

➤ **The period covered by the taxes.** This is usually the fiscal year of the taxing district.

➤ **When, where and how payments are to be made.**

➤ **The name and address of the tax collecting officer.**

➤ **The interest and penalties for not paying the taxes on time.**

➤ **If you pay your taxes directly**, instead of using an escrow account, you may be interested in a statement on the tax bill that says, "If you wish to receive a receipt for payment of this tax bill, place an 'x' in this box ()". Most people rely on a canceled check as proof that they made a payment. However, if you want a receipt, you have a right to receive one.

➤ **Explanations of any abbreviations** or technical terms used in the statement of taxes. This will be a guide to some of the items on the bill that may be difficult to understand.

➤ **If school district taxes are included** in the statement, **the school district code** established by the New York State Department of Taxation and Finance.

➤ **On school tax bills**, a statement to the effect that: **"Your tax savings this year resulting from the New York State School Tax Relief (STAR) Program is \$xxxx.xx."** This applies only where a STAR exemption has been granted.

If you have any questions or concerns about your assessment, full value indicated for your property, or the uniform percentage indicated, call your local Assessor. If still dissatisfied, you can file a formal grievance.

You also can obtain information from your County Director of Real Property Tax Services.

If you feel a reassessment of your community is in order, you can contact your town board or city council to express your views.

STATE OF NEW YORK
Eliot Spitzer, Governor



Donald C. DeWitt, Executive Director

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The Property Taxpayer's BILL OF RIGHTS

Do you know what
your property tax bill
is telling you?



The Property Taxpayer's Bill of Rights was designed to help you better understand the information contained on all your property tax bills.

Property tax bills show important items such as the full market value of each property and the uniform percentage that the assessor is applying to all properties to determine their assessment. This information, required since 1998, should help you to determine if your assessment is fair or not. Also, more information about how tax amounts are calculated and how tax levies change from year to year is available.

If you pay your property taxes through an escrow account, you will receive receipts, rather than tax bills, that include the Bill of Rights information.

Assessment-related information included under the Property Taxpayer's Bill of Rights:

- The **Full Value** of the parcel as determined by the Assessor. This is the assessor's opinion of your parcel's current market value.
- The **Uniform Percentage of Value** at which parcels are assessed. Assessments must be made at the same percentage of market value for all property in the assessing unit (except for Nassau County and New York City, where a separate percentage is applied to each of four classes of property). The uniform percentage of value can be used by a property owner as support in a court proceeding to challenge an assessment.
- The **Total Assessed Value** of the parcel. This is the starting point for setting the amount on which your tax is based. At this point, any exemptions have not been deducted.

With the three items above, and knowledge of what your property is worth, you can determine if you are being treated fairly. For example, let's take the hypothetical case of a residential property owned by Mr. and Mrs. Smith in a certain town.

The new tax bill lists the full value of the property as \$100,000, the town's uniform percentage of value as 50 percent, and the assessed value on the assessment roll as \$50,000. The assessed value should be arrived at by multiplying the full value by the uniform percentage.

The Smiths, however, have evidence that their property is worth \$85,000. Since their property is supposed to be assessed at the town's uniform percentage of 50, they multiply \$85,000 by 50 percent and get \$42,500. This is what they believe their property's assessed value should be, approximately, and what they should be paying taxes on -- not the \$50,000 listed on the town's assessment roll. The Smiths should talk to their assessor as to why there is a difference.

- **An explanation of the assessment review process.** This could be sent with the bill or statement, or sent separately. This will explain what to do if you do not agree with your assessment, after discussing it with the assessor. Detailed procedures on how to file a complaint are also available on the Office of Real Property Services web site: www.orps.state.ny.us

By the time you receive your tax bill, it will be too late to file a complaint against the assessment on which your bill was based. You should still contact your assessor to discuss your concerns

Additional information contained on the property tax bills:

- **Mailing address** of the owner.
- **A description** to let the owner know which piece of property is covered by the bill.
- **The amount of taxes due**, as well as the data used to calculate the amount of taxes due. This would include:
 - The assessed value of the exemptions applied to the parcel for each taxing purpose. This is the amount deducted from the total assessed value of the property because of any exemptions you may be receiving.
 - The taxable assessed value of the parcel for each taxing purpose. This is the amount that the taxes are based on. Taxing purpose means the type of tax, such as town, county, school, etc.
 - The tax rate for each taxing purpose. This is an amount, usually shown in dollars per thousand of valuation (for example, \$50/\$1,000 assessed value). It is used to calculate your tax.

$$\text{Tax rate} \times \frac{\text{Taxable Assessed Value}}{1000} = \text{Tax Amount}$$

- **The total amount of taxes** levied for each taxing purpose, and the percentage increase or decrease from the previous year. The tax levy is the total amount of taxes to be raised from all of the property owners in that taxing district. The percentage increase or decrease shows how much it has gone up or down since the previous year.