

TAXPAYERS' GUIDE TO ASSESSMENTS AND PROPERTY TAXES

Revised 06/06/2016

We have prepared this page to aid your understanding of the process involved in computing and collecting property taxes.

WHAT IS TAXED?

Three types of properties are assessed and subject to taxes:

- Real Estate
- Motor Vehicles
- Personal Property

Any land or buildings you own fall under the category of Real Estate. Registered motorized or unmotorized vehicles (such as cars, trucks, motorcycles, and trailers) are considered Motor Vehicles for tax purposes. Personal Property is a very general category that includes machinery, equipment, furniture and fixtures, whether owned or leased by business and industry, and unregistered motor vehicles.

For those who may be liable for Personal Property taxes, an annual declaration of all owned or leased property located in Groton must be filed by the taxpayer between October 1 and November 1 of each year. Failure to return this form may result in a 25% penalty. The forms are available at the Assessor's web page at www.groton-ct.gov/depts/finance/assessment.asp.

Motor vehicles of active duty personnel and their spouses *may* be eligible for an exemption upon presenting an affidavit to the Assessor's office. See the link for "Military Members" on the Assessor's web page at www.groton-ct.gov/depts/finance/assessment.asp. Forms are also available at Base Legal.

Tax Computation

Your taxes are computed by multiplying the net assessed value of your property by the current *mill rate*. Questions regarding the assessment (valuation) of your property should be addressed to the Assessor's office at (860) 441-6660. The *mill rate* is the amount of tax paid per \$1,000 of net assessed value. For instance, a mill rate of 21.73 mills is equivalent to \$21.73 of taxes per \$1,000 of net assessed value.

Tax Reduction Programs

If you or your spouse are 65 or older and live in your own home, you may be eligible for a tax credit or assessment exemption which could reduce your tax bill. If you rent, you may be eligible for rent reimbursement.

Additional benefits for veterans and the disabled are available. To find out the current income and eligibility requirements, visit the Assessor's web page at www.groton-ct.gov/depts/finance/assessment.asp.

Tax Deferral Program

The Groton Town Council has approved a program pursuant to CGS Section 12-124a to afford eligible persons the opportunity to partially pay their real estate taxes and defer the remaining balance of taxes due. The residence must be an owner-occupied home, the taxes must exceed 8% of the household gross income, the property may not be mortgaged for greater than 70% of the appraised value, and all prior taxes and charges must be current. If you would like further information about the program, see <http://www.groton-ct.gov/depts/finance/docs/TaxDeferment.pdf>.

THE TAX BILLS

The tax bills are in multiple parts. We require a copy with each payment to properly validate our records.

Tax Due Dates

All Motor Vehicle taxes are due in one installment on July 1, 2016.

Real Estate and Personal Property taxes **less than** \$100 are due in one installment on July 1, 2016.

Real Estate and Personal Property taxes of \$100 or more are due in *two unequal* installments. This is because the town and sewer district amounts, if over \$100, are paid in two equal installments due in July 2016 and January 2017, **but** the fire district portion is due in **one** installment in July 2016.

The final day to pay the July installment without penalty is August 1, 2016. The final day to pay the January installment without penalty is February 1, 2017.

REMEMBER

The Town does not send notices for the second installment. Please mark your calendar to pay on or before February 1, 2017!

Payment Locations

By mail: Please make your check payable to Tax Division Town of Groton and mail to:

TAX DIVISION TOWN OF GROTON

P.O. Box 981061

Boston, MA 02298-1061

You may pay several bills with a single check. A fee of \$20 will be charged for all checks returned by the Town's bank for any reason.

In person: The Tax Division office is open 8:30 a.m. to 4:30 p.m. Monday through Friday. You may pay with cash, check, or money order at the Tax Collector's office at:

Tax Division
Town of Groton
45 Fort Hill Road
Groton, CT

You may also pay in person ***during July and January only*** at Chelsea Groton Savings Bank (Groton and Mystic branches). **You do not have to be a bank customer in order to make your payment at the bank.**

You may pay several bills with a single check. A fee of \$20 will be charged for all checks returned by the Town's bank.

Credit Cards and Online Payments

You can pay your taxes online either from your checking or savings account or by credit card.

From your checking or savings account:

You can pay online via an electronic transfer from your checking or savings account at the Town's web site www.groton-ct.gov. Look for the credit card logos surrounding the "VIEW OR PAY A BILL" link on the right-hand side of the page. This site allows you to search for your bills by name and see your current balance(s) due. There is a fee of \$1.95 per transaction, but you can pay multiple bills in one transaction. Payment maximum dollar limits may apply.

You can also pay by electronic check through Official Payments by calling 1-800-272-9829 or via the internet at www.officialpayments.com. There is a \$3 fee per transaction. You will need our jurisdiction code of 1709, your billing information, and the amount due in order to complete the transaction.

By credit card:

As of August 3, 2015, the Tax Collector's office can no longer process Discover cards in the tax office. However, you may use any credit card (VISA, MasterCard, American Express, or Discover), by visiting the Town's web site at www.groton-ct.gov. Look for the credit card logos surrounding the "VIEW OR PAY A BILL" link on the right-hand side of the page. This site allows you to search for your bills by name and see your current balance(s) due. The credit card fee is 2.95% with a minimum of \$1.00.

You can also pay through Official Payments Corporation either on the internet at www.officialpayments.com or by phone at 1-800-272-9829. A convenience fee based on the type of transaction and amount of the payment will be charged. You will need our jurisdiction code of 1709, your billing information, and the amount due in order to complete the transaction.

Payment Receipts

When paying by mail, please send a stamped, self-addressed envelope along with your payment and return all copies of your bill. Please retain all records for income tax purposes. **No income tax information will be given over the phone.** Prior calendar year tax payments may also be found via the "VIEW OR PAY A BILL" link on the town's website at www.groton-ct.gov.

Delinquent Taxes

Taxes are considered delinquent if not paid within one month of the due date of the bill. Interest is assessed at the rate of 1.5% per month, or fraction thereof, from the due date of the bill (18% per annum). By law, we must apply payments to the oldest outstanding bill first, and interest must be paid before principal.

If the notation BACK TAXES ALSO DUE appears on your bill, please call the Tax Division at 441-6670 option #4. This notation means you have unpaid taxes for a prior taxing period and the prior bill will need to be paid before payment can be accepted on your current bill.

All unpaid motor vehicle taxes are reported to the Commissioner of Motor Vehicles as provided by law. New registrations and renewal of any registration cannot be obtained until all motor vehicle taxes are paid.

I did not receive a bill

If you did not receive a tax bill for property you own, contact the Tax Division at 441-6670 option #4. State Statute 12-130 states that failure to receive a bill does not invalidate the tax, interest, or fees.

REAL ESTATE

I received a bill for real estate I no longer own

Please notify us immediately if you receive a bill for property that has been transferred to another owner. In addition, please return the tax bill to the Tax Division along with the name and address of the new owner.

Escrow accounts for real estate

If you have an escrow account and the bill was sent to you instead of your mortgage company, please forward the bill to them without delay. If you no longer have an escrow account and you did not receive a bill, please call us immediately.

MOTOR VEHICLES

Vehicle values

The value of your motor vehicle is determined by using standard National Automobile Dealers Association price guidelines. If you believe your assessment is not accurate, you have the right to appeal to the Board of Assessment Appeals. For more information see the "**Motor Vehicle Assessment Information Pamphlet**" located on the Assessor's web page at www.groton-ct.gov/depts/finance/assessment.asp.

Military Personnel

Motor vehicles of active duty personnel and their spouses *may* be eligible for an exemption upon presenting an affidavit to the Assessor's office. See the link for "Military Members" on the Assessor's web page at www.groton-ct.gov/depts/finance/assessment.asp. Forms are also available at Base Legal.

Delinquent motor vehicle taxes

All unpaid motor vehicle taxes are reported to the Commissioner of Motor Vehicles as provided by law. New registrations and renewal of any registration cannot be obtained until all motor vehicle taxes are paid. Delinquent taxes must be paid in full by cash, bank check, money order or credit card for an immediate DMV clearance. Delinquent taxes and interest must be paid in full before payment on current taxes can be accepted.

I received a bill for a motor vehicle which I no longer own, but I transferred the registration plate to my new vehicle

If you transferred the registration plate to another vehicle, pay this bill in full. Next January you will receive a bill for the new vehicle, and it will contain a credit for the old vehicle you are paying on now.

I no longer own the motor vehicle and cancelled my registration

You may be entitled to a tax credit if you provide the Assessor's office with substantiating information. For more information see the "**Motor Vehicle Assessment Information Pamphlet**" located on the Assessor's web page at www.groton-ct.gov/depts/finance/assessment.asp.

I moved out of town or out of state and the motor vehicle is no longer in Groton

You are receiving a bill from Groton because the address on your Connecticut registration as of the assessment date (October 1, 2015) was a Groton address. However, if you were not a Groton resident **on the assessment date**, see the "**Motor Vehicle Assessment Information Pamphlet**" located on the Assessor's web page at www.groton-ct.gov/depts/finance/assessment.asp.

If you were a Groton resident on the assessment date and are still living in Connecticut, you should pay this bill. There is no proration between Connecticut towns. If you changed the address on your registration with the Department of Motor Vehicles at the time you moved, your next bill should come from your new town. If you have not changed your address, you should do so immediately as Connecticut law requires that address changes be made to the DMV within 48 hours of moving.

If you are no longer a Connecticut resident, you may be entitled to a credit if you provide the Assessor's office with substantiating information. See the "**Motor Vehicle Assessment Information Pamphlet**" located on the Assessor's web page at www.groton-ct.gov/depts/finance/assessment.asp.