

TAX COLLECTION

Jodi DeMaio, CTC

Aretha Dolphy, Deputy CTC

What is a Tax Collector?

- Duties required by NJ State Statute:
 - Calculating the amount of taxes due for each property by taking the Assessed Value/100 x Tax Rate. The tax rate is the same for everyone in the City.
 - Issuances of bills
 - Receiving and accounting for payments
 - Assisting in Tax Deductions
 - Enforcing timely payments by applying interest, tax liens, and tax sale.

Quarterly Due Dates

- 1st quarter is due February 1st
 - 2nd quarter is due May 1st
 - 3rd quarter is due August 1st
 - 4th quarter is due November 1st
- There is always a 10 day grace period. After the 10th interest will be charged back to the original due date.

HOURS OF THE TAX OFFICE

- Office is open Monday – Friday from 9am to 5pm
- The Tax Collector's Office is always open the first Monday of the tax quarter until 8pm.

Upcoming Late Nights will be :

- May 6, 2019
- August 5, 2019
- November 4, 2019

HOW CAN I PAY MY TAXES?

- Acceptable forms of payment are cash or check.
- We cannot accept 3rd party checks. The check must be made out to the City of Englewood.
- After November 10th of each year certified funds are required for payment.
 - Examples are cash, money order, or cashier's check

If you would like a receipt for your payment you can bring the bill in and we will record the payment on the back. If not your cancelled check would be your receipt.

Tax Deductions

- Deductions that you can apply for in the Office
 - Senior Citizen Deduction - Over the age of 65 of the pre tax year and have an income less than \$10,000 not including Social Security
 - Veteran Deduction – served in an active time of War listed on the application and honorably discharged
 - Disabled Citizen – permanently and totally disabled as of December 31 of the pre tax year
 - All deductions are \$250 off your tax bill each year you remain eligible after you apply.



Senior Freeze

Property Tax Reimbursement

- You were age 65 or older on December 31, 2017, or, if under age 65, you were receiving Social Security disability payments on December 31, 2017, and also on December 31, 2018; *and*
- You have lived in New Jersey continuously since December 31, 2007, or earlier, as either a homeowner or a renter; *and*
- You have owned and lived in your home or have leased a site in a mobile home park for a manufactured or mobile home that you have owned since December 31, 2014, or earlier; *and*
- You paid all 2017 property taxes by June 1, 2018, and all property taxes by June 1, 2019; *and*
- Your annual income did not exceed \$87,268 in 2017 and \$89,013 in 2018.

For more information you can call 1-800-882-6597
or online at

www.state.nj.us/treasury/taxation/ptr/index.shtml

Delinquent Taxes

- Interest will be charged if the payment is received after the 10th of the month when taxes are due.
 - The first \$1500 of the delinquency the interest rate is 8% per annum.
 - Any amount over the \$1500 delinquency will be charged at an interest rate of 18% per annum.
 - After the November 1st grace period the delinquency will be subject to Tax Sale.
 - If the amount of the delinquency on a property exceeds \$10,000 at the end of the year, a 6% year end penalty will be charged.

What is a Tax Sale?

- A Tax Sale is the sale of delinquent taxes or other municipal charges to a 3rd party and a lien is placed against the property in the amount of the delinquent charges.
- Once the Tax Sale process has started only certified funds can be accepted for payment (Cash, Money Order, or Cashier's Check)

Why do we have a Tax Sale?

- NJ Law **requires** all 566 Municipalities to hold at least one Tax Sale per year, if the Municipality has delinquent taxes and/or municipal charges.
- At the Tax Sale, title to the delinquent property itself is not sold. What is sold is a Tax Sale Certificate.
- The Lien Holder pays the delinquency to the City of Englewood and then a lien (the Tax Sale Certificate) is placed against the property for that amount. Therefore at the end of the fiscal year the City does not carry over the delinquency.

Accelerated vs. Standard Sale

- An Accelerated Tax Sale is when the process begins as of the 11th day of the 11th month (November 11th) of the CURRENT year and the sale must be completed by the end of the CURRENT year.
- A Standard Tax Sale is held in the year following the close of the year and the delinquent charges subject to sale are for the prior year.

Accelerated Tax Sale

- The City of Englewood conducts an Accelerated Tax Sale.
 - Any delinquencies after November 10th are subject to the Tax Sale.
 - At that time only certified funds will be accepted.
 - As per N.J.S.A.54:5-26, the delinquent properties will be listed online for 4 weeks preceding the Tax Sale.
 - Payment can be made anytime prior to the Tax Sale which would eliminate further proceedings.

What if a property goes to Sale?

- Once delinquent taxes are sold at the Tax Sale, a lien is placed against that property for the amount of the delinquency.
- A Tax Payer can redeem the lien at any time by contacting the Tax Office in writing. A lien must be paid in full as we cannot accept partial payments.
- If the lien is not redeemed within two years the Lien Holder can start the foreclosure process.
- Any delinquencies that are not paid after the lien is sold, the Lien Holder can pay off the delinquency to the City, and that amount will accrue to the lien.

QUESTIONS?

You may contact the Tax Collector's Office at any time
Monday – Friday from 9am – 5pm.

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Email - jdemaio@cityofenglewood.org

