FAQs REGARDING YOUR REAL ESTATE TAX BILLS

No one likes to pay taxes, but as long as our current system of property taxation is in place, it's important to understand everything about it so that the taxpayer never pays more than is owed. Several times a day, the Treasurer's Office receives phone calls from taxpayers who have questions regarding their real estate tax bills. Here are a few of the questions that are frequently asked:

 How many real estate tax bills will I receive? There are two bills attached to your property. The combined county/municipal bill is mailed on February 1. This bill also includes a library tax and may include other supplemental charges such as hydrant, fire protection and street light assessments. The real estate tax bill issued by the school district is mailed on July 1.

*If you live in the City of Harrisburg, you will also receive a separate bill from the City mailed the end of January – that bill is paid to the City Treasurer.

- 2. When are these bills due? The total tax due is referred to as the "flat" amount. When the <u>county real estate bill</u> is paid in February or March, the flat amount is discounted by two percent. The flat amount is due in April and May. A 5% penalty is added to the flat amount if the bill is paid in June and July; a 10% penalty is added to the flat amount if the bill is paid in August through December. <u>School district bills</u> paid in July and August also receive a 2% discount. The flat amount is due in September and October and a 10% penalty is added to payments made in November and December.
- 3. Can I pay my real estate taxes in installments? The <u>county/municipal bill</u> cannot be paid in installments. The <u>school real estate tax bill</u> contains coupons for those who wish to make installments, along with detailed instructions. Act 1 of 2006 requires school districts to accept a minimum of three installment payments from taxpayers. In order to take advantage of the installment feature, the first installment must be made on or before August 31. Installments are paid at the flat amount.
- 4. Which bill contains the Homestead Tax Exclusion? The Homestead Exclusion is applied to the school real estate tax bill. The amount of the tax reduction appears on the front of the bill.
- 5. Is there any property tax relief for senior citizens? At the present time, the only relief available to senior citizens is the Property Tax Rebate. To be eligible for the property tax rebate, a claimant or claimant's spouse must be at least 65 years old; or a widow or

widower at least 50 years old during the tax year; or permanently disabled and at least 18 years old. In addition, claimants must meet the household income requirements. To receive additional information, visit <u>http://www.revenue.pa.gov</u> or contact your local state representative.

- 6. Is there any property tax relief for disabled veterans? Tax relief is available for a veteran that has a total or 100% permanent service-connected disability rating by the U.S. Department of Veterans Affairs or as the result of military service the veteran is blind or paraplegic or has sustained the loss of two or more limbs, and meets the financial criteria. Upon the death of a qualified veteran, tax exemption may pass on to the unmarried surviving spouse if financial need can be shown. Please contact the Dauphin County Veterans Affairs office for more information at 717-780-6357.
- 7. If my taxes are escrowed by my mortgage company, how can I verify they have been paid? Every homeowner whose taxes are escrowed should closely examine the escrow statement provided by the mortgage company to verify that all taxes due have been paid and, also, that the escrow company has not paid more taxes than are due. Taxpayers may also verify payment of county taxes at <u>www.dauphinpropertyinfo.org</u>.
- 8. If I pay off my mortgage, must I notify the taxing districts? In Dauphin County, you do not need to notify Tax Assessment when you transfer or satisfy your mortgage. Mortgage companies annually request copies of bills for which they are responsible to pay. Once the mortgage is satisfied, the mortgagor will no longer request a bill for your property and the original bill will be mailed to the address on file for the property owner. Occasionally, tax bills are mailed and mortgages are paid off simultaneously. In these instances, it is best to consult with your mortgage company and your tax collector before making a tax payment to avoid any over or underpayment.
- 9. What if I do not receive my tax bills in the mail? Every property owner is responsible to ensure that their real estate taxes are paid. Failure to receive a tax bill does not relieve the property owner from making the payments. If you have not received your county/municipal bill by the first week of February, or your school district real estate tax bill by the first week of July, call your local tax collector or the county treasurer to request a copy of the bill. The County Treasurer can be reached at (717) 780-6550 or treasurer@dauphincounty.gov and a directory of local tax collectors is available on the county website at www.dauphincounty.gov; search word "tax collector."