

INFORMATION FROM THE TAX COLLECTOR

*Property taxes are due quarterly; February, May, August & November on the 1st day of the month. There is a 10 day interest free grace period (I must have your payment **no later** than the 10th, postmark is **not** accepted). If the 10th falls on a holiday or weekend, the grace period will be extended to our next business day. Occasionally, the August tax quarter is extended due to budget preparation.

If the quarter is extended, a notification will be included with your annual tax bill, which is mailed in July (**please note that there is no grace period with an extended tax quarter, and if delinquent, interest will accrue from August 1st**). As a courtesy and reminder, I send delinquent notices immediately after the tax quarter ends; to you, and to your mortgage company (if applicable). Delinquent interest rates are 8% for the first \$1500.00 of delinquency, and 18% for any delinquency over \$1500.00 (the rate then remains at 18% on **any** amount of delinquency, until the account becomes current). Interest accumulates from the 1st day of the tax quarter. In addition, we impose a 6% year end penalty on all delinquencies exceeding \$10,000.00 at the end of our fiscal year (12/31). When applying payment, we must collect interest first, and apply the remainder to the principal (per state statute). Please call my office before paying your taxes if they become delinquent, as I can provide you with the exact amount to remit to become current, whether you are mailing in payment, or paying in person.

TAX PAYMENTS:

By Mail: Send your check, along with the appropriate tax “stub” to:

Attn: Tax Collector

Township of Lopatcong

232 S Third Street

Phillipsburg, NJ 08865

If you would like a receipt, please enclose the entire bill, and a self-addressed stamped envelope for the return of your bill. Please be sure that the amount of your check is correct (not every quarter is the same amount!) and **never** post-date your check....it will be immediately returned to you (by State Statute, we cannot accept post-dated checks).

In Person: Taxes can be paid at the Municipal Building Mon, Wed, Thurs, & Fri between 8:30 AM & 4:00 PM and Tuesdays between 12:30 PM & 8:00 PM. Make checks payable to “Township of Lopatcong.” If paying with cash, please bring the exact amount, I may not have adequate change on hand. Bring your entire bill with you and I will receipt it; otherwise, your cancelled check will be your receipt. If for any reason I am not in our office, your check and stub can be dropped off in the window slot located at Tax Office or drop off box located in the parking lot. If you would like a receipt, leave the entire bill with your payment and I will receipt it and return it to you by mail. Please do not leave cash in the drop boxes.

Taxes Paid by Bank/Mortgage Company

If the tax bill you receive is marked “FOR ADVICE ONLY,” our records indicate that your taxes are escrowed and paid by a bank or mortgage company, and we have sent the original bill to them. If your taxes are not escrowed, and you are responsible for making your own tax payment, please contact us so that we can remove the coding from your account, and send you the original tax bill in the future. Or, if your loan is paid off within the current billing cycle, please contact me so that we can remove the bank code. You can then use the “Advice Only” stubs to submit your payment (see above information on how to make tax payments). If you have received an original tax bill, but a bank or mortgage company is escrowing for the taxes, please forward a copy of your bill to them, and ask that they supply the Lopatcong Township tax office with a “Tax Authorization” (as per NJ State Statute) so that I can code the tax account correctly.

TAX DEDUCTIONS/PROGRAMS

Applications at Municipal Level:

- 1) If you are a senior citizen (age 65), surviving spouse of a senior or permanently and totally disabled, and your income (excluding social security or government pension) does not exceed \$10,000.00, you may be eligible for a tax deduction of \$250.00 annually.
- 2) If you are a veteran or widow of a veteran who served during war time, you may be eligible for an annual \$250.00 deduction.
- 3) If you are a veteran and were permanently and totally disabled during war time while on active duty, you may be eligible for a property tax exemption. Please call either my office, or the office of the Tax Assessor, for further information and applications.

The State of New Jersey currently offers two other programs for property tax relief:

- 1) The Property Tax Reimbursement Program (PTR). This program reimburses senior citizens (age 65) and disabled persons the difference between the "base" year (which is determined by the date of your initial application) and subsequent tax years. Income limits apply, and the benefits available under this program may be affected by state budgetary constraints. Information and applications regarding this program may be obtained by calling the Reimbursement Hotline at 877-225-1312, or on the web at www.state.nj.us/treasury/taxation/propfre.htm.
- 2) Homestead Rebate Program: The amount will vary depending on household income. Criteria changes from year to year. Phone 800-882-6597, on the web www.state.nj.us/treasury/taxation/

Assessments

Questions regarding property values, assessment or appeals should be directed to the Tax Assessor, at 908-859-3355 ext. 226. The form for tax appeals can be obtained from:

Warren County Board of Taxation

Cummins Building

202 Mansfield St.

Belvidere, NJ 07823

I hope that you have found this information to be helpful. Please do not hesitate to call me if you have any questions.

Rachel Edinger, Tax Collector

edingerr@lopatcongtp.com

908-859-3355 Ext 230

908-859-1839 Fax