Collection Schedule:

April 1st to 30th -Town and County Taxes September 1st to 30th - School Taxes, (first half) January 1st to 31st - School Taxes, (second half)

On-line payments are available at: https://www.townofcortlandt.com/tax

Office Hours:

Monday to Friday — 8:30 AM to 4:00 PM

(Office is open the last Saturday in April and September — 9:00 AM to 12:00 PM)

There is a Drop Box located in the courtyard for after hours. No cash is accepted.



TOWN OF CORTLANDT

Debra A. Carter Receiver of Taxes One Heady Street Cortlandt Manor, NY 10567

Phone: 914-734-1030 Fax: 914-734-1096 E-mail: debrac@townofcortlandt.com

Town of Cortlandt

Debra A. Carter Receiver of Taxes

Real Property Tax Law



One Heady Street Cortlandt Manor, NY 10567

> Phone: (914) 734-1030 Fax: (914) 734-1096

Message from the Receiver:

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

My commitment to remain fully accessible to the public is rock solid. Over the years there have been 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 tax related matters.

The collection services have been upgraded and expanded to offer the taxpayers the convenience of paying taxes on the Receiver of Taxes website:

https://www.townofcortandt.com/tax

Here you can also register your email to receive bills, payment receipts, and reminder notices for your convenience. 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.



Debra A. Carter Receiver of Taxes

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 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.

REAL PROPERTY TAX

How is my bill calculated?

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



What kind of property is assessed?

Every parcel of real property in an assessing unit, no matter how big or how small, is assessed.

Real property is defined as land and any permanent structures attached to it. Though all real property in an assessing unit is assessed, not all of it is taxable. Some, such as religious or government owned property are completely exempt from paying property taxes. Others are partially exempt, such as veterans who qualify for an exemption on part of the property tax on their homes. For other exemptions please contact the Assessor's Office at (914) 734-1040.

What is an 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 or real property in an assessing unit. The taxable assessment is the total assessment less any applicable property tax exemptions.

What determines the tax rate?

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.

What would cause my bill to 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 a penalty?

Yes. It is the homeowners responsibility to pay their taxes on time. Please refer to the collection schedule. If you have not received your bill you may contact our office or view it online at:

https//www.townofcortlandt.com/tax

Here you may also register your email to receive bills, receipts, and reminders.

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

No, as long as there is an official U.S. postmark on or before the due date it is considered on time. Keep in mind the day you put your payment in the mailbox may NOT be the same date that it gets postmarked. Therefore, we suggest you witness the postmark.

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 per New York State law.

Can a penalty be waived?

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

Can I pre-pay my taxes?

No. Until the Tax Receiver receives a tax warrant we do not have the legal authority to collect taxes nor do we know what the taxes will be or how much each taxpayer will owe.



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