#### **Montezuma County**

## GENERAL PROPERTY TAX Q&A

#### When are tax statements mailed?

Property tax statements are mailed by the end of January to the owner of record as listed on the tax roll. The tax roll is prepared and maintained by the County Assessor.

#### What if I don't receive a tax statement?

Per State Statute, failure to receive a property tax statement does not exempt the taxpayer from timely payment of taxes. If you do not receive a tax notice by the first week of February, please contact our office and a duplicate statement will be sent to you. Failure of any person to receive such statement shall not preclude collection by the Treasurer of the amount of taxes due and payable. C.R.S. 39-10-103, as amended.

#### When are the current year taxes due?

Property taxes are collected one year in arrears. Property Taxes are due January 1st for the previous year. Payment may be paid in two equal installments or in one full installment.

# HALF-PAYMENT OPTION Last day of February June 15

# FULL PAYMENT OPTION April 30

Only HALF or FULL payments will be accepted. Partial payments are not accepted.

When the tax amount is twenty-five dollars (\$25.00) or less, the half-payment option does not apply, therefore a single payment must be received by the full payment date.

Payments bearing U.S. postmarks reflective of these dates are acceptable.

If your payment is postmarked after the deadline date, delinquent interest, as shown below, is added to the tax amount.

# **DELINQUENT INTEREST CHART**

DEADLINE	FEBRUARY 28	JUNE 15	APRIL 30
MONTH PAID	HALF TAX OPTION	HALF TAX OPTION	FULL TAX OPTION
	1ST HALF	2ND HALF	
March	1%	-	-
April	2%	-	-
May	3%	-	1%
June 15	4%	-	2%
June 16 - 30	4%	1%	2%
July	5%	2%	3%
August	6%	3%	4%

Delinquent interest after August continues at the rate of 1% a month until tax sale. Additionally, other fees are assessed. Please contact the Treasurer's office for the specific amounts due.

#### Do you accept postmarks?

Yes. We accept US Postal Service postmarks dated on or before the due date for current year tax payments. Postmarks are not accepted on tax lien redemptions.

## How are my taxes calculated?

The tax amount is calculated by multiplying the assessed value of a property by the mill levy or tax rate. The assessed value of all properties is determined by the Assessor. The mill levies are set by the taxing authorities (school districts, cities, etc). The taxing authorities in your district are listed on the tax statement.

## I'm on a fixed income, can I make a partial tax payment?

No. The Treasurer's office is obligated to follow the guidelines set forth in the Colorado State Statutes.

## What happens if I don't pay my taxes?

Per Colorado Statute 39-11-101 – a notice is made to the delinquent owner no later than September  $1^{st}$  of each year by mail to the last known address that the treasurer will advertise and sell a tax lien on the property for the delinquent taxes, interest and applicable fees. Montezuma County mails these notices out in July and holds the tax lien sale in November each year.

## I received a tax statement but my mortgage company is responsible for paying the taxes - what do I do?

Colorado Revised Statutes mandate that the Treasurer mail the Property Tax Statement to the owner of record, as their name and address are listed on the Tax Roll certified by the County Assessor. Your mortgage company DOES NOT receive a copy of the Property Tax Statement. Most mortgage companies perform their own research on the property taxes they are responsible for by your contractual agreement. If you feel your mortgage company needs a copy of your Property Tax Statement, simply send them a photocopy.

If you and your mortgage company submit payment, the Treasurer will process the FIRST payment received and return the subsequent payment to the paying party.

#### How can I update my name or mailing address?

A change of name can only be done by a proper legal document. The Assessor's Office will make the name change after the document is recorded with the Montezuma County Clerk and Recorder's Office.

A change of address can be submitted by email or by contacting the Montezuma County Assessor, 140 W. Main St, Suite 3, Cortez, CO 81321 in writing or calling (970) 565-3428.

#### Where/How do I make a tax payment?

Payments may be brought into the Treasurer's office or mailed to the Montezuma County Treasurer, 140 W. Main St., Suite 2, Cortez, CO 81321. Please include the appropriate payment coupon for each property.

Credit/Debit card payments can be made online at montezumacounty.org by clicking on the link "Review and Pay Taxes Online". Log in as a public user and enter only <u>one</u> search option (ex: account number, last name or address).

# You can pay multiple accounts at one time on the website by adding each account to your shopping cart and hit checkout when you are ready to make your payment.

There will be a **fee** charged and collected by the credit card company for credit or debit card payments. The current fee is 2.95% of the tax amount or \$2.00, whichever is greater.

If your taxes are <u>less than</u> \$5,000, you will have the option to pay by e-check which has a \$2.00 fee.

#### How do I change the name on my manufactured (mobile) home title and/or obtain a moving permit?

You will need to request a Tax Authentication form from the Assessor's office and bring it into the Treasurer's office to certify that the taxes are paid in full. There is a \$10.00 fee for this certification. Moving permits can be obtained from the Treasurer's office with this form. You will then need to bring the certified form to the Clerk & Recorder's office and pay the fees to obtain a new title.

# I paid off my home, when will I receive my tax statement and deed?

Per State Statute, tax statement are mailed in January to the owner of record as listed on the tax roll.

Please contact your mortgage company concerning the release of your deed.

# Am I eligible for the Senior Exemption or the Disabled Veterans exemption?

You will need to contact the Montezuma County Assessor's office at 970-565-3428 for eligibility requirements and application forms.

# Are there any tax liens on the property I purchased?

By contacting the Treasurer's office we can tell you if the real estate taxes are current or if there is a tax lien on your property for unpaid real estate taxes. You can also find this information on our website by going to montezumacounty.org and clicking on "Review and Pay Taxes Online".

You cannot pay a tax lien online, please contact our office at 970-565-7550.

For information regarding any other type of lien you will need to contact the Clerk & Recorder's office at 970-565-3728.

# Can I get copies of my property tax records?

Yes, you can find most of this information on our website by going to montezumacounty.org and clicking on "Review and Pay Taxes Online". From there you can print a statement, receipt and/or summary of taxes due.