<u>Any questions concerning:</u>

School Tax - call (856) 697-0800
County & Open Space Tax – call (609) 645-5820
Local Tax - call (856) 697-2100 *815
Richland - Fire District #1 – call (856) 697-0868
East Vineland - Fire District #2 – call (856) 692-7747
Newtonville – Fire District #3 – call (609) 561-5593
Milmay – Fire District #4 – call (609) 476-2020
Collings Lakes – Fire District #5 – call (609) 561-9614

Please Read the following information carefully as it will explain the fees associated with paying your tax online as well as useful information pertaining to your account.

ONLINE TAX PAYMENT CONVENIENCE FEES

Please be advised that CREDIT CARD and E-CHECK payments can only be made via the internet, and there are convenience fees charged for each transaction.

1} E-Checks- Should you wish to pay using your checking account, there is a convenience fee of $1.05 per transaction

2} Visa Debit Card-Should you wish to pay your Taxes using your Visa Debit Card; there is a flat convenience fee of $3.95 per transaction.

3} Credit Cards-Should you wish to pay your taxes with your credit card, there will be a fee that equals 2.95% of the transaction amount incurred for credit as well as debit cards that are NOT Visa Debit.

These convenience fees are retained by the service provider, and are not paid to, or shared with, Buena Vista Township

INTEREST

The interest shown on delinquent amounts is calculated to today's date only. Interest must be paid in full and will be deducted first before any monies are applied to principle. Once interest is deducted, monies will be applied to the oldest balances first. Please Contact our office to obtain interest calculations for a future date.

TAX ACCOUNT LOOKUP DISCLAIMER

Tax Account look up is for information purposes only and does not constitute a municipal tax search. Account information is subject to updates, corrections, and reversals, which may change the information displayed. Buena Vista Township is not responsible for the erroneous interpretation of the records or for changes that have been made after the look up.

ASSESSMENT VALUES

The assessment values that appear on tax account lookup are from the last update to the Municipal Assessors record, which only occurs once a year, and may not reflect the current assessed value on the Assessors records.

MUNICIPAL & THIRD PARTY LIENS

Municipal and Third Party tax liens CAN NOT be paid online. All redemption figures must be made through the tax office with certified funds, such as certified check, or cash. Redemption figures should be requested in advance, to ensure proper funds, when coming in to redeem the lien. *Please note in order to redeem the lien, you must be the owner of record, or have LEGAL interest in the property, and will be asked to provide proof of the same.

PROPERTIES IN BANKRUPTCY

Tax Accounts that have an open balance at the time of the bankruptcy filing may have those charges transferred to a special charges account. Any tax amounts transferred to a special charge account will appear paid on the regular tax account, but will still be due and owing under special charges. Properties in bankruptcy CAN NOT be paid online.

Should you have a question as to whether you can pay your account online, please contact the tax office at 856-697-2100 Extension 2.

Paying Taxes by Auto Debit (ACH)

This is a convenient, secure and a free service to taxpayers. It features a registration process where a signed authorization allows the Collector to debit quarterly taxes directly from the taxpayers checking account on the 1st of every tax quarter (February 1, May 1st, August 1st, and November 1st) Should the 1st fall on a holiday or weekend, the transfer will occur on the 1st business day the office is open for the quarterly payments.

All you will need to do is make sure the funds are available and make proper entries in your checking account register.

Registering for Auto Debit

To register for auto debit, you will need to fill out an authorization form, this will be a onetime event, unless you need to make changes, or stop the service. These forms are available on this website, or by contacting the tax collector's office. Once completed, please return this form with a voided check, to the tax collectors office. Allow for sufficient time to start, change, or stop service prior to the tax quarter.

When registering for Auto Debit for the first time, or for any subsequent changes/cancellations, we will provide you with a confirmation in writing that we have received and processed your request, and which tax quarter the request will take effect.

If you do not receive this notice within 10 days of submitting your request, you must contact our office to verify your information was received, and your confirmation is on its way. Buena Vista Township is not responsible for mail lost in transit to or from the municipality, or for mailing delays.

Non-Sufficient Funds

Should the funds not be available at the time your payment is processed, a $20.00 NSF fee will be added to your tax account, and a request for payment of certified funds will be mailed to you, as we will not issue a 2nd attempt to secure the funds.

Disclaimer

Buena Vista Township is not responsible for any overdraft fees or other charges imposed by the banking institution as a result of this service. The taxpayer will be responsible for all fees in connection with the transaction or cancellation thereof in connection with this agreement.

**Forms must be received at least 10 days prior to the quarterly due date to be included in auto debit. If submitting the form and your payment is due in less than 10 days, provide payment with your form. The auto debit will commence on the next scheduled quarter.

PROPERTY TAX RELIEF PROGRAMS

There are several property tax relief programs offered to help defray the cost of property taxes for New Jersey homeowners.

They include but are not limited to:

Senior Citizen/Disabled Persons Deduction
Veteran Deduction
Veteran Exemption
Property Tax Freeze Reimbursement
Homestead Credit Rebate

Senior Citizen/Disabled Persons Deduction

This deduction is offered through the municipality, and if qualified an individual may be eligible to receive $250.00 a year off their property taxes. *Only one $250 deduction is allowed on the property even if there is more than one qualified applicant.*

Qualifications:
1) Qualifying income must not exceed $10,000 (Please contact the tax collector for the qualifying requirements); if married total combined qualifying income cannot exceed $10,000.
2) You must have owned the property as of October 1, of the pre-tax year, and is your

principle residence.
Example: If applying on February 1, 2013 for the deduction, you must have owned and resided at the property as of October 1, 2012
3) Must be 65 years old or permanently and totally disabled as of December 31, of the pre-tax year.
4) Must of been a resident of New Jersey for the 12-month period preceding October 1, of the pre-tax year

In Addition to the general qualifications; surviving spouse of a senior or disabled person must:
1) Must not have re-married and is your principle residence.
2) Reached 55 by December 31, of the pre-tax year AND were 55 at the time of death for the deceased spouse
3) Be a surviving spouse of a person who was receiving the deduction at the time of their death.

Veteran Deduction

This deduction is offered through the municipality, and if qualified an individual may be eligible to receive $250.00 a year off their property taxes. *More than one qualified deduction is allowed*

Qualifications:
1) Be legal owner of or have a fractional interest in the property for which deduction is being applied
2) Be Owner of record as of October 1, of the pre-tax year, and be a citizen and resident of New Jersey.
3) Have an honorable discharge or release under honorable circumstances from active service in time of war in some branch of the U.S. Armed Forces.

In Addition to the general qualifications; the widow of a veteran or serviceperson:
1) Be the surviving spouse of a veteran whom was honorably discharged, or who died while on active duty in a branch of the armed forces.
2) Prove that the deceased was a citizen and resident of New Jersey at the time of their death.

Veteran Exemption

Totally Disabled veterans may be "exempt" from paying property taxes, if they have been declared totally disabled due to injuries that were sustained during active war time, in the U.S. Armed Forces.

For more information please contact the Tax Assessor at 856-697-2100 Extension 3.

Property Tax Freeze Reimbursement

The property tax freeze, (PTR) is a state offered program, for senior and disabled persons; where once you file, the original year on your PTR Form becomes your base year, and any time that your property taxes increase, the following years the state will reimburse the homeowner the difference they paid between the base year and the filing year.

Basic Qualifications:
1) You must have owned and lived in your home (or have leased a site in a mobile home park on which you have placed a manufactured or mobile home that you own) since before December 31, 2008 or earlier; and

2) You must have lived in New Jersey continuously since December 31, 2001, or earlier as either a homeowner or a renter; and
3) Must have been age 65 or over, OR receiving Federal Social Security disability benefits as of December 31, of year prior to filing. (You do NOT qualify if the Federal Social Security disability benefits you or your spouse/civil union partner were receiving were received on behalf of someone else); and
4) Meet annual income requirements, which change year to year; and
5) You must have paid the full amount of the property taxes due on your home by June 1st.
For more information on the Property Tax Reimbursement Program:
a) To ask questions: 1-800-882-6597
b) Check status of a filed application:1-800-882-6597
c) To listen to information or to order an application: 1-800-323-4400
d) Online Information: www.state.nj.us/treasury/taxation/

Contact the Tax Office 856-697-2100 Extension 2

Homestead Credit Rebate

The Homestead Credit Rebate Program provides credits or rebates for homeowners who occupied their principal residence in New Jersey on October 1, paid property taxes on that dwelling either directly or through mortgage, and whose gross income for the entire year does not exceed certain limits.

Only New Jersey residents who were homeowners on October 1, 2012, are eligible for a 2012 homestead credit. Homeowners file applications according to their status on October 1:

Homeowner: If you were a homeowner on October 1, 2012, a 2012 homestead rebate application will be mailed to you.

If you were not a homeowner on October 1, 2012, you are not eligible for a 2012 homestead credit or rebate, even if you owned a home for part of the year.

The home must be subject to local property taxes, and 2012 property taxes must have been paid.

For more information:
a) Online Information: http://www.state.nj.us/treasury/taxation/
b) To File Applications by phone: 1-877-658-2972
c) Questions Homeowners: 1-888-238-1233
d) Check Status of Filed Application: 1-877-658-2972
e) Taxation E-mail: nj.homesteadbenefit@treas.state.nj.us

TAX SALE:

Buena Vista Township has adopted a resolution authorizing an “Accelerated Tax Sale”.

What is an Accelerated Tax Sale?
An Accelerated Tax sale is the enforcement of collections against a property, by placing a lien against the property for all outstanding municipal charges due and remaining delinquent as of the eleventh day of the eleventh month of the current fiscal year (November 11th).

Municipal Charges Include but are not limited to:
a) Taxes
b) Utility Charges
d) Special Assessment Charges (Property Maintenance Liens)
e) Added/Omitted Assessments

Tax Sale Process
Once the Tax Sale Process Begins
What Happens at the Tax Sale?
After the Tax Sale
Redeeming Tax Sale Certificates
Tax Sale Listing

Tax Sale Process

Prior to the day of sale; the tax collector has responsibilities set by the State of New Jersey Statute N.J.S.A 54:5

1) All homeowners are notified of pending sale (Tax Sale Notice), and the amount due to stay out of tax sale. Due to changes in the NJ State Tax Sale Law, the tax collector must create the tax sale list, for an accelerated tax sale, the eleventh day of the eleventh month (November 11th), and all charges on that list together with cost of sale must be paid to stay out of sale. Once the list is created payment must be made with cash or certified funds.
2) Copies of the tax sale notice must be advertised one time in each of the 4 weeks preceding the tax sale. This ad does not have to run on the same day every week, just one time in four consecutive weeks.

***Collector may mail notices in lieu of advertising for 2 weeks out of the 4.

3) A copy of the published tax sale notice is to be mailed to the homeowner ***Failure to mail the notice, or failure for the homeowner to receive notification does not invalidate any tax sale proceeding.
4) Copies of the notice will be posted in 5 public places in the municipality.
5) The 5th week the Tax Collector holds the Tax Sale

Once the Tax Sale Process Begins

Guaranteed Funds for Payment: Personal and Business checks are only considered a promise to pay and are not guaranteed. Only cash, money orders or cashier's checks will be accepted NO EXCEPTIONS.

A 2% Cost of Sale Penalty: The Tax Collector is statutory required to collect cost of mailing and advertising on delinquent properties once the list is created. The Tax Collector does NOT have the authority to cancel or waive such cost.

Last Date to Pay: Payments can be made until the day before the tax sale. NO payments will be accepted on the day of the tax sale. At the close of the sale there will be a tax lien on the property. The lien may be redeemed the following business day (guaranteed funds only), but there will be additional fees applied. Please call the office for the correct redemption amount.

What Happens at the Tax Sale?

The day of sale, anyone that is not the owner of the property, shall be allowed to bid for a lien against the property.

Auction
When the tax sale is held (as specified in the notice of sale), the Collector will sell a lien on each parcel of land which has been properly advertised and remains delinquent, at a public auction. The sale is made in the amount that was advertised or less if a payment has been made prior to the sale; but the property cannot be sold for more than the amount it was advertised for, unless the sale was postponed.

Bidding
Prior to the day of sale, the Collector will require every bidder to fill out a bidder information sheet. This will contain information regarding their address, how they wish to receive their tax sale certificate, their Federal Tax ID number and the signature of the person bidding along with the Federal W9.

Bidding at the sale begins when a potential purchaser (bidder) offers a bid (rate of redemption interest) the maximum statutory bid allowed is 18%. If there is competitive bidding, the rate of the bid goes downward until it reaches 0%. After 0% a bidder may then offer a dollar value; which is known as a premium for the privilege of purchasing the certificate, and can go as high as any one bidder is willing to pay. Therefore the property is sold to the lowest percentage of redemption interest bid, or to the highest premium bid.

The premium must be paid by the bidder at sale and is held by the municipality and only returned when the lien is redeemed. If the lien is not redeemed within five (5) years the premium is turned over to the current fund and NOT returned to the lien holder.

**If there are no bidders on a parcel for sale, then the collector must strike it off in the name of the municipality at a rate of redemption of 18%.

Payment at Sale
Payment, by guaranteed funds, is due at the time of sale. If payment is not made before the conclusion of the sale, then the collector must open the property back up to bidding. After every property has been sold, and all payments have been collected the tax sale is adjourned.

After the Tax Sale

Tax Sale Certificates:
After the sale the tax collector will issue tax sale certificates to the proper bidders within 10 days of the close of sale. It is the responsibility of the bidder to record their lien with the county after they receive the certificate.

Subsequent Payments:
After the tax sale certificate has been issued, the lien holder now has the right to pay any delinquent municipal charges that have not gone to sale. These are known as subsequent payments.

The lien holder has the right any time a payment falls delinquent, to pay the charges due to the municipality. These payments will accrue to the tax sale certificate and become part of the redemption.

Redeeming Tax Sale Certificates

Redemption:
Once a lien has been placed on a parcel, the only persons permitted to redeem the lien are the owner, his/her heirs, the holder of a prior outstanding tax lien certificate, mortgage, or legal occupant of property sold at a tax sale; and may only redeem until the right of redemption has been cut off.

Payment to redeem a lien must be made in full by cash or certified funds, through the tax collector's office per N.J. Statute. Once the redemption has occurred; the tax collector will notify the lien holder of payment. The lien holder will return the original certificate to the collector endorsed for cancellation. Upon receipt of the cancelled certificate, the redemption funds will be released to the lien holder.

When the collector receives this cancelled certificate they will send it to the party that redeemed the lien. It is the responsibility of the redeeming party to have this lien removed from the property at the county office.

Non-redemption:
If a lien that has been sold to an outside bidder is not redeemed within 2 years from the date of sale, that bidder now has the right to begin foreclosure proceedings.

If a lien that is held by the municipality is not redeemed, the municipality has the right to an In Rem Foreclosure 6 months after the date of sale.

Frequently Asked Questions

When are tax bills mailed out?
How do I change my address?
Can I obtain a receipt if I mail my payment?
Can interest be waived?
I have a mortgage company, why did I receive an original bill?
I received an advice only tax bill, and my mortgage is satisfied?
I sent a check for my taxes, but I received a delinquent notice?
How can I file an appeal to lower my taxes?
When are Tax Bills Mailed?

Regular tax bills are mailed out once (1x) a year. Usually late June or July. If there is any reasons the bills are sent out late the grace period will be extended. Please read your bill under information for taxpayers.

Added/omitted tax bills will be distributed annually in October and due on November 1. They have the same grace period and interest rates as the regular tax billing installments. Added/omitted tax bills are in addition to your regular taxes.

New owners The tax bills are supposed to be given to new owners upon the sale of the property. Failure to receive a tax bill does not relieve the owner from paying property taxes, and interest will be applied to all late payments. New bills are not automatically mailed when there is a change in ownership; you must contact the tax office to request a bill.

How do I change my address?

Should you wish to change the address to where your tax bill will be sent, please fill out a change of address form, sign, and return to our Tax Assessor's Office, PO BOX 605, Buena NJ 08310.

If the name on the deed is a corporation or business, please submit in writing on your company letterhead the request to change the mailing address. If you have any questions, please contact our Tax Assessor's Office for further help 856-697-2100 ext. 3. Do not Make changes on your tax bill.

Can I obtain a receipt if I Mail my payment?

If you would like to have a receipt sent to you, enclose a self-addressed stamped envelope with your payment, and once the payment is received, we will return the receipt to you.

Can Interest be waived?

Although we understand that things happen, which may delay your payment, and perhaps you have never been late before, we are unable to waive interest. Once a tax payment is considered delinquent, interest must be charged.

Per state statue the collector is required to collect interest on delinquent taxes. No one has the authority to waive delinquent interest.

I have a mortgage company, why did I receive an original bill?

Please note that if you have a mortgage company, the only way we can send information to your mortgage company, is if you have authorized us to do so by completing a tax authorization form (ME1). If we do not have this form on file, the system will generate an original bill which will be mailed to the owner of record.

Some mortgage companies use a paying agent for their tax payments, which may receive an electronic file from us that includes all of our tax account billings. These companies will then select the accounts they need to pay and return an electronic listing with payment. This process may cause some mortgage companies to become neglectful in sending us the tax authorization form, as they know they will be receiving our billing file.

Should you have a question, as to whether or not your mortgage company will be paying your taxes please contact your mortgage company. They are the only one that can give you a definite answer.

I received an Advice only tax bill, and my mortgage is satisfied?

Should you receive a tax bill, with the words "FOR ADVICE ONLY', and your mortgage has been satisfied, please call the office.

You can use the FOR ADVICE ONLY copy to pay your taxes until your next billing.

I sent a check for my taxes, but I received a delinquent notice?

Should you receive a delinquent notice, and you previously paid by check you should verify with your bank to make sure the check has cleared your account. If the check cleared, ask the bank for a copy of the back of the check, which should contain information as to where the payment was applied.

If the check was not cashed, we may not have received your payment or the payment was recently applied. Please contact our office to determine if we received your check, and have your check information handy 856-697-2100 Ext. 2

How can I file an Appeal to lower my taxes:

When you file an appeal you are actually lowering your property assessment (value of the property). Property taxes are based off of the value of the property. If you feel that the property value is assessed for more than what you think it is worth, you can file an appeal to have the assessment lowered.

Appeals for regular billing must be filed by April 1 of the current year and appeals for Added and Omitted Assessment must be filed by December 1 of the current years. Forms may be obtained by notifying the County Tax Administrator at (609) 645-5820, or mail at: Atlantic County Board of Taxation, 5909 Main Street – 2nd Floor, Mays Landing, NJ 08330 (N.J.S.A. 54:4-63.11.)