

## **Answers to frequently asked questions about property taxes**

The following has been prepared to provide answers to some of the questions taxpayers most frequently ask about property taxes. Generally, questions concerning **assessed value, adjustments, exemptions or credits, tax relief programs, and improper motor vehicle tax billings** should be directed to the **Assessor's Office** at (860) 464-3239, or e-mailed to [assessor.asst@ledyardct.org](mailto:assessor.asst@ledyardct.org). Questions about **billings, tax balances due, amounts paid, delinquent taxes, and interest charged** should be directed to the **Tax Collector's Office**, tel. (860) 464-3232, or (860) 464-3233. For more information, please continue reading, or contact the appropriate office.

**Q: What do I own that is subject to taxes?**

A: Three types of property are assessed and subject to taxes: Real Estate, Motor Vehicle, and Business Personal Property. Any land or buildings you own are considered *real estate*. Registered motorized or unmotorized vehicles, (including cars, trucks, trailers and motorcycles) are considered *motor vehicles* for tax purposes. *Business Personal property* is a general category including business equipment, machinery, furniture and fixtures either owned or leased by a business. Unregistered motor vehicles are also taxed as personal property.

**Q: How is the tax rate established?**

A: The property tax rate is expressed in *mills*, or thousandths of a dollar. A tax rate (*mill rate*) of **35.06** mills is equivalent to **\$35.06** in taxes per \$1,000 of net assessed value. The Ledyard Town Council sets the mill rate annually as part of the municipal budget process.

**Q: What are the office hours of the Tax Collector?**

A: The Tax Collector's Office, located on the upper level of the Town Hall, 741 Colonel Ledyard Highway, is open **Monday through Thursday, 7:30 am. – 4:15 pm.** **Closed Friday**

**Q: What is the best way to pay my tax bill?**

A: *There are several ways to pay your tax bills.*

**Tax payments made by mail should be addressed to:**

**Town of Ledyard Taxes  
P O Box 150430  
Hartford, CT 06115-0430**

Include one copy of your tax bill and check made payable to **LEDYARD TAX COLLECTOR**. This is a LOCK BOX service and payments cannot be processed without a bill. Multiple bills may be paid with one check.

A courtesy reply envelope is included with your tax bill if you wish to mail your tax payment. Write your list numbers on your check. Your list numbers are shown on your payment coupons.

*If you wish to have a receipt returned to you, please send the entire bill (both payment coupons) and a self-addressed, stamped envelope with your payment. You will receive a receipt back within a few days. We will not send back your receipt if you fail to include a self-addressed, stamped envelope.*

**Q: Can I view and pay my tax bill online?**

**A: Yes.** You may pay your tax bills by credit card, debit card or e-check at the Town of Ledyard website:

<http://ledyardct.org>

Click on: PAY TAXES ONLINE, then click on **Pay Taxes and Water/Sewer Assessment online**. Agree to the Disclaimer and Put in the Last name. Select Tax Bill you wish to pay and add to card. After bills are in the card, click on Cart\$ and checkout. Proceed to Checkout. You can edit or debit any bill you do not want to pay. Fill out Cardholder information using Credit, Debit or Electronic check payment.

**A convenience fee, per transaction, is charged: \$1 e-check, 2.75% credit card and \$3.95 VISA or MASTERCARD debit card payment**

**Q: Can I pay in person?**

A: **Yes!** When paying in person, bring the entire bill with you. Please have your check made payable to **Ledyard Tax Collector**. Multiple bills may be paid with one check.  
Credit and Debit cards are now accepted in the Tax Office – a convenience fee per transaction is charged: **2.75% credit card** and **\$3.95 for VISA or MASTERCARD debit card payments**.

The Tax Collector's office will accept payments **Monday – Thursday from 7:30 a.m. - 4:15 p.m. Closed Friday**

**Q: Can I pay through Online Banking?**

A: **Yes!** If you use an **online bank payment service**, make sure to update your information to include the **current list number(s)** for your payments.  
Please have your check mailed to:

**Ledyard Tax Collector  
741 Colonel Ledyard Highway  
Ledyard, CT 06339**

Please note - This type of payment arrives in an envelope without a postmark and without a bill. Payments arriving in the Tax Collector's office without a postmark after **August 1, 2019** will be charged interest per State Statute. Please plan accordingly.

**Q: What happens if I pay late?**

A: *Taxes are due on July 1, payable by August 1; and on January 1, payable by February 1. You have a one-month "grace" period in which to pay without penalty. The first installment of dual installment real estate and personal property tax bills of \$100 or more, and motor vehicle taxes in full, are due on or before August 1.*

*Past due payments are subject to interest at the rate of 1 ½% per month from the due date of the tax (July 1), as required by state law. Payments made on **Aug. 2** and later, including payments postmarked **Aug. 2** and later, are past due and will incur 3% interest, representing two months' delinquency (July & August). Payments legibly postmarked on or before August 1 are considered timely regardless of when they are received. The town is required by law to accept a legible postmark as the date of payment.*

**Q: What if I never received a tax bill?**

A: Failure to have received a tax bill does not exempt you from payment of all taxes *and all interest charges. If you do not receive a bill for which you are responsible*, call the Tax Collector's Office at (860)464-3232 and request a copy.

**Q: Could I be eligible for any exemptions?**

A: You may be. The exemption categories include Veteran; Spouse of a deceased Veteran; Blind; Totally Disabled; Motor vehicle of a Serviceman or Servicewoman (active duty); Farmers / Merchants; and Forest, Farm and Open Space. For details about these exemptions, or if you think you may qualify, contact the Assessor's Office at (860)464-3239 or preferably at [assessor.asst@ledyardct.org](mailto:assessor.asst@ledyardct.org). Veterans' & other exemptions, if any, appear in the total exemptions ("exempt") column on your tax statement.

**Q: I am being improperly billed for a motor vehicle. What should I do?**

A: Contact the Assessor's Office at (860) 464-3239, or by email at [assessor.asst@ledyardct.org](mailto:assessor.asst@ledyardct.org). **Do not ignore your bill!** Even if your vehicle has been *sold, and plates returned to DMV; stolen and not recovered; declared a total loss; or if you have moved from Ledyard or moved from Connecticut.*

If any of these situations applies to you, you may be entitled to a *credit*. Contact the Assessor's for information regarding the acceptable forms of proof for the issuance of a credit. Two forms of written proof are required, and you must apply for the credit *within a limited time*.

**Q: I recently replaced a vehicle, and still got a tax bill on the old vehicle. Do I have to pay it?**

A: **Yes.** If you replaced one vehicle with another, and used the **same license plates**, you must pay on the "old" vehicle now. You will receive a pro-rated *Supplemental motor vehicle tax bill in December, payable by*

**Feb. 1, 2020** for the new vehicle. This bill will reflect a credit for the amount you pay in **July 2019** on the old vehicle. You will receive this credit without having to apply for it. **However, you still must pay the entire amount due on the old vehicle in July 2019.** However - if you obtained **new license plates** for the new vehicle, **you must apply** for a credit. Contact the Assessors Office at (860)464-3239 or by email at [assessor.asst@ledyardct.org](mailto:assessor.asst@ledyardct.org).

**Q: I need to register my car. What do I do?**

A: 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 outstanding taxes in your name, including those not yet delinquent, must be paid in full by cash, cashier's check or money order** for a release to be issued. For payments made by check, clearance will be given after twelve business days.

**Q: I have moved. What is my tax jurisdiction for motor vehicle taxes?**

A: Your tax town is your *town of residency as of October 1, 2018*. If you moved from Ledyard after **October 1, 2018**, but still resided in Connecticut, you will still pay vehicle taxes to Ledyard. Municipalities within Connecticut do not apportion motor vehicle tax bills for portions of a tax year. If you registered the vehicle in another state, contact the Assessor's Office. *If you move, you are required to notify the Department of Motor Vehicles of your new address within 48 hours*. Be sure that you request a change of address on your driver's license and on your vehicle registration(s). Forms for this are available online at the DMV web site, at the Tax Collector's Office, or at any municipal Police Department.

**Q: What is a "supplemental" motor vehicle tax bill?**

A: If you have a newly registered a motor vehicle after **October 1, 2018** (first time registration), you will receive a pro-rated tax bill in **December 2019**, payable by **February 1, 2020**. This "supplemental" bill will reflect the time from the month the vehicle was first registered, through **September 2019**, only.

**Q: My real estate tax bill should be paid by my mortgage company. What should I do?**

A: If your bill is to be paid from an escrow account, but you received a 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 with a note explaining the situation. The address should be given in your mortgage payment coupon book. Then, notify the Tax Collector's Office. Payments are due by August 1, 2019.

**Q: I recently bought (or sold) a house in Ledyard, and I have a question about what I owe. What should I do?**

A: The property tax bills due in **July 2019** may reflect ownership changes recorded through mid-**May 2019** only. If you recently purchased property in Ledyard, and have not received a real estate tax bill, call the Tax Collector's Office immediately at (860) 464-3233, to request a copy. Check with the Assessors' Office to ensure their records have been updated. **Payment must be made by August 1, 2019, whether or not a bill has been received!** If you recently sold property in Ledyard, and are still receiving a tax bill for the property, please contact the Assessor's Office at (860) 464-3239, or email at [assessor.asst@ledyardct.org](mailto:assessor.asst@ledyardct.org)

**Q: Can the interest on my tax bill be waived?**

A: No. *The Tax Collector does not have the authority to waive interest* and makes no exceptions. As owners of property, taxpayers are responsible to see that taxes are paid when due.

**Q: My Tax Statement indicates "BACK TAX DUE". What does that mean?**

A: According to our records, there are past due taxes in your name, or on the parcel of property in question. Call (860)464-3232 to obtain correct amount due. Delinquent taxes and interest must be paid in full before payment on current bills can be accepted. *Any payment you send in toward your current taxes will be applied to the back taxes.*

**Q: Are there any tax breaks for senior citizens?**

A: **Yes.** If you or your spouse are age 65 or older, permanently reside in Ledyard (legal residence), either own your own home or rent, and meet certain income restrictions, you may be eligible for one or more forms of Town or state-financed property tax credits. To inquire about eligibility, or for information about these programs, contact the Assessor's Office at (860) 464-3239. You may also inquire in person at the Assessor's Office at Town Hall.

**Q: Do I need to save my receipts?**

A: Yes. Save your receipts for *15 years*, the time during which municipal taxes are collectible. Everyone paying at the Tax Office window must be issued a receipt. *Payments may not be dropped off.* You must retain your own payment information for purposes of claiming tax credits and filling out federal and state income tax forms. Requests for information about payments made in prior fiscal years must be in writing. Research will not be done while you wait. You can also look up your payment history on line by clicking the 'Tax Payment History'.

**Q: What period of time does this bill cover?**

A: *Motor vehicle and personal property* tax bills sent in **July 2019** and **January 2020** cover from **October 1, 2018** through **September 30, 2019**. Personal property tax bills may be due in two installments. There is no statutory rule concerning the time period covered by *real estate* tax bills. If you buy or sell real estate, adjustments for real estate taxes will be made by the *attorneys* who are handling the closing. Care should be taken to ensure taxes are paid, particularly when a closing occurs within 60 days of a tax billing.

**Q: Where does my veteran's exemption appear?**

A: If you receive (for example) a veteran's exemption, an amount will appear in the exemption column on your tax statement. *The exemption column will also include any other exemptions you receive, such as blindness exemption, etc.*