

## TAXPAYERS' GUIDE TO ASSESSMENTS AND PROPERTY TAXES

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 Lebanon must be filed by the taxpayer, see the Assessor's web page: <https://www.lebanonct.gov/assessor/pages/personal-property>.

Motor vehicles of **active duty personnel** *may* be eligible for an exemption upon presenting an affidavit to the Assessor's office. Please contact the Assessor for more information here: <https://www.lebanonct.gov/assessor>.

### 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) 642-6141. The mill rate is the amount of tax paid per \$1,000 of net assessed value. 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 Board of Assessment Appeals page at: <https://www.lebanonct.gov/board-assessment-appeals>

### 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: <https://www.lebanonct.gov/assessor>.

## Tax Bills

The tax bills are in multiple parts. Please return corresponding portion of your bill with your payment to properly validate our records.

### Tax Due Dates:

- All Motor Vehicle taxes are due in one installment on July 1<sup>st</sup>.
- Real Estate taxes **less than \$100** are due in one installment on July 1<sup>st</sup>.
- Personal Property taxes **less than \$100** are due in one installment on July 1<sup>st</sup>.
- Real Estate and Personal Property taxes of **\$100 or more** are due in **two** installments. Due in July and January. The bills are sent end of June, we **DO NOT** rebill in January.

**REMEMBER:** The Town does not send notices for the second installment.  
Please **mark your calendar** to pay!

### How to make a payment:

The most convenient way to pay your tax bill is by mail. Please return the bottom portion of your bill with your payment and include the list number on your check. If you wish to have a receipt sent back to you, please include a self-addressed stamped envelope with your payment. We will not send a receipt if a self-addressed stamped envelope is not included. Do not send cash by mail. You can view and print your tax payments any time online at: <https://www.lebanonct.gov/tax-office> and click on Online Tax Payments.

### Payment Receipts:

When paying by mail and requesting a receipt, please send a stamped, self-addressed envelope along with your payment and return all copies of your bill to our local office located at:

TAX COLLECTOR TOWN OF LEBANON  
579 EXETER ROAD  
LEBANON, CT 06249

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: <https://www.lebanonct.gov/>.

To pay online visit the tax office's home page <https://www.lebanonct.gov/tax-office> and click on the "Online Tax Payments" Quick Link to the left. There is a convenience fee of approximately 2.95% (or \$2.95 minimum) when using a credit or debit card and a \$2.00 fee for e-checks.

You can also make your payment in person at the **Tax Office located at 579 Exeter Road**, Lebanon. Our normal business hours are Monday, Thursday, and Friday 8am – 4pm and Tuesday 8am – 6pm. The Town Hall is CLOSED on Wednesdays.

### Electronic Banking.

Your bank or credit union may offer electronic payment services for both one-time and recurring bills. It is convenient, but the timing of the payment is not the same as the withdrawal from your account. In the event the town does not receive the payment by the due date, your payment will be

considered late -- even if your bank charged your account on the due date. Please keep this in mind if you opt to have your payment routed electronically. Give yourself some lead time. Be aware that your account numbers change annually. To have your payment applied correctly, be sure to update these references accordingly.

#### Credit Cards and Online Payments:

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

#### From your Checking:

You can pay online via an electronic transfer from your checking at the Town's website at: <https://www.lebanonct.gov/>. This site allows you to search for your bills by name and see your current balance(s) due. There is a fee per transaction, but you can pay multiple bills in one transaction. Payment maximum dollar limits may apply.

#### By Credit Card:

You may pay by credit card (VISA, MasterCard, American Express, PayPal Credit) PayPal or Google Pay, by visiting the Town's web site at: <https://www.lebanonct.gov/>. You can also go to the Tax Collector Page under Departments and choose "ONLINE PAYMENTS". This site allows you to search for your bills by name/property location and see your current balance(s) due. The credit card fee is 2.95% with a minimum of \$2.95.

When paying **Motor Vehicle** delinquent taxes please allow 2-3 Business Days for DMV Clearance.

#### 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 Office at 860-642-7222. 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.

If you **did not receive a tax bill** for property you own, contact the Tax Office at 860-642-7222. 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 Office 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 Board of Assessment Appeals page at: <https://www.lebanonct.gov/board-assessment-appeals>

### 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 to receive a 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**" section of the Assessor's page: <https://www.lebanonct.gov/assessor/pages/motor-vehicles>

### I moved out of town or out of state and the motor vehicle is no longer in Lebanon:

You are receiving a bill from Lebanon because the address on your Connecticut registration as of the assessment date (October 1<sup>st</sup>) was a Lebanon address.

However, if you were not a Lebanon resident **on the assessment date of the corresponding Grand List year**, please refer to the "**Motor Vehicle**" section of the Assessor's page for instructions: <https://www.lebanonct.gov/assessor/pages/motor-vehicles>

If you were a Lebanon 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. Please refer to the "**Motor Vehicle**" section of the Assessor's page for instructions at <https://www.lebanonct.gov/assessor/pages/motor-vehicles>