



TAX COLLECTOR'S NOTICE: CITY OF NORWALK, CONNECTICUT

Notice is hereby given that TAXES on the grand list of October 1, 2017 are DUE AND PAYABLE on January 1, 2019. **The last day on which to pay without penalty is Friday, February 1, 2019.** Taxes are due at the following mill rates: 26.605 (Districts 1, 2, & 3); 26.662 (Dist. 4); 25.930 (Dist. 5); and 24.194 (District 6). Residential taxpayers not receiving garbage pickup in Districts 1-4 who make application to the Assessors Office for exemption pay less (subtract .732 from the rates above for Districts 1 - 4). Motor vehicles are taxed uniformly at 30.499 mills. The property tax rates are expressed in *mills*, or thousandths of a dollar. A tax rate (*mill rate*) of 30.499 mills equates to \$30.50 in taxes per \$1,000 of net assessed value.

Late payments will be subject to interest penalty at the rate of one and one half percent per month or fraction thereof, 18 percent per annum, from the due date of the tax, as required by Conn. Gen. Stat. 12-130, 145 and 146.

Payments received February 2, 2019 and later, including payments postmarked February 2, 2019 and later, are considered past due. Payments legibly postmarked by the U.S. Postal Service on or before February 1, 2019 are considered on time regardless of when received by the Tax Collector's Office. The minimum interest charge is \$2 on each tax bill. The returned check fee is \$20. The motor vehicle release fee is \$5 per name, per year. Motor vehicle express release fee for same day service is an additional \$20.

The **second installment** of dual installment real estate and personal property tax bills and sewer use charges in excess of \$100, is currently due. Also currently due are **supplemental** motor vehicle taxes for vehicles newly registered (first time registration) between October 2, 2017 and September 30, 2018. These bills are pro-rated to reflect the number of months the vehicle was taxable, expressed as a percentage of assessed value. The first installment of dual installment bills was due July 1, 2018 and was payable by August 1, 2018. Regular motor vehicle tax bills, and all bills less than \$100, were payable in a single installment in July, 2018.

As owners of property, taxpayers are responsible to see that taxes are paid when due. Failure to have received a bill does not exempt the taxpayer from payment of all taxes, and all interest charges and collection costs, as per Conn. Gen. Stat. 12-130 and 12-146. Interest is charged on all late payments. There are no exceptions.

Read your tax statement carefully. If your payment coupons bear a notation that your taxes are to be paid from an escrow account, IT IS YOUR RESPONSIBILITY to be certain your escrow agent is paying taxes on your behalf. If you DO NOT have an escrow account, it is YOUR RESPONSIBILITY TO MAKE TIMELY PAYMENT of your tax obligation, and to notify the tax collector's office that you do not have an escrow account.

When paying in person, please BRING YOUR BILLS WITH YOU. Bills may be paid at the Tax Collector's Office in the City Hall, 125 East Avenue, Norwalk, Monday through Friday, from 8:30 a.m. to

4:30 p.m. We do not close for lunch. City Hall will be closed on Tuesday, January 1 for New Year's Day, and on Monday, January 21, 2019 for Dr. Martin Luther King, Jr. Day.

When paying by mail: Write your list number(s) on the back of your check or money order, and make payable to TAX COLLECTOR, CITY OF NORWALK. Mail to: PO BOX 5530, SOUTH NORWALK, CT 06856. For return of receipts, enclose both payment coupons, AND a self-addressed, stamped envelope with your tax payment. Payments legibly postmarked by the U.S. Postal Service on or before FEBRUARY 1, 2019 are on time regardless of when they are received by the Tax Collector's Office. For your own benefit, obtain a 'receipt of mailing' from the U.S. Postal Service when mailing your payment if you choose to mail your payment close to the deadline.

Taxpayers may pay their taxes with their credit card, debit card, or ATM card in person, over the telephone, or over the internet. Visit www.norwalkct.org and click the "On Line Payments" link <http://www.norwalkct.org/245/Credit-Card-and-e-Check-Payments> , or call toll free 1-866- 974-8090. If you pay on line or by telephone with a card, you will pay an additional service fee of 2.5% to the service provider, Point and Pay. Taxpayers may pay current or delinquent taxes with their credit, debit or ATM card. The fee schedule can be verified on the web site, or by calling the number above. The fee is disclosed up front, and you have several chances to "back out" of the transaction. Please have your tax statement in front of you when using this service.

You may also pay on line using an "E Check" (electronic check) for a flat fee of \$1.50.. Visit www.norwalkct.org and click the "On Line Payments" link <http://www.norwalkct.org/245/Credit-Card-and-e-Check-Payments> for details. This is a convenient and secure payment method that also ensures your payment is timely received.

We also accept credit, debit and ATM cards for payment of taxes at the Tax Collector's Office window at City Hall. There will be an additional fee of 2.5% charged for using your credit card at the Tax Collector's Office window. This fee will be paid to the service provider, Point and Pay. VISA, MasterCard, American Express, and Discover Card are accepted. Debit cards and ATM cards are also accepted, and there is no additional fee charged for using an ATM or debit card. For taxpayers' convenience, there is an ATM located in the Tax Collector's Office lobby.

If you use your own financial institution's 'electronic bill pay' service: checks from your bank must be RECEIVED BY the last day to pay (February 1, 2019), or you will be charged interest. These checks are NOT postmarked by the U.S. Postal Service. Normally, the postmark controls, but if there is no postmark, timeliness depends solely upon the tax collector's RECEIPT of your payment. If you use your own bank's 'electronic bill pay' or 'pay by phone' services, please process your transaction before January 21, 2019, to ensure your payment reaches us on or before February 1, 2019. You use your own financial institution's 'electronic bill pay' and 'telephone banking' services for tax payments **at your own risk**, and are advised to read all the warnings that accompany such transactions with extreme care.

If you use electronic banking services, you are responsible for entering your payment information accurately and completely. Your payment may not being processed if you fail to provide accurate account numbers and other necessary information. If your payment cannot be processed due to your own error or omission, **you will be charged a \$20 return transaction fee**, as if you had a check returned unpaid. **If your payment is late as a result, you also will be charged interest.**

During the collection period (through February 1, 2019 only), for your convenience, you may pay your tax bill in person at one of 13 NORWALK bank branch offices. Do not pay your taxes at branches not listed. Banks will accept payment of the exact amount of either the first installment, or the total tax due, and you must bring both payment coupons with you. You will receive a receipt. You may pay your taxes at one of the banks whether or not you maintain an account at that bank, and there is no charge to you for using this service. Participating branch locations are: **Webster Bank:** 192

Westport Avenue and 402 Connecticut Avenue. **Patriot National Bank:** 16 River Street. **Norwalk Bank and Trust:** 605 West Avenue. **T D Bank:** 380 Main Avenue and 437 Westport Avenue. **Bankwell:** 370 Westport Avenue. **M & T Bank:** 596 Westport Avenue. **Fairfield County Bank:** 67 Wall Street; 26 Chestnut Hill Road; 121 New Canaan Avenue; 2 McKinley St., Rowayton; and 714 Post Road, Darien.

The Tax Collector's Office attempts to show all your past due accounts, if any, on your consolidated tax statement. All past due taxes must be paid in full before payment on current bills can be accepted. Any payment you remit will be applied to past due taxes and interest charges first. If real estate or personal property taxes or sewer use charges remain unpaid as of March 2019, tax liens will be applied in accordance with state statute. Real estate taxes and sewer use charges must be paid in full in order to receive clearance for a building permit from the City.

Tax bills were sent beginning December 12, 2018, and may not reflect very recent changes of ownership. Owners of real estate purchased since then who have not received a tax bill for their newly acquired property should contact the Tax Collector's Office at 203 854-7731. You may also look up your tax bill on line by clicking the "Tax Bill Lookup" link: <http://my.norwalkct.org/eTaxbill//> on the City's home page, www.norwalkct.org, and searching by property location.

If motor vehicle taxes remain unpaid, taxpayers will be unable to renew any vehicle registrations with the State of Connecticut Department of Motor Vehicles, per Conn. Gen. Stat. 14-33, and will be unable to obtain a beach / transfer station sticker (resident pass) until the motor vehicle taxes are paid. Past due motor vehicle taxes must be paid in full in cash, or by certified check, money order, credit card, debit card or ATM card in order to receive clearance for the DMV. If you pay with an 'E Check', you must provide proof your check has cleared your bank before receiving clearance. There is also a fee of \$5 per name, per year to receive a release / clearance for DMV. All outstanding vehicle taxes in the taxpayer's name, including taxes currently due but not yet delinquent, must be paid in full in order for a release to be issued.

All DMV clearances are processed electronically, online, overnight. Effective November 2015, the Connecticut DMV discontinued the use of the 'paper' vehicle clearance slip, and the tax collector's release stamp on vehicle registrations. The DMV no longer accepts either paper or stamped releases, and now processes clearances electronically, overnight.

Payments made in person today at the tax collector's office window are cleared with the DMV overnight. If you pay in person, you will be clear to register with DMV on the business day after the day you pay. If you pay online or over the telephone, you must allow at least two extra business days for processing your online payment and for our sending the update overnight to DMV. If you make your payment on line or by telephone today, the City's records will be updated with your payment information on the following business day. Then, the City will perform the overnight clearance process with the DMV, and you will be cleared with DMV the morning of the business day **after** the City processes your payment. This means you will not be cleared to register with DMV until TWO BUSINESS DAYS AFTER you make payment, if you pay through the online or telephone service. If you request immediate clearance, and we are able to access the DMV on line system at that time, we will process the clearance immediately for an additional \$20 express clearance fee. The best way to avoid problems with compliance at the DMV is to pay your motor vehicle taxes on time, before they are late.

Anyone who is being improperly billed for a motor vehicle that was sold, destroyed, stolen, or removed from Connecticut should contact the Assessor's Office at (203) 854-7887, or visit the Assessor's home page to see what is required for proof. The Assessor's office is responsible for issuing credits and removing items from the list of taxable property. Taxpayers must apply for motor vehicle tax credits within a limited time. Documentation may also be faxed to (203) 854-7986.

The Connecticut Department of Motor Vehicles is still experiencing problems with the way some motor vehicles are coded for municipal property tax purposes. IF YOU RECEIVE A TAX BILL FROM A TOWN THAT YOU DID NOT RESIDE IN OR GARAGE YOUR VEHICLE IN AS OF OCTOBER 1, 2017, then you must contact the Tax Assessor of that town to request that the vehicle be transferred to the correct town for proper and timely taxation. If your vehicle registration is due to expire within 60 days, or if your registration has already expired, and you have not received a renewal notification from DMV, you must contact the DMV. They may have an incorrect address for you. If you are being reported with a 'tax compliance' or other compliance issue by a town you have never lived in or garaged a vehicle in, then you must contact the town that is reporting the compliance issue for resolution.

The Department of Motor Vehicles encourages customers to use their online system instead of going in person to the branches. You can avoid the inconvenience of waiting at the branches by transacting business on line with DMV. Please visit: www.ct.gov/dmv/online for the following: Registration renewals; plate cancellations; verifying your renewal status after paying back taxes; and more.

If business personal property taxes remain unpaid, the Tax Collector will execute a levy against your business property, goods and chattels, in accordance with state statute, and may file a Uniform Commercial Code (U.C.C.) lien with the Secretary of the State's office. Also, you will not be re-issued a health permit by the Health Department until your taxes are paid.

Questions regarding assessments, exemptions, or improper motor vehicle tax billings should be directed to the Assessors at (203) 854-7887.

If you do not receive a tax bill you are supposed to pay, or if you have questions about the bill you received, please call the Tax Collector's Office at (203) 854-7731, or fax your correspondence to (203) 854-7770. You may also look up your tax bill on line by clicking the "Tax Bill Lookup" link <http://my.norwalkct.org/eTaxbill//> on the City of Norwalk website, www.norwalkct.org.

As the owner of taxable property, YOU are responsible for timely payment of all your taxes. State law explicitly places this burden upon you. This is so whether or not you receive a tax bill. You WILL be responsible for interest charges if you pay late, regardless of the reason.

The Tax Collector's Office does NOT waive interest charges under ANY circumstances. If you do not receive a bill for which you are responsible, contact the Tax Collector's Office before the last day to pay, or look up your tax bill online. You may look up your taxes by name, property location, parcel ID number, or customer ID number. You may also wish to visit the City's website, www.norwalkct.org, and go to the tax collector's home page, www.norwalkct.org/225/Tax-Collector. You can download a flyer with answers to frequently asked questions about taxes, assessments, revenues, expenditures, tax relief programs, and other information about city government.

Thank you for allowing our office to be of service to you, and for your cooperation with our tax collection efforts.

Lisa Biagiarelli, CCMC, Esq., Tax Collector
December 26, 2018