

PROPERTY TAX – FREQUENTLY ASKED QUESTIONS (2020)

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. Bills can also be paid *with no extra fee* using a major credit card through Paymentus. This service can be used by calling 1-877-225-7351 or by using their secure payment portal which can be accessed by going through New Castle County's website: www.NCCDE.org and then clicking "Online Tax and Sewer Payments".

As we work to keep all employees and residents safe during the pandemic, the building located at 87 Reads Way, New Castle, DE 19720 is currently closed to the public. However, if you wish to pay your bill in person, you can drop a check or money order into the after-hours drop box located outside the front doors of the building.

Q: What time period does the bill cover?

A: Bills traditionally cover the current fiscal year (for example, bills for fiscal year 2021 – mailed the last week of July 2020 – cover the twelve-month period ending June 30, 2021), as printed on the bill you received. However, your bill may also include a "Prior Account Balance" if any portion of your balance is unpaid from a previous year at the time the current bill was generated.

Q: Does my bill have to be paid in total by the due date? (for the 2020 – 2021 tax cycle, the due date is September 30, 2020)

A: Yes. Any unpaid balance that remains on your account as of the following business day (for the 2020 – 2021 tax cycle, that is October 1, 2020), will be subject to an initial 6% penalty for County line items and 5% for School line items, and a 1% penalty each month thereafter on all unpaid line items.

Q: How does the "Taxable Assessment" relate to the value of the property?

A: "Taxable Assessment" 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 New Castle County. The customer may get their tax information and a printable billing statement from the County's web site: www.nccde.org

Q: My mortgage company holds escrow to pay my taxes, why did I receive a bill when I normally do not?

A: New Castle County is aware that annual tax bills were inadvertently mailed to customers that don't normally receive them because their taxes are escrowed through their mortgage company. New Castle County sent the appropriate billing information directly to the mortgage companies as well. No action is necessary on the printed bill you received.

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. It is the responsibility of the property owner to pay the tax bill received.

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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 complete the "Billing Address Change Form" on the New Castle County's web site: www.nccde.org. Once at the website, please use the search feature in the upper right corner to find the form. If needed, you may also send the requested change in writing to: New Castle County, Treasury Department, 87 Reads Way, New Castle, DE 19720 **or** fax the request to (302) 395-5110.

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's Treasury Department at (302) 395-5340 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 New Castle County's Assessment Division no later than June 1st. For more information, or to obtain an application, contact the Assessments Division at (302) 395-5520.

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

A: ****Note:** this *credit*, for homeowners over the age of 65, is separate from the *exemption* mentioned in the previous question. Separate applications must be filed for each, and there are different deadlines. Applications submitted for the *credit* must be sent with all required documentation to New Castle County's Assessment Division no later than April 30th. You must meet certain qualifications, which are described in the application form, to be considered for the *credit*. You may obtain an application form from New Castle County's website (www.NCCDE.org) or the State of Delaware's website. For more information, please call New Castle County's Assessment Division at (302) 395-5520.

Q: What am I responsible for a lost, misplaced, or undelivered bill?

A: All property owners are responsible for paying their tax bills by September 30th each year. It is recommended that if you do not receive a property tax bill by August 10th, you should call New Castle County's Treasury Billing Unit at (302) 395-5340. You may also review and print your tax bill from New Castle County's website: www.NCCDE.org. Lost, misplaced, or undelivered bills will not excuse penalties from being assessed against a late payment.

Q: Why is the due date on my bill August 31, 2020 when the 2020 – 2021 taxes are not due until September 30, 2020?

A: Your bill will only have the due date of August 31st, if your account had a delinquent balance at the time the bill was generated. 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 2020 – 2021 taxes (shown in the "Total Current Tax" fields) will need to be paid no later than September 30th to avoid penalty being charged against the current year's tax bill.