'll move on to Personal Property. It would probably be a little less daunting if we referred to it as Business Personal Property, but there are a few circumstances where private citizens not in business would file this as well. We will get to those exceptions in a bit. Each business in town, whether it be out of your home or a commercial building, must declare all property used in said business for taxing purposes on what we refer to as the Personal Property Declaration. This form may seem like a cryptic code to some secret world of assessment, but with a little help, you will be able to navigate through.

First thing, if you have an accountant or someone who handles all of your paperwork, pass the buck! Many people in these fields have experience with

these filings and may be able to take the stress off you, or at least give you great direction on how to file properly. If you will be filing this yourself, here are some helpful hints to try to make this as easy as possible. Take out a sheet of paper and begin listing everything that is used in your business. Make a note of the year you purchased it and how much you spent. Estimate to the best of your ability if it's been awhile. Don't leave anything out. If this business is in your home, all furniture and computers you use for business purposes are now taxable.

Once you have completed your list, take a look at the Personal Property Declaration. You will notice that there are several categories, each with a depreciation schedule for each year. This is why it is important to know when you purchased these items and how much you spent. To calculate your assessment, we will use the depreciated cost.

If you would like to include an inventory listing with your declaration, please feel free to do so, although it is not required. What you ARE required to declare is a total amount of assets for each category, for each year of purchase. You will see on page 2 of your declaration, there are grids that need to be filled in. This is going to be the hardest part of your filing. You will transfer the numbers from page 2 over to page 3, and page 4 is for listing leased equipment and your signature.

To fill out these grids, you will just transfer the information from that piece of paper with all your assets on it according to category and year of acquisition. Now, to decide which category your assets belong in, you may refer to page 3. Each line item has a brief description and several examples. In most cases, you will list your assets as code #16, which is furniture, fixture, and equipment. Computers and their output/input equipment (such as printers or scanners) will be listed as code #20. Please take your time to review each category and choose that which is best suited to your particular assets.

Once you have listed all your assets, take a minute to look at code #23. This is specific to supplies that are absorbed INTO your business. For example, in this office we use pens, pencils, paper, toner, post its, envelopes, stamps, glue, staples, paper clips etc... This is just one example, but if you think about it, there are probably similar things in your business.

While some businesses are quite large and declare many assets, you may have a small business. There is no minimum to declare, so even if you only have \$100 worth of assets, you are still required to file this form each year. You must deliver or postmark this declaration by November 1st each year, or a 25% penalty will be added, as required by state statute.

If you keep a copy of this declaration in your records, annual filing can be quite painless. If you have acquired no new assets, you will simply shift all of your numbers to the corresponding grid on your new declaration. It is important that you shift these numbers according to the year acquired and original cost to ensure correct depreciation. If you have removed any assets, you will list these on the bottom of page 2 in the section titled Detailed Listing of Disposed Assets. You will also need to subtract the amount of this asset from the corresponding line in the grid above. Any new acquisitions shall be listed on the line for the current year.

We mentioned earlier that there may be instances where a non-business owner may need to use this form. If you own a vehicle that is not registered in CT, you must declare it using this form under code #9. If you own horses or ponies, you must declare using this form under code #11. Now, while you must declare horses and ponies, there is an exemption for up to \$1,000 for each animal. Again, even if you are exempt, you are still required to file a declaration each year, or you will incur a penalty and waive your right to exemption.

As we said before, the doors to this office are always open, so if you still have questions, you can always stop in, call, or email any of our staff.

EXEMPTIONS

This office also administers many exemption programs offered to certain individuals. If you are a veteran, active duty military, legally blind, or 100% disabled, there are exemptions available to you. The following is a more in depth breakdown of these exemptions.

VETERANS

As a veteran during an active time of war, and a Connecticut resident, you are entitled to a \$1,500 reduction of your assessment on either your home or a motor vehicle. In order to obtain this exemption, you will need to file a

copy of your DD214 with the Town Clerk's Office. You must file this by September 30th in order to qualify for the new Grand List year. This only needs to be filed once.

If you have a disability rating with the Department of Veteran's Affairs (VA), you are entitled to an increased exemption. This may be applied if a copy of your disability rating statement is submitted to this office. The increase to your exemption will be as follows:

0%-25%	\$3,000
26%-50%	\$3,750
51%-75%	\$4,500
76%-100%	\$5,250

If you have a disability rating of 100% or are 65 or older, you will be granted the maximum benefit of \$5,250.

Those veterans whose income falls below \$47,625 (single) or \$58,000 (married) would be entitled to increased exemptions as well. These programs must be applied for biennially and proof of income must be supplied. Dependent on income you may be entitled to anywhere from \$5,000 to \$11,500 in additional exemptions. Applications for these programs are available in our office and must be filed between February 1st and October 1st.

BLIND

If you are considered to be legally blind, there is a \$3,000 property exemption you are entitled to. You must submit a copy of your certificate of legal blindness issued by the State of Connecticut Bureau of Education and Services for the Blind (BESB). This only needs to be filed once and may be applied to Real Estate or Motor Vehicle taxes.

TOTALLY DISABLED

If you are considered to be 100% permanently disabled, collecting Social Security disability benefits, and a homeowner, you may qualify for a \$1,000 exemption from your property assessment. You must maintain residency in

the Town of Ledyard and applications are due by October 1st. This program needs to be applied for only once.

ACTIVE DUTY MILITARY MEMBERS

There are motor vehicle exemptions available to all active duty military members. For those that are considered residents of a state other than Connecticut and are here strictly due to military orders, all motor vehicles taxes are exempt. There is a form that must be filed with the Assessor's Office to receive exemption. This form may be obtained by visiting the office, sending an email to assessor.asst@ledyardct.org, or visiting your legal department on base. A copy of a current Leave and Earnings Statement (LES) should also be attached. There is no time limit to file this form.

Permanent residents of Connecticut, who are active duty, are entitled to exemption of one motor vehicle per year. A form must be submitted by December 31st following the tax due date each year to obtain this exemption. This form may be obtained by visiting the office or sending an email to assessor.asst@ledyardct.org . You must present your military ID in the office or attach a copy with your form by email or standard mail.

ELDERLY/DISABLED HOMEOWNER TAX CREDITS

Residents who are homeowners and either 100% disabled or 65 and over may qualify for certain tax credits. These credits are on a sliding scale based on income. This year a single person must make less than \$38,100 and a married couple must have an income lower than \$46,400. These programs must be applied for between February 1st and May 15th. After your initial approved application, you must reapply biennially to continue your benefits. In order to apply you will need a copy of your income tax return (if you file), your social security 1099 statement (if you collect) and any other documentation of income not included in your tax return. If you would like assistance with your application, feel free to bring your documents in and a member of our staff can fill everything out for you.

PUBLIC ACT 490, FARM, FOREST, AND OPEN SPACE

FARM: If you are actively commercially farming your property, you may be able to classify some of your land as farm land. Applications may be accepted between September 1st and October 31st and you must supply a copy of your Schedule F filed with the Internal Revenue Service (IRS) and a map of your property outlining each portion used actively in a farming capacity. There is no minimum acreage, but if there is a residence on the property, no portion of your approved building lot can be included as farm land.

FOREST: If you have over 25 acres of wooded land, with at least 10 acres in Ledyard, you may be able to classify this as forest land. Applications may be accepted between September 1st and October 31st and you must include a copy of a Certified Forester's Report. You may find a list of Certified Forester's at the following link http://www.ct.gov/dep/lib/dep/forestry/forest_practitioner_certification/directory.pdf

As with Farm Land, no portion of your approved building lot may be included in this classification.

OPEN SPACE: All open space must be deeded to the town according to local ordinance. There is no personal exemption for this in Ledyard.

The Assessor's Office is open to the public from 8:30-4:30 Monday through Friday with the exception of legal holidays. You may obtain property record cards, also referred to as Street Cards or Field Cards for any property in town, with the exception of any properties within the bounds of the Mashantucket Pequot Indian Reservation. You may obtain copies of assessment and topographical maps here or you may visit our Geographic Information System (GIS) at www.mapsonline.net/ledyardct/web_assessor Applications for all exemption programs are available here or you may request by email at assessor.asst@ledyardct.org

ASSESSOR:

Adrianna S. Hedwall, CCMA II

assessor@ledyardct.org

(P) 860.464.3237

(F) 860.464.1126

ASSISTANT TO THE ASSESSOR:

Nancy M. Clang

assessor.asst@ledyardct.org

(P) 860.464.3239

(F) 860.464.1126