

General Tax Bill Questions

1. How much do I owe?

- a. *The first page of your tax bill includes two payment coupons, one at the top and one at the bottom. The coupon at the top shows how much you owe by November 19, 2009. The coupon at the bottom shows how much you owe by February 19, 2010.*
- b. *The second page of your tax bill shows how your tax bill was calculated. Line 5 in Table 1, Summary of Your Taxes, shows the total taxes you must pay for the 2008 (pay 2009) tax cycle.*

2. My mortgage company pays my taxes. Why did I get a bill?

- a. *Your bill should include a statement at the top saying "PROPERTY INFORMATION NOTICE, THIS IS NOT A BILL" along with an explanation saying your mortgage company has been sent a tax statement. This statement also serves as your notice of the amount of your assessment, which triggers your 45-day time limit within which to file an appeal.*

3. When are my tax payments due?

- a. *November 19, 2009 and February 10, 2010. To avoid the late fee penalty payments must 1) be postmarked by the post office, 2) paid at a participating bank 3) charged by phone, 4) or charged on the internet on or before the due dates.*

4. When will the tax bills be mailed?

- a. *Bills will be mailed October 22, 2009 for the 2008 pay 2009 tax cycle. The bill has two remittance coupons attached, one to be returned with each payment.*

5. When are bills due for the 2010 tax cycle?

- a. *The 2010 tax cycle, 2009 pay 2010, will return to the traditional dates of May 10 and November 10, 2010. Bills will be mailed in April.*

6. I didn't get my tax bill. You have the wrong address.

- a. *Please submit the correct address, in writing, to the Marion County Assessor's Office*
- b. *The bills are available online for printing and the address correction should be made on the back of the remittance coupon.*
- c. *If your taxes are paid by an escrow company you may not have received a bill and can call to request a copy or get it online.*

7. Will the bill be for a half of a year or full year?

- a. *Half. Half is due November 19, 2009 with the remaining half due February 10, 2010.*

8. Can I pay the full bill (both coupons) in November?

- a. *Yes.*

9. When will tax bills be caught up? When will we get back on our normal pay cycle?

- a. *The 2010 tax cycle will be on the normal schedule with due dates of May 10 and November 10, 2010.*

10. Why did it take so long to get out a tax bill?

- a. *The governor's order to reassess all property for 2006/2007 created the delay.*

11. What year are my taxes figured on?

- a. *This current installment represents the March 1, 2008 Assessment date and a January 1, 2007 valuation date. The taxes are those for 2008 payable in 2009.*

12. What was the bill I paid in July for?

- a. *Due to the mandated delay, the July bill was for the taxes you normally would have paid in 2008.*

13. Last year my first bill was labeled “provisional bill”, how was that amount determined?

- a. *One half of the prior year’s tax liability and if you had a homestead and then you received an average of 30% additional relief from the state homestead credit.*

14. What is the storm water fee?

- a. *The city fee for handling rain water run-off from your property and solving flooding problems throughout the county. It is \$13.50 per half year.*

15. What is the solid waste fee?

- a. *The city fee for trash pick-up, it is \$27.50 per half year.*

16. Why do I have to pay storm water fees when my home is not connected to the sewer?

- a. *It is for handling rain water run off of property and solving flooding problems.*

17. How are my tax bills calculated, based on what year’s property value?

- a. *This current installment represents the March 1, 2008 assessment date and a January 1, 2007 valuation date. Because the assessments are based on 2007 values, they will not fully reflect the recent downturn in the housing market.*

Tax Cap

- The circuit breaker or “property tax cap” establishes the maximum tax liability. The goal of the Circuit Breaker is to provide predictability in tax bills by ensuring that taxpayers do not pay more than a fixed percent of their property value it taxes.
- The Circuit Breaker “cap” or maximum tax liability is determined by multiplying the cap rate times the gross assessed value.
- If the tax amount is greater than the cap, it is because a school debt referendum was approved by voters and is not subject to the cap.

Property Class	2009	2010 and after
• Homestead	1.5% cap	1% cap
• Rental Property	2.5% cap	2% cap
• Agricultural Land	2.5% cap	2% cap
• Long Term Care Property	2.5% cap	2% cap
• Nonresidential Real Property	3.5% cap	3% cap
• Personal Property	3.5% cap	3% cap

Calculate Homestead Credit

- The Indiana General Assembly increased the homestead deduction credit. The standard deduction has been changes to 60% of the gross assessed value but not to exceed \$45,000. The new supplemental deduction adds 35% of the next \$600,000 of gross assessed value above the standard deduction, and 25% of the gross assessed value over \$645,000.

Payments & Refunds

1. Can I make payments on the taxes that I owe?

- a. *Payments can be made anytime but the normal late payment fees apply.*
- b. *A monthly installment plan is available to persons who are current on their taxes AND have a homestead deduction.*

2. If the taxpayer is entitled to a surplus refund, will the form to claim it be included with my tax bill?

- a. *The form and instructions can be mailed to them or are available at www.indy.gov/treasurer; you must include proof of payment with claim form.*

3. I need more time to pay my bill, but I do not want to pay delinquent charges, who do I speak to.

- a. *State law requires the late payment penalty without exception. Pay what you can toward your taxes to reduce the delinquency.*

Payment Methods

- 1. **Monthly payment plan:** *For all taxpayers with a homestead deduction and no delinquent charges. Call 327-4050 or go to: www.indy.gov/treasurer to receive an application.*
- 2. **Mail:** *Use the mailing envelope enclosed with the tax bill and mail the coupon and check.*
- 3. **Automatic Deduction:** *Sign up to have the tax automatically deducted from a bank account. Call 327-4041 or visit www.indy.gov/treasurer to enroll.*
- 4. **Pay at Bank:** *Payments are accepted at banks listed on the back of the bill, they are: Chase Bank, Fifth Third Bank, Flagstar Bank, Huntington Bank, Irwin Union Bank, M & I Bank and Stock Yards Bank & Trust. Some banks charge a fee for this service.*
- 5. **E-check or Credit Card:** *Only available by telephone, 1-877-553-5829, or on the internet at www.indy.gov/treasurer. To pay you will need the parcel number. A convenience fee is charged.*

Appeals (to file appeals)

1. This bill is too high; I want to file an appeal!

- a. *The bill is the product of multiplying the tax rate times the assessed value; therefore, the tax cannot be appealed, but the assessed value can be appealed. The back of the comparison statement provides information on how to appeal and the deadline. The notice of appeal must include: (1) the name of the taxpayer, (2) the address and parcel or key number of the property, and (3) the address and telephone number of the taxpayer. Appeal notices may be mailed to the Marion County Assessor, 200 E Washington St Ste 1360, Indianapolis IN 46204-3321, (317)-327-4907. Taxpayers wishing to appeal more than one parcel must file a separate appeal for each property. Appeal requests may be delivered in person to any County Assessor office. Appeal requests must be received by the County Assessor on or before **XXXXXXXX**.*

2. Do I have to pay the full amount if I fill out an appeal?

- a. *You can pay last year's assessed value multiplied by this year's rates. Late payment penalties apply on any underpayment created once the appeal is resolved.*

3. I filed my appeal in 2008 so when will I have my hearing on that appeal or be contacted?

- a. *We are working the appeal(s) in a first filed, first served basis.*

4. Can I file an appeal?

- a. *The notice of appeal must include: (1) the name of the taxpayer, (2) the address and parcel or key number of the property, and (3) the address and telephone number of the taxpayer. Appeal notices may be mailed*

to the Marion County Assessor, 200 E Washington St Ste 1360, Indianapolis IN 46204-3321, (317)-327-4907. Taxpayers wishing to appeal more than one parcel must file a separate appeal for each property. Appeal requests may be delivered in person to any County Assessor office. Appeal requests must be received by the County Assessor on or before **XXXXXXXXXX**.

5. What are the due dates to submit an appeal and how long is the process?

- a. Appeal requests must be received by the County Assessor on or before **XXXXXXXXXX**. The County Assessor is currently working on a large backlog of appeals from prior years. You can expect it to take several months to resolve your appeal.

Assessment Questions

1. Why is my assessment so high?

- a. The County Assessor is required to measure the assessment at the market value of the property as of 1/1/2007. Any changes in the market since 1/1/2007 would not be reflected in this assessment.

2. How did you arrive at this value on my property?

- a. We analyzed sales during the time period of 1/1/2006 and 12/31/2007 in your neighborhood to determine the condition of the property on 3/1/2008 and a market value as of 1/1/2007.

3. Why is my neighbor's house, that is just like mine, assessed lower?

- a. There are many reasons why the market value of your home is different than your neighbor's home. If you do not believe your assessment does not reflect the market value of your property, you may wish to appeal the assessment.

4. How was my assessed value calculated?

- a. It is a prediction of the cost to replace your property minus depreciation for the age of your property multiplied by the neighborhood factor, then add the land value which gives you the market value as of 1/1/2007. This value is then confirmed against sales of properties in your neighborhood that occurred between 1/1/2006 and 12/31/2007.

Deductions & Exemptions

- Exemptions are allowed for property being used for municipal, educational, literary, scientific, religious, or charitable purposes.
- Deductions are for qualified residential and some commercial property.

1. What is the deadline to file my deductions?

- a. December 31, 2009 for the 2009 pay 2010 taxes
b. December 31, 2008 for the 2008 pay 2009 taxes

2. How can I file my deductions? Can I file in person, online or by mail?

- a. It can be filed all three ways:
i. At any County Assessor's Office and the Auditor's Office
ii. At <http://www.indy.gov/Auditor> under homeowner service
iii. Call 327-4646 to request forms to be mailed.
b. This information is also listed on the back of the comparison statement.

3. Where do I go to file my exemptions?

- a. *Mail it to the Marion County Assessor, 200 E. Washington, St., Suite 1360, Indianapolis, IN 46204-3321.*

4. What items of identification do I need to bring to your office to file deductions?

- a. *You are not required to provide ID unless there are questions that arise; however, information from your identification card is used when filing the homestead deduction.*

5. What information will I need in order to complete the deduction forms?

- a. *If filing for a homestead, you will need to supply the last 5 digits of your social security and identification.*
- b. *If filing for the mortgage deduction, please know the bank and dollar amount of the loan.*
- c. *If filing for an over 65, you are required to submit your tax form 1040*
- d. *If filing for a Blind and Disabled, you are required to submit your tax form 1040 and proof of blindness or disability in the form of a physician's statement or Social Security Disability Award Letter.*
- e. *If filing for a Veteran's Deduction, you are required to submit a certificate of eligibility from the Indiana Department of Veteran's Affairs, Form 51186*

6. What deductions are available to the taxpayer?

- a. *A list is available on the back of the comparison statement*

7. How do I qualify for these deductions?

- a. *Some information is on the back of the comparison statement and additional information is available at <http://www.indy.gov/Auditor>*

8. Do the husband and wife both have to sign the deduction forms or can just one spouse sign?

- a. *The owner of the property must sign the application. If more than one owner we only need one signature.*
- b. *You are required to supply both applicants social security and identification numbers if filing for the homestead deduction.*

9. How often must I file for my homestead and mortgage deductions?

- a. *One time application is required unless there are changes on the deed or there is a refinance.*

10. What is the last date I can file for my deductions? What is the effective date for my deductions to take effect?

- a. *December 31, 2009 for the 2009 pay 2010 taxes*
- b. *December 31, 2010 for the 2010 pay 2011 taxes*

11. Why are my deductions not on the tax bill?

- a. *You are required to be the owner of the property by December 31, 2008 to be eligible.*
- b. *You were required to file for deductions by December 31, 2008 to be eligible for the 2008 pay 2009 tax bill.*
- c. *You own more than one property and filed deductions on multiple homes.*

Nonprofit Exemptions

1. What is the deadline to file my nonprofit exemptions?

- a. *May 15 of the assessment year for which you seek the exemption.*
- 2. How can I file my nonprofit exemptions?**
 - a. *Must fill out a form 136. The form is available to be printed from the Marion County Assessor's website. Can I file in person, online or by mail? Can file in person or by mail. Mail to the Marion County Assessor, 200 E Washington St., Suite 1360, Indianapolis, IN 46204-3321.*
- 3. Where do I go to file my nonprofit exemptions?**
 - a. *Marion County Assessor, 200 E Washington St., Suite 1360, Indianapolis, IN 46204-3321.*
- 4. What items of identification do I need to bring to your office to file these nonprofit exemptions?**
 - a. *None*
- 5. What information will I need in order to complete the exemption forms?**
 - a. *Form 136, Articles of Incorporation or By-laws, Financial Statements for the previous three years (i.e. filing for 2009 must have 2008, 2007, 2006 financials), and lease if applicable.*
- 6. What exemptions are available to the taxpayer?**
 - a. *Exemptions are allowed for property being used for municipal, educational, literary, scientific, religious, or charitable purposes.*
- 7. How do I qualify for these exemptions?**
 - a. *Indiana Code 6-1.1-10-16*
- 8. Do the husband and wife both have to sign the exemption forms or can just one spouse sign?**
 - a. *The owner of the property must sign the application. If more than one owner we only need one signature.*
- 9. How often must I file for my nonprofit exemptions?**
 - a. *A form 136 is filed every even numbered year (2008, 2010, etc.) If it is filed in an odd-numbered year the taxpayer must file the next year. So if the form is filed in 2009 a form must be filed for 2010. Organizations using the property for religious, educational, literary, scientific, or charitable purposes do not have to reapply unless the use or ownership of the property changes.*
- 10. What is the last date I can file for my nonprofit exemptions?**
 - a. *May 15 of the assessment year for which the exemption is sought.*
- 11. What is the effective date for my exemptions to take effect?**
 - a. *Taxes are paid a year behind so if filing for 2009 the exemption would be for 2009 pay 2010.*
- 12. What about the not-for-profit properties? How are they assessed?**
 - a. *They are assessed at market value, like a majority of properties in Indiana should be; however, they are granted an exemption for the portion of the property that is used for the exempt purpose.*

Mortgage & Refinancing Questions

- 1. I refinanced my house. Do I have to refile my homestead and mortgage deductions?**
 - a. *Yes, you must refile your mortgage deduction. If there are changes to the deed, then you should refile all deductions. It is wise to refile all forms.*
- 2. If I must refile my homestead and mortgage deductions where do I get the forms?**
 - a. *It can be filed all three ways:*
 - i. *At any County Assessor's Office and the Auditor's Office*
 - ii. *At <http://www.indy.gov/Auditor> under homeowner service*
 - iii. *Call 327-4646 to request forms to be mailed*
- 3. If I must refile my homestead and mortgage deductions how long do I have to do so after having refinanced my house?**
 - a. *You should file immediately as deadlines could be approaching.*

Tax Sale & Surplus Sale

- 1. Can you give me a list of the surplus properties on the next surplus sale?**
 - a. The list is available on line www.indy.gov/treasurer. A hard copy can be purchased by calling 327-4030. No dates have been set for surplus sales; they will be posted on the same web address or call in late July.*
- 2. Can anyone participate in the tax sale and if so what are the rules or guidelines?**
 - a. Tax Sale buyers taxes must be current in the payment of their taxes. All information is on the web www.indy.gov/treasurer.*
- 3. What amount must be paid to keep a parcel out of the tax sale?**
 - a. All taxes must be paid except those due in the Fall 2008 pay 2009 tax cycle.*

Miscellaneous

- 1. Where do I take my deed?**
 - a. Take your deed and completed sales disclosure to the Marion County Assessor, 200 E Washington St., Suite 1360, Indianapolis, IN 46204-3321, to start the process to record the deed.*
- 2. Why do I need a Sales Disclosure, if there is no money involved?**
 - a. State law requires Sales Disclosures be filed on most transactions.*