

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

A: *The most convenient way is on line by E Check, or with your credit card.* Call **1 (203) 318-9523** or visit the tax collector's home page at www.norwalkct.org. Please have your bill in front of you, and refer to the question and answer about paying online (herein).

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 lower portion of your tax 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 do not include a self-addressed, stamped envelope.

Q: What happens if I pay late?

A: *Taxes are due on July 1, payable by August 1, 2022; and January 1, 2023, payable by February 1, 2023.* 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, and sewer use charges in the amount of \$100 or more, and motor vehicle taxes in full, are due by August 1.

Past due payments are subject to interest at the rate of one and one half percent per month from the due date of the tax (July 1 or Jan. 1), as required by state law. Payments received after the last day to pay, including payments postmarked after that date, are past due, and will incur 3% interest, representing two months' delinquency (July & August). Payments legibly postmarked on or before August 1 (first half) or February 1 (second half) are considered timely regardless of when they are received. The city is required by law to accept a legible U.S. Postal Service 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 (203) 854-7731 and request a copy, or go to www.norwalkct.org, and click on the 'E Tax Bill Lookup' feature to view your bill on line, or print a duplicate copy.

Q: Could I be eligible for any exemptions?

A: 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, or if you think you qualify, contact the Assessors Office at (203) 854-7887. 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 (203) 854-7887, or by fax at (203) 854-7986. **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 Norwalk or moved from Connecticut.*

If any of these situations applies to you, you may be entitled to a *credit*. Contact the Assessors regarding the acceptable forms of proof. **Two forms of written proof are required, and you must apply 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: **It depends. 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 2022, payable by Feb. 1, 2023,* for the new vehicle. This bill will reflect a credit for the amount you pay in July 2022, 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 2022.**

If you obtained **new license plates** for the new vehicle, OR if you got rid of the vehicle and **DID NOT REPLACE IT, you must apply** for a credit. Contact the Assessors Office at (203) 854-7887, or by fax at (203) 854-7986. You will still owe at least part of this bill.

Q: I have moved. Where do I owe vehicle taxes ?

A: Your tax town is your *town of residency as of October 1, 2021.* If you moved from Norwalk after October 1, 2021, but still resided in Connecticut, this year you will still pay vehicle taxes to Norwalk. Municipalities 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 newly registered a motor vehicle after October 1, 2021 (first time registration), you will receive a pro-rated tax bill in December 2022, payable by February 1, 2023. This "supplemental" bill will reflect the time from the month the vehicle was first registered, through September 2022, only.

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

A: Your Consolidated Tax Statement should bear the notation, "Escrow Account" in the far right column. If your bill

is to be paid from an escrow account, but your bill does not indicate "escrow," call the Tax Collector's Office immediately at (203) 854-7731. If time is of the essence, please make a copy of your 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 included with your mortgage payment information. Then, notify the Tax Collector's Office. **Your escrow agent is still responsible for paying on time,** even if our records are incorrect concerning your escrow status.

Q: My bill says, "Escrow Account," but I don't have one! What should I do?

A: If the notation "Escrow Account" appears in the far right column of your tax statement, our records indicate that your real estate taxes are to be paid by a mortgage institution. If this is not correct, contact the Tax Collector's Office at (203) 854-7731 or by fax at (203) 854-7770. **You are responsible for paying your bill on time,** even if our records are incorrect concerning your escrow status.

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

A: The property tax bills due in July 2022 may not reflect ownership changes recorded recently. If you recently purchased property in Norwalk, and have not received a real estate tax bill, call the Tax Collector's Office immediately at (203) 854-7731, or fax to (203) 854-7770, to request a copy. Or go to www.norwalkct.org and click the 'E Tax Bill Lookup' feature to look your bill up on line. You can search by name or by address. Check with the Assessors' Office to ensure their records have been updated. **Payment must be made by August 1, 2022, whether or not a bill has been received!** If you recently sold property in Norwalk, and are still receiving a tax bill for the property, check with your closing attorney, but it's likely the new owner, not you, is responsible for paying it.

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 property taxes first. **All past due taxes in your name must be paid in full by cash, cashier's check, money order, MasterCard, VISA, debit card, or ATM card** for clearance. **There is also a fee of \$5 per name, per year for vehicle clearance).**

All DMV clearances are now processed online electronically overnight. So, if you pay your back taxes today, your clearance will be processed overnight, and you will be clear to register on the business day after that - two days after you paid. Express clearance for same day DMV transactions can be obtained by paying additional Express Clearance fee of \$20.

Q: May I pay my taxes online ?

A: **Yes.** Taxpayers may pay their property taxes on line by **E Check (ACH payment) or with a credit card, debit card or ATM card** by visiting the web site www.norwalkct.org, and going to the "On Line Payments" link or to the tax collector's home page. Payment may also be made by calling **1 (203) 318-9523**. The call is toll free. The fee for using an E Check is **\$1.25**. For credit, debit or ATM cards, an additional **service fee of 2.75% is charged, either online, or by telephone.** Taxpayers using this service may pay current or delinquent taxes. Please have your bill in front of you when using this service. Taxpayers may pay by credit card, debit card, or ATM card in person at the Tax Collector's Office window at City Hall. There is no charge for debit or ATM card payments made at City Hall, but **there is still a 2.75% service fee added** for credit card payments made in person at city hall.

Q: May I pay my taxes at my local bank?

A: **Yes! During the collection period only (through the last day to pay),** taxpayers may pay their tax bills at 10 Norwalk branch offices of the following banks: **Bankwell; Webster Bank; Patriot Bank; Norwalk Bank & Trust; M & T Bank; and Fairfield County Bank.**

You do not have to be a customer of the bank in order to pay there! Bring the entire lower portion of your bill (both payment coupons) and your payment. You must pay the first installment, or the total annual tax, as shown on your payment coupons. Partial payments will not be accepted. **The bank will receipt your portion of the bill at time of payment.** The remaining portion is forwarded to the Tax Collector's Office, where your account is updated.

Norwalk Bank & Trust – 605 West Avenue

M & T Bank – 596 Westport Avenue

Bankwell - 370 Westport Avenue

Webster Bank - 402 Connecticut Avenue

Patriot National Bank - 16 River Street

**Fairfield County Bank - 67 Wall Street;
121 New Canaan Avenue; 26 Chestnut Hill Road;
2 McKinley St., Rowayton; 714 Post Rd, Darien**

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 may receive, such as a blindness exemption.*

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For more information, visit www.norwalkct.org

Q: My Consolidated Tax Statement shows I am being charged interest and other fees. 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 (203) 854-7731 with questions. We try to list all delinquent taxes owed on your Consolidated Tax Statement. 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 breaks for senior citizens?

A: **Yes.** If you or your spouse are age 65 or older, permanently reside in Norwalk (legal residence), either own your own home or rent, and meet certain income restrictions, you may be eligible for one or more forms of city and / or state authorized property tax credits and / or tax deferral. For information about these programs, please contact the Assessor's Office at (203) 854-7887. You may also inquire in person at the Assessor's Office at City Hall, or download a flyer about senior tax relief from the tax collector's home page. We encourage any taxpayer with questions about eligibility to reach out, and for all taxpayers to apply for any tax relief or benefit programs to which they may be entitled.

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 Collector's 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, and a fee is charged for research. You can look up your own payment history (five years) online by clicking the 'E Tax Bill Lookup' feature at www.norwalkct.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: What period of time does this tax bill cover?

A: *Motor vehicle and personal property* tax bills sent in July 2022 and January 2023 cover from October 1, 2021 through September 30, 2022. 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 are by the *attorneys* handling the closing of the property. **Care should be taken to ensure taxes are paid,** particularly when a closing occurs within 60 days of a tax billing.



FREQUENTLY ASKED QUESTIONS ABOUT 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 **Assessors Office** at (203) 854-7887, or fax (203) 854-7986. Questions about **billings, tax balances due, amounts paid, delinquent taxes, and interest charged** should be directed to the **Tax Collector's Office**, tel. (203) 854-7731, or fax (203) 854-7770. 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 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 30.467 mills equates to \$30.47 in taxes per \$1,000 of net assessed value.** The City of Norwalk's Board of Estimate and Taxation sets the mill rates annually in May as part of the municipal budget process. There are separate taxing districts within the City of Norwalk. Mill rates for FYE 2023 are as follows: 24.5445 (Districts 1,2 & 3); 24.6924 (Dist. 4); 24.5735 (Dist. 5); and 22.9349 (Dist. 6). Residential taxpayers not receiving garbage pickup in Districts 1–4 who make application to the Assessor's Office pay less (subtract 0.1189 from rates above). All motor vehicles in Norwalk are taxed at 30.467 mills.

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

A: The Tax Collector's Office, located on the first floor of Norwalk City Hall, 125 East Avenue, Norwalk, is open **Monday through Friday, 8:30 am. – 4:00 pm.** The office does not close for lunch. City Hall re opened completely (post COVID 19) in May 2021. Please enter through the main entrance, and proceed to the security station.