

## PROPERTY TAX – FREQUENTLY ASKED QUESTIONS (For 2015A)

### **Q: Where can I pay my bill? Can I pay with a credit card?**

A: County and School property tax bills can be paid by mail using the return envelope that comes with the bills, or in person at the Government Center, 87 Reads Way, in New Castle.

Residents can also pay with their Discover Card by calling 323-2600. Discover Card fees vary based on the amount of the bill. They are:

<u>Dollar amount of transaction</u>	<u>Surcharge fee</u>
\$0.00 - \$100.00	\$1.00
\$100.01 - \$500.00	\$3.00
\$500.01 - \$1,000.00	\$8.00
\$1,000.01 - \$2,000.00	\$15.00
\$2,000.01 - OVER	\$25.00

Other major credit cards are accepted through Paymentus, which charges users a transaction fee based on the amount of the bill (Fees are 2.5% of the total transaction). Paymentus can be reached by calling 1-877-225-7351 or via the internet at the county's website [www.nccde.org](http://www.nccde.org) [Click on the "Pay Tax Bill Using a Credit Card" quick link].

### **Q: What time period does the bill cover?**

A: The bill covers the fiscal year beginning July 1 and ending June 30. For example, bills for FY2016, (mailed on 7/23/2015) cover the twelve-month period ending June 30, 2016. However, your bill may also include a "Prior Account Balance" if any portion of your balance is unpaid from a previous year.

### **Q: Does my bill have to be paid in total by the due date? (For 2015-2016, the due date is 09/30/2015)**

A: Yes. Any balance that remains on your account as of the following business day (For 2015-2016, 10/1/2015), will be subject to a 6% penalty, and a 1% penalty each month thereafter.

### **Q: How does the assessment relate to the value of the property?**

A: Assessment value reflects the market value of your property in 1983 – the last time property values were assessed Countywide. The current value of a property may be higher or lower.

### **Q: My mortgage company holds escrow to pay my taxes, why didn't I receive a bill?**

A: If a customer's mortgage company requests their tax bill, they receive the billing information directly from the County. The customer may get their tax information and a printable billing statement from the County's web site, [www.nccde.org](http://www.nccde.org).

## FREQUENTLY ASKED QUESTIONS (For 2015A)

### **Q: I paid off my mortgage. What happens to my tax bill now?**

A: Mortgage companies must request bills annually. Any tax bills not requested will be sent directly to the property owner.

### **Q: How do I change my mailing address on the County's records?**

A: A change of address form appears on the back of all bills. You may also send the change in writing to the New Castle County Treasury Division by mail at 87 Reads Way, New Castle, DE 19720 or by fax at (302)395-5110. You may also complete the "Billing Address Change Form" on the county's web site, [www.nccde.org](http://www.nccde.org)

### **Q: I sold my property. Why did I receive a bill?**

A: If you receive a tax bill for property that you no longer own, there could be a problem with the transfer, or the deed may not be recorded yet. You may call New Castle County Treasury at (302)323-2600 for assistance.

### **Q: How do I qualify for an exemption if I am 65 years old, or disabled?**

A: In order to receive an exemption, you must submit an application to the County's Assessment Division by June 1. For more information, or to obtain an application, contact Assessment at (302)395-5520.

### **Q: How do I apply for the Delaware Senior School Property Tax Credit?**

A: Note: this credit for homeowners over 65 years old is separate from the exemption mentioned in the previous question. Separate applications must be filed for each, and there are different deadlines. You must submit an application for the credit together with required documentation to New Castle County's Treasury Division by April 30, and you must meet certain qualifications which are described in the application form. You may obtain an application form from NCC's website or the State of Delaware's website. You may also obtain an application form or more information by calling NCC Treasury at (302) 323-2600.

### **Q: What is my responsibility for a lost, misplaced or undelivered bill?**

A: All property owners are responsible for paying their tax bills by September 30. In the future, if you do not receive your property tax bills by August 10, call the billing office at (302)323-2600. Lost, misplaced or undelivered bills will not excuse a late payment – penalties will be assessed.

### **Q: Why is the due date on my bill 08/31/2015 when the 2015-2016 taxes are not due until 09/30/2015?**

A: Your bill will only have the due date of August 31, if your account has a delinquent balance. This "Due Date", is the date by which any delinquent balance (shown in the "Prior Balance" fields) and any penalty (shown in the "Penalty" fields) must be paid in order to avoid further penalty. The 2015-2016 taxes (shown in the "Total Current Tax" fields) don't need to be paid by August 31; they can be paid without penalty by September 30.