

## **DUTIES AND FUNCTIONS OF THE ASSESSOR'S OFFICE**

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On the first day of Assessor's School we learn 3 things. The assessment date is always October 1<sup>st</sup>, assessments are always set at 70% of market value, and our duty is to DISCOVER, LIST, AND VALUE. What this means is that the Assessor's Office is responsible for discovering taxable properties within our jurisdiction, creating a list of said properties, and establishing value for each. Each year we use various resources to establish what we call the Grand List. This is broken down into 3 sections, Real Estate, Motor Vehicles, and Personal Property.

### **REAL ESTATE**

Now, homeowners are normally quite familiar with Real Estate Taxes. Many homeowners with mortgages don't even see their bills, as they have taxes escrowed into their loans, and these bills are forwarded directly to the bank. All real estate tax bills are due July 1<sup>st</sup> each year. Now dependent upon local ordinances and collection procedures, you may be able to pay for this in installments. We encourage you to contact the Tax Collector's Office with any questions regarding collection of funds at 860.464.3232 or [collector.asst@ledyardct.org](mailto:collector.asst@ledyardct.org).

According to CT state statutes, we are required to perform a revaluation of all real estate every 5 years. This allows for equalization of values, as the market changes in varying degrees. In Ledyard, the last revaluation was completed for the 2020 Grand List and is scheduled again for the 2025 Grand List. To accomplish this in the most cost effective and timely fashion, a revaluation company will be hired to assist with statistical data collection (including field inspections) and stratification of the data. This revaluation company is overseen by the Assessor throughout the entire process and all values are ultimately set by the Assessor.

“So, what if I don't agree with the Assessor's value of my property?” You have the right to contest this value with the Board of Assessment Appeals

(BAA). You may apply for appeal between February 1<sup>st</sup> and February 20<sup>th</sup> following the assessment date (in other words, you can appeal your assessment on the 2024 Grand List in February 2025). This is an appointed board of your peers with no assessment staff involvement. If you are still unsatisfied, you may appeal to the Superior Court.

## **MOTOR VEHICLES**

One thing that homeowners and renters alike can relate to is Motor Vehicle Taxes. For all vehicles that are registered ON October 1<sup>st</sup>, bills will be due July 1<sup>st</sup>. The Department of Motor Vehicles (DMV) furnishes each municipality with a list of all registered vehicles within their taxing jurisdiction. Using this data, we create our Motor Vehicle Grand List.

Effective October 1, 2024, any snowmobile, all-terrain vehicle or residential utility trailer, provided such property is exclusively for personal use, is tax exempt. A utility trailer is defined under §14-1 of CT General Statutes as a trailer designed and used to transport personal property, materials or equipment, whether permanently affixed to the bed of the trailer or not. While still required to be registered with the DMV, these types of vehicles will be treated as personal possessions and no longer subject to local property taxation.

Unlike real estate, motor vehicles are revalued on an annual basis. We are required to use the Manufacturer Suggested Retail Price (MSRP) of your vehicle and apply the statutory depreciation schedule to calculate the depreciated value of the vehicle. The only grounds for appeal for a taxpayer is if the Assessor did not base the assessment from the vehicle MSRP. Factors such as high mileage, salvage vehicles, and rebuild titles are no longer incorporated into the valuation for taxing purposes. MSRP determination may be contested at the next successive meeting of the Board of Assessment Appeals.

Depreciation Schedule pursuant to §12-63 of CT General Statutes:

Age of Vehicle	Percentage of MSPR
Up to 1 year	85%
Year 2	80%
Year 3	75%
Year 4	70%
Year 5	65%
Year 6	60%
Year 7	55%
Year 8	50%
Year 9	45%
Year 10	40%
Year 11	35%
Year 12	30%
Year 13	25%
Year 14	20%
Years 15-19	15%
Years 20+	Not less than \$500

\*\* No motor vehicle shall be assessed at an amount less than \$500 \*\*

The depreciated value is then multiplied by 70% to calculate the assessed value of the vehicle. Every effort is made to find the best value possible with the information supplied by the DMV. In many cases the Assessor may ask for additional data to ensure proper pricing.

If your vehicle is newly registered AFTER October 1<sup>st</sup>, the DMV provides what are called Supplemental Lists. These lists include any new vehicles, including those with transferred plates, which are registered between October 2<sup>nd</sup> and September 30<sup>th</sup> and are reported monthly. Bills for vehicles registered between October 2<sup>nd</sup> and April 30<sup>th</sup> will be included in the billing cycle for those vehicles that were registered on October 1<sup>st</sup>. These values are pro-rated to the month of registration and are due July 1<sup>st</sup>. Those vehicles registered between April 1<sup>st</sup> and September 30<sup>th</sup> will be billed subsequently and due January 1<sup>st</sup> of the following year.

For example, if you purchased a new vehicle in November 2024, you would receive a bill for the 2024 Grand List in July 2025 and this bill will include the period Nov 2024 through Sept 2025. This is the portion of the Grand List year that you owned this vehicle.

Another example, if you purchased a new vehicle in May 2025, you would receive a bill for the 2024 Grand List in January 2026 covering the period May 2025 through September 2025.

If you trade in a vehicle and transfer your registration to the new vehicle, a supplemental bill will be generated as well. If the transfer is completed between October 2<sup>nd</sup> and April 31<sup>st</sup>, your July bill should reflect the amount of each vehicle for the portion of the billing cycle each was owned. As an example, if you owned a 2020 Honda Passport on October 1, 2024, and trade it in for a 2024 Toyota CRV in February 2025, your bill will be calculated with the value of the Honda from October 2024 through January 2025 and the value of the Toyota from February 2025 through September 2025.

If you trade in a vehicle and transfer the registration to the new vehicle between May 1<sup>st</sup> and September 30<sup>th</sup>, you will receive a bill for your old vehicle (registered on October 1<sup>st</sup>) in July 2025. A supplemental bill will be issued in January 2026 and credit you for what you were overbilled on your old vehicle and add on the difference for the new vehicle according to the month of transfer. For example, you owned a 2020 Ford Escape and traded it in for a 2025 Acura MDX in June 2025. In July 2025 you receive a bill for the Ford. You must pay this by August 1<sup>st</sup> to avoid any penalty. In January 2026 you will receive another bill which will credit you for overbilling of June 2025 through September 2025 and will add on the value of the Acura from June 2025 through September 2025.

It is important to remember that the supplemental bill is for the prior Grand List year. You will be billed for this vehicle in July 2026 as well, but this will be for the next Grand List year, in this case, 2025. You will then only be billed each July, as your vehicle will be listed on the regular Motor Vehicle list, being actively registered ON October 1<sup>st</sup> each year.

Any Motor Vehicle or Supplemental Motor Vehicle bills may be prorated due to sale, total loss, trading in, junking, theft, or registration out of state. Documentation MUST be provided to the Assessor's Office within 26 months of the assessment date (October 1<sup>st</sup>) to process any prorates. Let's

go back to the new Acura you bought. If you had not transferred your plates from the Ford, you would need to provide proper documentation to the Assessor's Office to have the bill for your Ford prorated to reflect the fact it was traded in in June. For a bill issued July 2025, which is the bill for the 2024 Grand List, you would have until December 31, 2026 to provide this proof.

*Now is a good time to put this down and stretch your legs and get a snack! This can be very overwhelming and confusing, but remember, the staff in the Assessor's Office is always available to explain our policies and procedures in a way that you can understand.*

## **PERSONAL PROPERTY**

Now we'll move on to Personal Property. It would probably be a little less daunting if we referred to it as Business Personal Property, but there are a few circumstances where private citizens not in business would file this as well. We will get to those exceptions in a bit. Each business in town, whether it be out of your home or a commercial building, must declare all property used in the said business for tax purposes on what we refer to as the Personal Property Declaration. This form may seem like a cryptic code to some secret world of assessment, but with a little help, you will be able to navigate through.

First thing, if you have an accountant or someone who handles all your paperwork, pass the buck! Many people in these fields have experience with these filings and may be able to take the stress off you, or at least give you great direction on how to file properly. If you will be filing this yourself, here are some helpful hints to try to make this as easy as possible. Take out a sheet of paper and begin listing everything that is used in your business. Make a note of the year you purchased it and how much you spent. Estimate to the best of your ability if it's been a while. Don't leave anything out. If this business is in your home, all furniture and computers you use for business purposes are now taxable.

Once you have completed your list, take a look at the Personal Property Declaration. You will notice that there are several categories, each with a

depreciation schedule for each year. This is why it is important to know when you purchased these items and how much you spent. To calculate your assessment, we will use the depreciated cost.

If you would like to include an inventory listing with your declaration, please feel free to do so, although it is not required. What you ARE required to declare is a total amount of assets for each category, for each year of purchase. You will see on page 2 of your declaration, there are grids that need to be filled in. This is going to be the hardest part of your filing. You will transfer the numbers from page 2 over to page 3, and page 4 is for listing leased equipment and your signature.

To fill out these grids, you will just transfer the information from that piece of paper with all your assets on it according to category and year of acquisition. Now, to decide which category your assets belong in, you may refer to page 3. Each line item has a brief description and several examples. In most cases, you will list your assets as code #16, which is furniture, fixture, and equipment. Computers and their output/input equipment (such as printers or scanners) will be listed as code #20. Please take your time to review each category and choose which is best suited to your assets.

Once you have listed all your assets, take a minute to look at code #23. This is specific to supplies that are absorbed INTO your business. For example, in this office we use pens, pencils, paper, toner, post its, envelopes, stamps, glue, staples, paper clips etc... This is just one example, but if you think about it, there are probably similar things in your business.

While some businesses are quite large and declare many assets, you may have a small business. There is no minimum to declare, so even if you only have \$100 worth of assets, you are still required to file this form each year. You must deliver or postmark this declaration by November 1<sup>st</sup> each year, or a 25% penalty will be added, as required by state statutes.

If you keep a copy of this declaration in your records, annual filing can be quite painless. If you have acquired no new assets, you will simply shift all your numbers to the corresponding grid on your new declaration. It is important that you shift these numbers according to the year acquired and original cost to ensure correct depreciation. If you have removed any assets, you will list these on the bottom of page 2 in the section titled Detailed Listing of Disposed Assets. You will also need to subtract the amount of

this asset from the corresponding line in the grid above. Any new acquisitions shall be listed on the line for the current year.

We mentioned earlier that there may be instances where a non-business owner may need to use this form. If you own a vehicle that is not registered in CT, you must declare it using this form under code #9. If you own horses or ponies, you must declare using this form under code #11. Now, while you must declare horses and ponies, there is an exemption for up to \$1,000 for each animal. Again, even if you are exempt, you are still required to file a declaration each year, or you will incur a penalty and waive your right to exemption.

*As we said before, the doors to this office are always open, so if you still have questions, you can always stop in, call, or email any of our staff.*

## **EXEMPTIONS**

This office also administers many exemption programs offered to certain individuals. If you are a veteran, active-duty military, legally blind, or 100% disabled, there are exemptions available to you. The following is a more in-depth breakdown of these exemptions.

### VETERANS

As a veteran during an active time of war, and a Connecticut resident, you are entitled to a \$1,500 reduction of your assessment on either your home or one motor vehicle. In order to obtain this exemption, you will need to file a copy of your DD214 with the Town Clerk's Office. You must file this by September 30<sup>th</sup> to qualify for the new Grand List year. This only needs to be filed once.

If you have a disability rating with the Department of Veteran's Affairs (VA), you are entitled to an increased exemption. This may be applied if a copy of your disability rating statement is submitted to this office. The increase to your exemption will be as follows:

0%-25%	\$3,000
26%-50%	\$3,750
51%-75%	\$4,500
76%-100%	\$5,250

If you have a disability rating of 100% or are 65 or older, you will be granted the maximum benefit of \$5,250.

If you are considered totally and permanently disabled due to service-connected disabilities, you may be fully exempt from property taxes on either a dwelling the veteran owns and lives in as his or her primary residence or, if the veteran does not own a dwelling, one motor vehicle he or she owns and keeps in this state. To qualify for this exemption, the veteran must supply a summary of benefits statement from the Department of Veterans Affairs (VA) indicating ***“you are considered to be totally and permanently disabled due solely to your service-connected disabilities”***. A combined service-connected evaluation percentage of 100% does not automatically qualify for this exemption. The disability must be total and permanent.

Those veterans whose income falls below \$54,750 (single) or \$66,750 (married) would be entitled to increased exemptions as well. These programs must be applied for biennially and proof of income must be supplied. Depending on income you may be entitled to anywhere from \$5,000 to \$11,500 in additional exemptions. Applications for these programs are available in our office and must be filed between February 1<sup>st</sup> and October 1<sup>st</sup>.

Veterans are entitled to one of the mentioned exemptions, not all inclusively. The staff in the office will work with you to determine the best exemption for your individual needs and provide the maximum benefits allowed by law.



## BLIND

If you are considered to be legally blind, there is a \$3,000 property exemption you are entitled to. You must submit a copy of your certificate of legal blindness issued by the State of Connecticut Bureau of Education and Services for the Blind (BESB). This only needs to be filed once and may be applied to Real Estate or Motor Vehicle taxes.

## TOTALLY DISABLED

If you are considered to be 100% permanently disabled, collecting Social Security disability benefits, and a homeowner, you may qualify for a \$1,000 exemption from your property assessment. You must maintain residency in the Town of Ledyard and applications are due by October 1<sup>st</sup>. This program needs to be applied for only once.

## ACTIVE DUTY MILITARY MEMBERS

There are motor vehicle exemptions available to all active duty military members. For those that are considered residents of a state other than Connecticut and are here strictly due to military orders, all motor vehicles taxes are exempt. There is a form that must be filed with the Assessor's Office to receive exemption. This form may be obtained by visiting the office, sending an email to [assessor.asst@ledyardct.org](mailto:assessor.asst@ledyardct.org), or visiting your legal department on base. A copy of a current Leave and Earnings Statement (LES) should also be attached. There is no time limit to file this form.

Permanent residents of Connecticut, who are active duty, are entitled to exemption of one motor vehicle per year. A form must be submitted by December 31<sup>st</sup> following the tax due date each year to obtain this exemption. This form may be obtained by visiting the office or sending an email to [assessor.asst@ledyardct.org](mailto:assessor.asst@ledyardct.org) . You must present your military ID in the office or attach a copy with your form by email or standard mail.

## ELDERLY/DISABLED HOMEOWNER TAX CREDITS

Residents who are homeowners and either 100% disabled or 65 and over may qualify for certain tax credits. These credits are on a sliding scale based on income. This year a single person must make less than \$38,100 and a married couple must have an income lower than \$46,400. These programs must be applied for between February 1<sup>st</sup> and May 15<sup>th</sup>. After your initial approved application, you must reapply biennially to continue your benefits. In order to apply you will need a copy of your income tax return (if you file), your social security 1099 statement (if you collect) and any other documentation of income not included in your tax return. If you would like assistance with your application, feel free to bring your documents in and a member of our staff can fill everything out for you.

## **PUBLIC ACT 490, FARM, FOREST, AND OPEN SPACE**

**FARM:** If you are actively commercially farming your property, you may be able to classify some of your land as farm land. Applications may be accepted between September 1<sup>st</sup> and October 31<sup>st</sup> and you must supply a copy of your Schedule F filed with the Internal Revenue Service (IRS) and a map of your property outlining each portion used actively in a farming capacity. There is no minimum acreage, but if there is a residence on the property, no portion of your approved building lot can be included as farm land.

**FOREST:** If you have over 25 acres of wooded land, with at least 10 acres in Ledyard, you may be able to classify this as forest land. Applications may be accepted between September 1<sup>st</sup> and October 31<sup>st</sup> and you must include a copy of a Certified Forester's Report. You may find a list of Certified Forester's at the following link [http://www.ct.gov/dep/lib/dep/forestry/forest\\_practitioner\\_certification/directory.pdf](http://www.ct.gov/dep/lib/dep/forestry/forest_practitioner_certification/directory.pdf)

As with Farm Land, no portion of your approved building lot may be included in this classification.

OPEN SPACE: All open space must be deeded to the town according to local ordinance. There is no personal exemption for this in Ledyard.

The Assessor's Office is open to the public from 7:30-4:45 Monday through Thursday with the exception of legal holidays. You may obtain property record cards, also referred to as Street Cards or Field Cards for any property in town, with the exception of any properties within the bounds of the Mashantucket Pequot Indian Reservation. You may obtain copies of assessment and topographical maps here or you may visit our Geographic Information System (GIS) by visiting [www.ledyardct.org](http://www.ledyardct.org) Applications for many exemption programs can be filed electronically in our office. Please contact us for more information and instructions at [assessor.asst@ledyardct.org](mailto:assessor.asst@ledyardct.org)

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