

FREQUENTLY ASKED QUESTIONS:

Q: Can I pay my taxes online?

A: YES. Just click on the "Lookup & Pay Tax Bill" link on the Tax Collector's main page. You can then pay by electronic check, debit or credit card. There is a convenience fee for online payments. The fee will be disclosed to you at checkout and then you can accept or cancel before submitting payment.

Q: Can I write one check for more than one bill?

A: Yes. Please remember to include your bill stubs-or the entire bills and a self-addressed stamped envelope if you would like the Town to mail a receipt back. Otherwise, your check is your receipt.

Q: What if I pay late?

A: Interest is charged per month at the rate of 1.5% monthly (18% yearly) from the original due date. For example, if the bill is due July 1st and you make a payment August 10th you will be charged 2 months of interest, or 3%. This is because interest is charged from the original due date of July 1st. There is a \$2.00 minimum interest fee.

Q: Can interest be waived?

A: NO. The tax collector does not have the authority to waive the interest per CT State Statutes.

Q: I did not receive my bill. Can my interest be waived?

A: NO. A bill is not necessary to make the tax due and failure to receive a bill does not relieve the taxpayer of the requirement to pay the interest per CT State Statutes. If you do not receive a bill please call the office or you can view your bill online and print a copy.

Q: I moved. Do I still owe the motor vehicle tax?

A: You are taxed on July 1st from the town that you lived in the previous October 1st. If you moved to a different town in CT after October 1st you still pay the bill to Old Saybrook. We do not pro-rate between towns-the entire bill is paid to the town in which you lived on that October 1st date. Just be sure to update your registration with the DMV to the new town so you get on their next tax list. If you moved out of state, please contact the Assessor's office so they may pro-rate or remove your bill depending on the date you registered your car out of CT.

Q: I no longer have the car which I received a bill for, what do I do?

A: Contact the Assessor's office immediately at 860-395-3137. Your bill may be adjusted or removed depending on your circumstance and the date you sold or otherwise disposed of your vehicle. The due date of the bill does not change while awaiting any adjustments so take care of this **ASAP**.

Q: I put my license plate on a different car but my tax bill is for the old car. Do I have to pay it?

A: Yes. If you transferred the plate from one car to another in your name then you still have to pay the bill on the "old" car because you will get a Motor Vehicle Supplemental bill on the "new" car due in January. This bill will already be pro-rated to credit the amount you paid in July on the "old" vehicle for the same months you had the "new" car. The credit follows the plate.

Q: What is a Motor Vehicle Supplemental tax?

A: Those that have registered a car, or transferred a plate from one car to another, after the grand list date of October 1 but during the motor vehicle tax year (October 2-August 31) will get this supplemental bill due in January. This bill is pro-rated dependent on the month that you registered the car through the following September.

Q: I received a bill for my house tax but my mortgage company is supposed to pay. What should I do?

A: Call your mortgage company immediately! They may already have the tax information, or they may want you to forward the bill to them. Normally they will request the bill from us for all of their escrow accounts and we then code these accounts with a number particular to that bank/mtg. co so we know to send them the bills. If you received a bill instead it is likely they did not request the bill from us yet.

Q: I just paid off my mortgage but did not receive a bill. How do I obtain one?

A: Once you pay off your mortgage your bank notifies us (this is not immediate) that they will no longer be paying your taxes and we remove the escrow code from your account and send you the future bills. Depending on the dates, this could affect a tax payment if it is near July/January when taxes are due so be sure to call us immediately and we can get a bill to you, or you can view, print out a copy of your bill and even pay online.

Q: I am selling my house. What period of time does the house tax bill cover?

A: Real estate installments due in July cover July-December and installments due in January cover January-June. If you buy or sell property any tax adjustments are done through your attorney at your closing.

Q: I am a senior citizen. Are there any tax breaks for me?

A: Possibly. Please contact the Assessor's office to see if you are eligible for any tax relief. 860-395-3137.

Q: I paid for my "abcd" bill but my payment was applied to a different bill I owe. Why?

A: Per CT State Statute we are required to apply payment to the oldest outstanding tax bill so you may have delinquent taxes. Please call the office and we will be happy to discuss your account with you.

Q: My bill says "back taxes also due." What does this mean?

A: You owe older taxes IN ADDITION to the bill you just received. Please call the office for a total.

Q: Can I make a partial payment or set up a payment plan?

A: We do not make payment plans, but we do accept partial payments. Communication and progress are two essential ingredients needed for resolving delinquent tax situations. If you are delinquent on your taxes, please contact the Tax Office today to discuss a plan to rectify your situation quickly.

If you did not find an answer to your question here, please call our office Monday-Friday between 8:30 and 4:30 we will be happy to help you. 860-395-3138