

## Town of Cortlandt

MARY E. BREINING  
Receiver of Taxes

## Real Property Tax Law



Tel: 914 734 1030

### Collection Schedule:

April 1 to 30 — Town and County

September 1 to 30 — School (first half)

January 1 to 31— School (second half)

### Office Hours:

Monday to Friday — 8:30 to 4:00

(Office is open the last Saturday in  
April and September — 9:00 to noon)



### TOWN OF CORTLANDT

Mary E. Breining  
Receiver of Taxes  
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### Message from the Receiver:

As the Receiver it has been important to provide you with first-rate customer service as well as up-to-date cost effective office practices.



Mary E. Breining

My commitment to public accessibility has provided numerous opportunities to work directly with many of you by problem-solving, assisting with issues associated with the ever changing network of financial institutions, or just providing clarification on a tax related matter.

Over the years collection services have been upgraded and expanded to offer the taxpayer additional payment options. Since 2007 taxpayers have the choice of paying their taxes via the internet; whether it be by ACH bank check or by credit card. A recently added convenience is the availability of payment receipts and reminder notices via the internet which has allowed a reduction in the costs associated with collection.

I am grateful for your support and welcome suggestions regarding tax collection.

It is truly an honor to serve the Cortlandt community and I look forward to working with you in the future. .

### What is Property Tax?

The real property tax is a tax based on the value of real property. Counties, cities, towns, villages, and school districts, each raise money through the real property tax. The money funds schools, pays for police and fire protection, maintains roads, and funds other municipal services enjoyed by residents.



### What determines the Tax Rate?

The tax rate is determined by the amount of the tax levy. There are several steps involved in determining the tax levy. First, the taxing jurisdiction (a school district, town, county, etc.) develops and adopts a budget. Revenue from all sources other than property tax (State aid, sales tax, revenue, user fees, etc.) is determined. These revenues are subtracted from the original budget and remainder becomes the tax levy. It is the amount of the tax levy that is raised through the property tax.

# REAL PROPERTY TAX

## What determines the amount of a property tax bill?



The amount of a particular property's tax bill is determined by two things: the property's taxable assessment and the tax rates of the taxing jurisdictions in which the property is located. The tax rate is determined by the amount of the tax levy to be raised from all, or part, of an assessing unit, and the unit's taxable assessed value.

## What is Assessment?

A property's assessment is a percentage of its market value. Market value is how much a property would sell for under normal conditions. Assessments are determined by the assessor, an appointed local official who independently estimates the value of real property in an assessing unit. The taxable assessment is the total assessment less any applicable property tax exemptions.

## How is my bill figured?

Real property tax is based on the value of the property. Therefore two owners of real property of equal value should pay the same amount in property taxes.

The tax rate is determined by dividing the total amount of money that has to be raised from the property tax (the tax levy) by the taxable assessed value of the taxable real property in a municipality.

The tax bill is a computation of the property owner's assessment multiplied by the tax rate per 1,000.



## What makes my bill change?

Tax bills change for one or more of the following reasons: bigger budgets are adopted, revenue from sources other than property tax shrinks, the taxable assessment value of the assessing unit changes, or the tax levy is apportioned differently.

## I never received my tax bill or received it late, do I still have to pay penalty?

Yes, the failure to mail a statement or the failure of a property owner to receive a statement will not affect the validity of the taxes or interest prescribed by law (NYS RPL, sec 922).

## If I mail my tax payment on the due date do I have to pay penalty?

If taxes are not received until after the due date, they are not paid until after the due date unless they fall squarely within the provisions of section 925 of the Real Property Tax Law (regarding the provision of a valid United States postmark) and penalty must be added and collected and no town employee or official can waive the penalty (op. State Compt. 68-626).

## What if the due date falls on a weekend?

If the due date falls on a Saturday, Sunday, or public holiday, payments may be made on the following business day without additional charge

(State Compt. 67-566).

## Can penalty be waived?

No, neither the Receiver of Taxes nor any other official have legal authority to waive statutory penalty charges. These are fixed by the Real Property Tax Law.

## Can I pre-pay my taxes?

No, the tax warrant constitutes the mantle of authority for the collecting officer to receive the taxes. Therefore, the warrant must be regarded as the instrument that empowers the collecting officer to begin the collection duties with respect to real



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