

CITY OF NEW YORK REAL ESTATE TAX GUIDE

(As of July 1, 1996)

The information provided is believed to be accurate, but is not guaranteed.

Tax	Lien Date	Due Date	Last Day To Pay Without Penalty	Interest Penalty For Late Payment
<i>REAL ESTATE</i> Where the assessed value is \$40,000 or less	July 1 October 1 January 1 April 1	July 1 October 1 January 1 April 1	July 15* October 15* January 15* April 15*	1. On improved property where the annual tax is \$2,750 or less and is paid directly by owner, at the rate of 9.0% per annum. 2. On improved property where the annual tax is more than \$2,750 and on all vacant or unimproved land and on all property where the tax is paid from an escrow, at the rate of 18.0% per annum.
*If taxes are paid from lender's escrow, the last day to pay, is the due date				
<i>REAL ESTATE</i> Where the assessed value is over \$40,000	July 1 January 1	July 1 January 1	July 1 January 1	
<i>WATER</i> (Frontage) <i>SEWER</i> (Sewer rent is 159% of water charge)	June 30	June 30	July 31	1. On improved property where the annual tax is \$2,750 or less and is paid directly by the owner, at the rate of 9.0% per annum.
<i>WATER</i> (metered) <i>SEWER</i> (Sewer rent is 159% of water charge)	When entered	When entered	Within 30 days of entry	2. On improved property where the annual tax is more than \$2,750 and on all vacant land and on all property where the tax is paid from an escrow, at the rate of 18.0% per annum.

Tax	Lien Date	Due Date	Last Day To Pay Without Penalty	Interest Penalty For Late Payment
ASSESSMENTS	When entered	When entered	Within 90 days of entry (within 30 days on assessments for emergency repairs or services and Department of Health Pest Control charges)	Assessments accrue penalty at the same rate as a City Tax upon the premises to which they relate (except assessments based upon emergency repairs made or services performed pursuant to Department of Housing Preservation and Development authorization which accrue penalty at the rate of 7% per annum).
BOILER & ELEVATOR	When entered	When entered	Within 30 days of entry	Interest on all Boiler and Elevator charges 15.0% annum
VAULT	June 1	June 1	Within 15 days of entry	Interest rates on all Vault charges 8.0% annum NOTE: The late filing of or failure to file a vault tax return carries additional penalties.

NOTES:

1. Your cancelled check is your receipt. Receipted bills will not be returned unless written request accompanies payment.
2. General information call: Taxpayer Assistance (718) 935-9500.
3. Interest computation: call (718) 935-6000. Due to possible fluctuation in the interest rate and the complexity of interest calculations, it is recommended that an official be obtained from the appropriate Borough office of the Department of Finance, requesting an interest calculation to the contemplated date of payment.
4. Information re In Rem: call (718) 935-6535.
5. Information regarding refunds: call (718) 935-9500.
6. Certain assessments may be paid in installments by arrangement. Delinquent taxes and other charges may also be paid in installments by arrangement. Contact the local office of the Department of Finance to determine whether such an arrangement can be made.
7. Checks for real estate taxes should be made payable to "New York City Department of Finance", checks for water and sewer rents should be made payable to "New York City Water Board."
8. Effective July 1, 1990, interest due on late payments is calculated using daily compounding rather than simple interest. The interest rate is fixed annually by the City Council.

The information is believed to be accurate but not guaranteed.

ALBANY COUNTY REAL ESTATE TAXES

The information provided is believed to be accurate, but is not guaranteed.

LOCALITY	TAX	DUE DATE	PERIOD COVERED	GRACE
Albany	City	1/1	1/1 - 12/31	30 days
Bethlehem	Town	1/1	1/1 - 12/31	30 days
Coeymans	Town	1/1	1/1 - 12/31	30 days
Cohoes	City	3/1 & 9/1*	1/1 - 12/31	30 days
Colonie	Town	1/1	1/1 - 12/31	30 days
Knox	Town	1/1	1/1 - 12/31	30 days
Green Island	Town	1/1	1/1 - 12/31	30 days
Guilderland	Town	1/1	1/1 - 12/31	30 days
New Scotland	Town	1/1	1/1 - 12/31	30 days

* The entire tax is a lien on the first due date even though payable in two installments.

VILLAGE REAL ESTATE TAXES FOR INCORPORATED VILLAGES

LOCALITY	TAX	DUE DATE	PERIOD COVERED	GRACE
Colonie	Village	6/1	6/1 - 5/31	30 days
Green Island	Village	6/1	6/1 - 5/31	30 days
Menands	Village	6/1	6/1 - 5/31	30 days
Ravena	Village	6/1	6/1 - 5/31	30 days

NASSAU COUNTY REAL ESTATE TAXES

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TOWNS

LOCALITY	TAX	DUE DATE	PERIOD COVERED
Hempstead	Town	1/1 & 7/1	1/1 - 12/31
	School	10/1 & 4/1	7/1 - 6/30
North Hempstead	Town	1/1 & 7/1	1/1 - 12/31
	School	10/1 & 4/1	7/1 - 6/30
Oyster Bay	Town	1/1 & 7/1	1/1 - 12/31
	School	10/1 & 4/1	7/1 - 6/30
City of Long Beach	County	1/1 & 7/1	1/1 - 12/31
	School	10/1 & 4/1	7/1 - 6/30
	City	7/1 & 1/1	7/1 - 6/30
City of Glen Cove	County	1/1 & 7/1	1/1 - 12/31
	School	8/1 & 2/1	8/1 - 7/31
	City	12/1 & 6/1	1/1 - 12/31

VILLAGES

LOCALITY	TAX	DUE DATE	PERIOD COVERED
Atlantic Beach	Village	6/1	6/1 - 5/31
Bayville	Village	6/1 & 12/1	6/1 - 5/31
Bellerose	Village	6/1	6/1 - 5/31
Brookville	Village	6/1	6/1 - 5/31
Cedarhurst	Village	6/1 & 12/1	6/1 - 5/31
Centre Island	Village	6/1	6/1 - 5/31
Cove Neck	Village	6/1	6/1 - 5/31
East Hills	Village	6/1	6/1 - 5/31
East Rockaway	Village	6/1 & 12/1	6/1 - 5/31
East Williston	Village	6/1	6/1 - 5/31
Farmingdale	Village	6/1	6/1 - 5/31
Floral Park	Village	6/1	6/1 - 5/31
Flower Hill	Village	6/1	6/1 - 5/31
Freeport	Village	3/1 & 9/1	3/1 - 2/28
Garden City	Village	6/1 & 12/1	6/1 - 5/31
Great Neck	Village	6/1	6/1 - 5/31
Great Neck Estates	Village	6/1	6/1 - 5/31
Great Neck Plaza	Village	3/1 & 9/1	3/1 - 2/28
Hewlett Bay Park	Village	3/1	3/1 - 2/28
Hewlett Neck	Village	6/1	6/1 - 5/31
Hempstead	Village	6/1 & 12/1	6/1 - 5/31
Hewlett Harbor	Village	6/1	6/1 - 5/31

NASSAU COUNTY REAL ESTATE TAXES

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VILLAGES

LOCALITY	TAX	DUE DATE	PERIOD COVERED
Island Park	Village	6/1	6/1 - 5/31
Kensington	Village	3/1	3/1 - 2/28
Kings Point	Village	6/1	6/1 - 5/31
Lawrence	Village	6/1 & 12/1	6/1 - 5/31
Lattingtown	Village	6/1	6/1 - 5/31
Laurel Hollow	Village	6/1	6/1 - 5/31
Lynbrook	Village	6/1 & 12/1	6/1 - 5/31
Lake Success	Village	6/1	6/1 - 5/31
Malverne	Village	6/1	6/1 - 5/31
Massapequa Park	Village	6/1	6/1 - 5/31
Manorhaven	Village	6/1	6/1 - 5/31
Matinecock	Village	6/1	6/1 - 5/31
Mineola	Village	6/1	6/1 - 5/31
Mill Neck	Village	6/1	6/1 - 5/31
Munsey Park	Village	6/1	6/1 - 5/31
Muttontown	Village	6/1	6/1 - 5/31
New Hyde Park	Village	6/1	6/1 - 5/31
North Hills	Village	6/1	6/1 - 5/31
Old Brookville	Village	6/1	6/1 - 5/31
Old Westbury	Village	6/1	6/1 - 5/31
Oyster Bay Cove	Village	6/1	6/1 - 5/31
Plandome	Village	6/1 & 11/1	6/1 - 5/31
Plandome Heights	Village	6/1 & 12/1	6/1 - 5/31
Plandome Manor	Village	6/1	6/1 - 5/31
Port Washington No	Village	6/1	6/1 - 5/31
Roslyn	Village	6/1	6/1 - 5/31
Roslyn Estates	Village	6/1	6/1 - 5/31
Roslyn Harbor	Village	6/1	6/1 - 5/31
Rockville Centre	Village	6/1 & 12/1	6/1 - 5/31
Russel Gardens	Village	3/1	3/1 - 2/28
Saddle Rock	Village	3/1	3/1 - 2/28
Sands Point	Village	6/1	6/1 - 5/31
Sea Cliff	Village	6/1 & 12/1	6/1 - 5/31
South Floral Park	Village	6/1 & 12/1	6/1 - 5/31
Stewart Manor	Village	6/1 & 12/1	6/1 - 5/31
Thomaston	Village	3/1	3/1 - 2/28
Upper Brookville	Village	6/1	6/1 - 5/31
Valley Stream	Village	6/1	6/1 - 5/31
Williston Park	Village	6/1	6/1 - 5/31
Westbury	Village	6/1	6/1 - 5/31
Woodsburg	Village	3/1	3/1 - 2/28

PUTNAM COUNTY TOWN, SCHOOL & VILLAGE TAXES

TOWNS: Carmel, Southeast, Kent, Patterson, Phillipstown and Putnam Valley

LOCALITY	TAX	PERIOD COVERED	LIEN DATE	DUE DATE
Carmel, SouthEast, Kent, Patterson, Phillipstown & Putnam Valley	Town	1/1 - 12/31	1/1	ON OR BEFORE JAN. 1
All Towns Listed Above	School	7/1 - 6/30	9/1	9/1

VILLAGES: Brewster, Cold Spring, Nelsonville

All Villages	Village	6/1 - 5/31	6/1	6/1
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ROCKLAND COUNTY TOWN, SCHOOL & VILLAGE TAXES

The information provided is believed to be accurate, but is not guaranteed.

TOWNS

LOCALITY	TAX	PERIOD COVERED	LIEN DATE	DUE DATE
Clarkstown	Town	1/1 - 12/31	1/15	1/15*
	School	7/1 - 6/30	9/1	9/1
Haverstraw	Town	1/1 - 12/31	1/1	1/1
	School	7/1 - 6/30	9/1	9/1
Orangetown	Town	1/1 - 12/31	1/1	1/1
	School	7/1 - 6/30	9/1	9/1
Ramapo	Town	1/1 - 12/31	1/1	1/1
	School	7/1 - 6/30	9/1	9/1
Stony Point	Town	1/1 - 12/31	1/1	1/1
	School	7/1 - 6/30	9/1	9/1

* Clarkstown has an optional two payment plan, first installment due 1/15, with a 4.5% additional charge on the full years tax if paid in two installments. If tax bill not available additional \$3.00.

ROCKLAND COUNTY (Continued) TOWN, SCHOOL & VILLAGE TAXES

The information provided is believed to be accurate, but is not guaranteed.

VILLAGES: Chestnut Ridge, Haverstraw, West Haverstraw, Grandview, Hillburn, South Nyack, Upper Nyack, Piermont, Pomona, New Square, Spring Valley, Suffern and Wesley Hills.

VILLAGES

LOCALITY	TAX	PERIOD COVERED	LIEN DATE	DUE DATE
Airmont	Village	1/1 - 12/31	1/1	1/1
All Villages Listed				
Above	Village	6/1 - 5/31	6/1	6/1
Kaser	Village	1/1 - 12/31	1/1	1/1
Montibello	Village	1/1 - 12/31	1/1	1/1
New Hempstead	Village	1/1 - 12/31	1/1	1/1
Nyack	Village	6/1 - 5/31	6/1	6/1 & 10/1
Sloatsburg	Village	1/1 - 12/31	1/1	1/1

SUFFOLK COUNTY REAL ESTATE TAXES

The information provided is believed to be accurate, but is not guaranteed.

LOCALITY	TAX*	DUE DATE**	PERIOD COVERED	GRACE
Babylon	Town	12/1 & 5/10	Tax year is	40 & 21 days
Brookhaven	Town	12/1 & 5/10	12/1 - 11/30	40 & 21 days
East Hampton	Town	12/1 & 5/10		40 & 21 days
Huntington	Town	12/1 & 5/10		40 & 21 days
Islip	Town	12/1 & 5/10		40 & 21 days
Riverhead	Town	12/1 & 5/10		40 & 21 days
Shelter Island	Town	12/1 & 5/10		40 & 21 days
Smithtown	Town	12/1 & 5/10		40 & 21 days
Southhold	Town	12/1 & 5/10		40 & 21 days
Southampton	Town	12/1		40 days

PENALTIES - All Towns:

After Jan. 10 - 1%
After Feb. 10 - 2%
After Mar. 10 - 3%
After Apr. 10 - 4%
After May 10 - 5%

After May 31, penalty plus 5% interest
After June 30, penalty plus 6% interest
After July 31, penalty plus 7% interest
After August 31, penalty plus 8 % interest
After Sept. 30, penalty plus 9% interest
After Oct. 30, penalty plus 10% interest

NOTE: Whenever unpaid taxes are advertised for sale advertising charge is added to tax bill.

*School Tax included in Town Tax.

**The entire tax is a lien on Dec. 1, even though payable in two installments.

VILLAGE REAL ESTATE TAXES FOR INCORPORATED VILLAGES

LOCALITY	DUE DATE	PERIOD COVERED	GRACE
Amityville	6/1 & 12/1	6/1 - 5/31	30 days both
Asharoken	6/1	6/1 - 5/31	30 days
Babylon	6/1	6/1 - 5/31	30 days
BelleTerre	6/1	6/1 - 5/31	30 days
Bellport	6/1	6/1 - 5/31	30 days
Bright Waters	6/1	6/1 - 5/31	30 days
Dering Harbor	6/1 & 12/1	6/1 - 5/31	30 days 1st 1/2
East Hampton	8/1	8/1 - 7/31	30 days
Greenport	6/1	6/1 - 5/31	30 days
Head of Harbor	3/1	3/1 - 2/28	30 days
Huntington Bay	6/1	6/1 - 5/31	30 days
Lake Grove	6/1	6/1 - 5/31	30 days
Lindenhurst	3/1	3/1 - 2/28	30 days
Lloyd Harbor	6/1	6/1 - 5/31	30 days
Nissequogue	6/1	6/1 - 5/31	30 days
North Haven	6/1	6/1 - 5/31	30 days
Northport	3/1	3/1 - 2/28	30 days
Ocean Beach	6/1	6/1 - 5/31	45 days
Old Field	3/1	3/1 - 2/28	30 days
Patchogue	6/1	6/1 - 5/31	30 days
Poquott	6/1	6/1 - 5/31	30 days
Port Jefferson	6/1	6/1 - 5/31	30 days
Quogue	6/1	6/1 - 5/31	30 days
Sag Harbor	6/1	6/1 - 5/31	30 days
Saltaire	8/1	8/1 - 7/31	30 days
Shoreham	8/1	8/1 - 7/31	30 days
Southampton	6/1	6/1 - 5/31	30 days
The Branch	6/1	6/1 - 5/31	30 days
Westhampton	6/1	6/1 - 5/31	30 days

PENALTY: -5% for the first month after grace period and 1/2% for each additional month.

The entire tax is a lien on the first due date even though payable in two installments.

WESTCHESTER COUNTY TOWN, SCHOOL, CITY & VILLAGE TAXES

The information provided is believed to be accurate, but is not guaranteed.

TOWNS

LOCALITY	TAX	PERIOD COVERED	LIEN DATE	DUE DATE
All towns except Harrison & Scarsdale	Town	1/1 - 12/31	4/1	4/1
	School	7/1 - 6/30	9/1	9/1 & 1/1
Harrison	Town	1/1 - 12/31	2/1	2/1 & 6/1
	School	7/1 - 6/30	9/1	9/1 & 1/1
	St. & Cty	1/1 - 12/31	4/1	4/1
Scarsdale	Town	1/1 - 12/31	4/1	4/1
	School	7/1 - 6/30	9/1	9/1

CITIES

LOCALITY	TAX	PERIOD COVERED	LIEN DATE	DUE DATE
Mt. Vernon	City	1/1 - 12/31	1/1	1/1 & 7/1
	School	7/1 - 6/30	9/1	9/1 & 1/1
	City & Sewer	1/1 - 12/31	4/1	4/1
New Rochelle	City	1/1 - 12/31	1/1	1/1 & 7/1
	School	7/1 - 6/30	10/1	10/1 & 4/1
Peekskill	City	1/1 - 12/31	1/1	4/1 & 10/1
	School	7/1 - 6/30	7/1	7/1 & 2/1
Rye	City	1/1 - 12/31	2/1	2/1
	School	7/1 - 6/30	8/1	8/1 & 11/1
	St. & City	1/1 - 12/31	5/1	5/1
White Plains	City	7/1 - 6/30	7/1	7/1 & 1/1
	School	7/1 - 6/30	7/1	7/1 & 1/1
	St., Cty & Sewer	1/1 - 12/31	1/1	4/1
Yonkers**	City/School	7/1 - 6/30	**	On or before 8/1, 10/9 & 1/7
	St., Cty & Sewer	1/1 - 12/31	**	4/16

**Yonkers taxes are a lien when confirmed - due dates may vary.

WESTCHESTER COUNTY VILLAGE TAXES

Ardsley, Briarcliff Manor, Bronxville, Hastings, Irvington, Mamaroneck, Portchester, Ryebrook, North Tarrytown, Pleasantville, Tarrytown & Tuckahoe, Pelham:*

LOCALITY	PERIOD COVERED	LIEN DATE	DUE DATE
Ossining	1/1 - 12/31	1/1	1/1 & 7/1
Rye Brook	6/1 - 5/31	6/1***	6/1 & 2/1***
Scarsdale	6/1 - 5/31	7/1	7/1
Buchanan, Croton, Dobbs Ferry, Elmsford, Larchmont & Pelham Manor	6/1 - 5/31	6/1	6/1

**Bronxville School Taxes are included in Village Tax.*

****Rye Brook Village Taxes - 1st payment is 2/3 of total, 2nd payment is 1/3 of total.*

Note: Harrison Village Tax is included in Town Tax.