



CROMWELL, CONNECTICUT

Frequently asked questions about taxes

The following has been prepared to provide answers to some of the question 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) 632-3442**.

Questions about **billings, tax balances due, amounts paid, delinquent taxes, interest charges and fees** should be directed to the **Tax Collector's Office at (860) 632-3445**. Please see the Town of Cromwell Website (www.cromwellct.com) for more information about our Town.

Q: What are the hours of the Tax Collector?

A: The Tax Collector's Office, located on the first floor of Cromwell Town Hall, 41 West Street, Cromwell, is open for business when Town Hall is open Monday through Friday, 8:30 AM – 4:00 PM; except on holidays (for information on holiday closings please see the Town Calendar posted on our website www.cromwellct.com). The Tax Collector's Office does not close for lunch.

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. For tax purposes: any **land or buildings** you own are considered *real estate*. Registered motorized or un-motorized vehicles, including **cars, trucks, trailers and motorcycles**, are considered *motor vehicles*. *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 taxed as *Personal Property* (not as a motor vehicle).

Q: What period of time does this bill cover?

A: Annual *Motor Vehicle* tax bills sent for July 2017 cover October 1, 2016 through September 30, 2017. *Supplemental Motor Vehicle* tax bills sent for January 1, 2018 are prorated based on the

month of ownership from October 2, 2016 through September 30, 2017. *Business Personal Property* tax bills are due in two installments (one if amount is \$100 or less). *Real Estate* tax bills are due in two installments. Both *Business Personal Property* and *Real Estate* taxes are sent for July 1, 2017 with two payments coupons (A & B) for both installments due July 1, 2017 and January 1, 2018. Please save both A & B coupons to remit with each tax installment due. Please note that no mailing is sent for the 2nd installment due for January 2018. Care should be taken to ensure Real Estate taxes are paid, particularly when a closing occurs within 60 days of a tax billing.

For questions concerning, *Business Personal Property* and *Real Estate*, **assessments** contact the Tax Assessor's Office at (860) 632-3442.

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 31.680 mills equates to \$31.68 in taxes per \$1000 of net assessed value.** The Town of Cromwell Board of Finance sets the Town's mill rate annually once the budget has passed (typically in May). The Cromwell Fire District Commission sets the Fire District mill rate as part of their budget process. Both Town and Fire District taxes are billed by the Cromwell Tax Collector's Office.

Q: Are there any property tax breaks available to the public?

A: Yes. Please contact the **Assessor's Office at (860)632-3442** for information and forms concerning property tax breaks or adjustments.

Q: If I have moved. What is my Tax Town (jurisdiction) for my Motor Vehicle?

A: Your tax town is your *town of residency as of October 1, 2016*. If you moved from Cromwell after October 1, 2016, but still reside in Connecticut, you will still pay *motor vehicle* taxes to Cromwell. Municipalities do not apportion *motor vehicle* tax bills for a portion of the tax year. If you registered the vehicle in another state, contact the Assessor's Office at (860) 632-3442. When 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 your vehicle registration(s)**. Forms and instruction for these are available on-line at the DMV website (www.ct.gov/dmv).

Q: What if I never received a tax bill?

A: Failure to have received a property tax bill, by law, does not exempt you from payment of all taxes, interest charges and applicable fees. If you do not receive a bill(s) that you are responsible for, call the Tax Collector's Office at (860) 632-3445 and request a copy.

Q: Do I need to save my receipts?

A: Yes. Save your property tax payment receipts for 15 years. You must retain your own payment information for purposes of claiming tax credits and filling out federal and state income tax forms.

The following questions should be referred to the **Assessor's Office at (860) 632-3442:**
Personal Property includes: real estate, motor vehicles registered or unregistered and business personal property.

- How is my personal property being assessed?
- Am I being improperly charged for a motor vehicle?
- I recently replaced a vehicle and still got a tax bill on the old vehicle. Do I still have to pay it?
- Could I be eligible for any personal property tax credits, exemptions or adjustments?

Department of Motor Vehicle (DMV) Registration Clearance on holds:

If you owe delinquent property taxes on any motor vehicle in your name, you may not renew any registrations at the DMV without paying your motor vehicle taxes first. **All past due motor vehicle taxes in your name must be paid in full.** By law, all old taxes must be paid before payment is accepted for the current taxes.

DMV hold clearances are not automatically generated upon receipt of payment. They are typically done in a mass file a minimum of once per month; otherwise releases must be requested directly to a Tax Office Employee. Clearance requests are only done during business hours.

Payment methods to obtain a DMV Registration Clearance:

- Certified Funds: Cash, Bank Check or Money Order Immediate Clearance
- Credit Card: In person or Online Payment: 4 Business Days to Clear
- Personal Check , E-Check or Debit Card Payment: 10 Business Days to Clear

Note: DMV did away with the stamp/paper clearances as of November 2015. DMV clearances are now processed online electronically by the Tax Office. There is no paper confirmation available.