

## **Frequently Asked Questions Related to Property Tax Bills** 2024

## **General Questions**

## When will I receive my tax bill?

Tax bills are mailed between Veteran's Day and Thanksgiving. Bills should be received by December 1. They are also available online at payments.jacksongov.org.

## I already paid online, why did I still get a bill?

(816) 881-3232

Due to the volume of bills, they are generated for printing in mid-October. We are unable to remove taxpayers who pay prior to bills being mailed. Therefore, anyone who pays prior to bills being mailed will still receive a paper bill in the mail. Taxpayers can always check www.jacksongov.org or myJacksonCounty to determine if their bill is fully paid.

## Why did my personal property bill go up when I own the same car?

By Missouri state statute, the Assessor's Office bases all vehicle values on the average trade-in value as published by the National Automobile Dealers Association. Depending on the trade-in value of your car, your value may have changed even though your vehicle didn't.

Personal Property tax bills list the Assessed Value assigned to each vehicle on the account. Personal property tax is calculated by dividing the assessed value for the property by 100, and then multiplying that value by the levy rate for the area, which is found on the upper-righthand corner of the tax bill. The Collections Department cannot lower the assessed value, the levy rate, or the tax bill amount.

## When are my taxes due?

Property taxes are due on December 31<sup>st</sup>. Interest, penalties and fees will accrue if payment is late.

For payments made by mail to be on time, the U.S. postal service postmark date must be December 31 or earlier. If mailing on the final day, contact the Post Office to determine the office hours for mail postmark to ensure your mailed payment is timely made. Payments placed in Post Office mail drop boxes do not always receive the same day postmark. The Department of Collection highly recommends mailing several days before the December 31 deadline.



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## How long does it take for my payment to be processed?

Payments that are made online are processed immediately and a receipt is available immediately. Payments made in person are processed immediately and receipts are provided. Mailed payments generally take 5-7 days to be received by the postal service and then take another 7-14 days to process. Near the end of the year, it could take up to 30 days for checks to be processed. Receipts will not be sent for mailed payments but are available online at <u>www.jacksongov.org</u> under "tax receipts".

## Why do I have a Late Filing Fee if my taxes aren't due yet?

This fee is not related to a late payment. Individual Personal Property Declaration postcards are mailed in January and March. Declarations not completed before May 1st are subject to penalty. This penalty will range from \$15 to \$105 depending upon the assessed value of your account. If you have any questions about your Individual Personal Property Declaration, please contact the Jackson County Assessment Department as soon as possible: <u>IPP@jacksongov.org</u> or 816-881-1330.

## What if I do not receive a bill?

The Department of Collection mails tax bills during November. If a tax bill is not received by December 6th, contact the Collector's Office at 816-881-3232 or check your account online. You can check the amount due and pay the bill at any time online at payments.jacksongov.org. *Failure to receive a tax bill does not relieve the obligation to pay taxes*. Taxes not paid in full on or before December 31 will accrue interest, penalties, and fees.

Telephones and email are staffed during regular business hours (8 a.m. to 5 p.m., Monday through Friday, excluding holidays observed by Jackson County). We experience high call volumes during November and December, so wait times on the phone can be long. Taxpayers are encouraged to refer to these FAQs when applicable or email at <u>collections@jacksongov.org</u>.

## To whom do I make checks payable?

Make any check or money order payable to: <u>Jackson County Collector</u> and include your <u>Property</u> <u>Account Number</u> on the document. If mailing, please include the remittance. To be timely paid, all payments must be USPS postmarked by December 31. Checks can take up to 30 days to process. Receipts will not be sent for mailed payments but are available online at <u>www.jacksongov.org</u> under "tax receipts". Payments made online are processed immediately and taxpayers have immediate access to those receipts.



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#### What hours are you open?

The Jackson County Courthouse in Kansas City and the Historic Truman Courthouse in Independence are open 8:00 A.M. to 5:00 P.M., Monday through Friday, excluding holidays observed by Jackson County. Visit www.jacksongov.org/collections for a list of holidays observed by Jackson County.

For your convenience, the Historic Truman Courthouse will be open on Saturdays, November 16th and 23<sup>rd</sup> as well as Saturdays, December 21st and 28th from 8:00 A.M. to 12:00 P.M. (noon).

A drop box for property tax payments is located at the west door of the Jackson County Courthouse in Kansas City (415 E. 12<sup>th</sup> St.) and at the south door of the Historic Truman Courthouse in Independence (112 W. Lexington). Both drop boxes will be locked at midnight on December 31. Do not place cash in either drop box. Online payments are accepted 24/7. Online payment processing for 2024 ends at 11:40pm on December 31<sup>st</sup>.

## What is the cost to pay online?

**Prior to January 1<sup>st</sup> 2025:** All transactions will incur a \$2.00 transaction fee. Taxpayers can pay online using an e-check (ACH) without any additional processing fee. Taxpayers using a debit or credit card will be charged a 2.75% processing fee.

**Starting January 1<sup>st</sup> 2025:** All transactions will incur a \$2.00 transaction fee. Taxpayers paying online by e-check (ACH) will incur an additional \$1.25 processing fee. Taxpayers paying by debit or credit card will be charged an additional 2.75% processing fee.

#### If I am paying in person, what do I need to bring?

Please bring the entire bill and your form of payment. If you do not have your bill, a bill can be printed for you, but this does create some additional wait time.

## How do I get a copy of my receipt?

Online: You can find your receipt through the dashboard on your PayIt app. You can also find it by going to <u>www.jacksongov.org</u> and clicking on "tax receipt" in the blue box near the bottom.

Mail: We are no longer mailing receipts for payments unless a taxpayer is unable to access them online. Your receipt will be available online via the directions listed above as soon as the payment is received and entered. Entry of mailed payments takes longer near the end of the year. When payments are made online, a receipt is available immediately.

In person: Any time a taxpayer pays in person they will get a printed receipt at the time of payment. Taxpayers can also come to either location to get a receipt in person.



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## I just purchased this property. Why do I owe back taxes?

Taxes are a lien against the real estate and remain with the property, not the specific owner of that property. When property ownership changes, the new owner is liable for any unpaid real estate property taxes due.

## Why do I owe the entire bill even though I only lived in the house for a few months?

The new owner/buyer has the responsibility for paying the total tax bill by December 31.

Generally, taxes are prorated between the buyer and seller. If this is being done, a proportionate amount of the estimated tax amount is credited to the buyer at the time of sale based on the number of months/days the seller owned the property during the tax year. If the buyer receives extra money at closing or loan settlement, it is recommended the buyer verify if those funds are for the payment of future taxes.

Typically, no money is paid to the Collector for taxes at the time of sale. However, a closing company as part of the sales transaction may pay any taxes currently due if known. You will have real estate property taxes to pay each year you own the property. Taxes are levied annually and due upon receipt.

A tax bill may be generated in the previous owner's (seller's) name and mailed to their mailing address unless the purchaser advises the Jackson County Assessor's office of the change in property ownership and mailing address. If you do not receive a real estate tax bill from the Jackson County Collector by December 6th, contact the Collector's office.

## Why wasn't my real estate bill sent to my mortgage company?

Review your contract to see if you are obligated to pay the taxes or if the mortgage company collects an escrow and pays the bill for you. If the mortgage company pays the bill for you from an escrow account, forward the bill to them.

Each mortgage company submits an annual request to Jackson County for copies of the real estate bills that they plan to pay for that tax year. The Department of Collection bills the mortgage companies based on what accounts they request. Due to the constant buying and selling of mortgages in today's economy, sometimes the tax bill is sent to the wrong company.

## What about my escrow account?

Mortgage companies typically pay tax bills in December and adjust your monthly payment for any changes needed. Call your mortgage company for specific answers.



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## Why do owners of commercial real property have a "Commercial Surcharge" on their tax bills?

At the election held on August 3, 1982, the voters of Missouri approved the amended provisions of section 6 of article X of the Missouri Constitution creating the Commercial Surcharge. Commercial and industrial real property is assessed an additional county surcharge designed to replace revenues lost by the tax exemption of business inventories. The levy rate on this charge is 1.4370. This charge only applies to properties with commercial values and only applies to the commercial values of mixed-use properties.

## **Questions Related to BOE Appeals/Assessment Value Changes/Payment Under Protest**

# I filed an appeal to reduce the value of my home and have not had my hearing. What are my options?

The amount stated on your bill is due in full on or before December 31.

If you have a 2023 appeal resolved prior to the end of the year, please note that recalculations for 2023 appeal decisions are suspended until January 2025. Therefore the 2024 tax bill must be paid in full by December 31, 2024. Once the values have been adjusted for 2023 and 2024 the account can be recalculated and a refund of any excess payment will be issued automatically. You do not need to pay under protest to receive a refund based on a value change.

If you have a 2023 appeal resolved after the beginning of the year and your value is reduced, then the amount on your current bill is due on December 31 and a refund of any excess payment will be issued. You do not need to pay under protest to receive a refund based on a value change. We do accept partial payments on real property, but interest, penalties, and fees will accrue on any unpaid amount due if not paid on or before December 31. Partial payments cannot be made online.

# I requested an informal review by the Assessment Department and agreed to a stipulated value, but that new value isn't reflected on my bill, what should I do?

If a stipulated agreement was not received by the Assessment Department prior to the generation of bills in October, the bill will not reflect that agreement. Please note that recalculations for stipulations are suspended until January 2025. Therefore the 2024 tax bill must be paid in full by December 31, 2024. Once the values have been adjusted the account can be recalculated and a refund of any excess payment will be issued automatically. You do not need to pay under protest to receive a refund based on a value change. If you do not provide the stipulated agreement to the Assessment Department until after the end of the year, then the full amount due on the initial bill will still be required and a refund will be generated.



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# Will I be liable for the interest, penalties, and fees if I wait to pay my taxes until my appeal is complete and that is after the first of the year? Does this change if I am successful in my appeal?

State statute requires that all taxes due be paid on or before December 31. If the taxes due on December 31 are not paid in full, you will be subject to interest, penalties, and fees on any amount not paid by that date.

Any taxpayer who prevails on an appeal of value but has not made any tax payment for the year in question, will still be responsible for interest, penalties, and fees, but only based on the amount of the property valuation determined by the appeal, and not based on the county's original valuation.

# If a taxpayer still has a pending appeal that is not resolved by December 31 but they cannot afford to pay the full amount, can they pay what they owed last year, or any lesser amount?

We do accept partial payment on real property taxes. This will limit the amount of interest, penalties, and fees owed. However, interest, penalties, and fees will still be owed on any difference between what is paid and what is later owed based on whatever value results from an appeal of value. It is also possible that a taxpayer would be entitled to a refund if the partial payment made is higher than the taxes due after the determination of value resulting from an appeal. Partial payments cannot be made online.

# If I pay the amount stated on the bill and my value is reduced, what do I need to do to get a refund?

Refunds are automatically generated as a result of a value reduction. No steps need to be taken by a taxpayer to receive a refund based on a value reduction related to an informal review, BOE appeal, or STC appeal. If your bill is paid by a mortgage company, any refund amount would be returned to the mortgage company.

## Do I need to pay under protest to get a refund?

You do not need to pay under protest to receive a refund based on a value change. The refund process occurs automatically. Should you choose to pay under protest, your refund may be delayed as these can only be generated during our release of protested funds which occurs quarterly. Payments can only be made under protest if they are made on time and paid in full.

## Do I need to pay under protest to preserve my right to appeal to the BOE or the STC?

No. Paying under protest has no impact on a taxpayer's right to appeal to the BOE or the STC.



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## How do I pay under protest?

**Please Note:** If your property is currently under appeal with the BOE and the appeal results in a refund, paying under protest is **NOT** a requirement to get said refund. In fact, in many cases, paying under protest could result in a delay of when the refund can be issued.

Payments under protest must be made in accordance with Missouri Statute 139.031. The language of the statute states, in part:

- 1. Any such taxpayer desiring to pay any current taxes under protest or while paying taxes based upon a disputed assessment shall, at the time of paying such taxes, make full payment of the current tax bill before the delinquency date
- 2. And file with the collector a written statement setting forth the grounds on which the protest is based.
- **3.** The statement shall include the true value in money (fair market value of the property) claimed by the taxpayer if disputed.

Please refer to the full language of the statute for additional requirements and information. The full language of the statute can be found at <u>https://revisor.mo.gov</u>.

<u>To understand and protect your legal rights, you should consult your own attorney regarding</u> <u>any legal advice, questions, or issues.</u>

Please send payments under protest, with the corresponding bill remittance, and the corresponding letter to the address below:

Jackson County Collector Attention: Protest P.O. Box 219747 Kansas City, MO 64121-9747

## **Questions Related to Senior Payments**

## What relief is there for senior citizens in Jackson County?

Jackson County has two different property tax programs to offer senior citizens some property tax relief. One program provides a credit that "freezes" the property taxes from increasing in future years. The other program provides the option for the property tax bill to be paid in four installments. If eligible for both programs, an individual may participate in both programs.



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## What is the Senior Property Tax Credit Program (Tax Freeze)?

This is a Jackson County program, authorized by state law, that "freezes" an eligible senior's real property tax bill from increases in future years. **The tax credit will not be reflected until the following tax year after your initial application**. You can read more on our website at: <u>https://jacksongov.org/seniortaxcredit</u>

The following qualifications are required:

- The program only applies to real property taxes.
- You must be 62 or older by December 31 of the application year.
- You must live at the Jackson County property as your only primary residence.
- You are the property owner or have a legal interest in the home.
- You are liable for the payment of real property taxes on the home.

Applications are available <u>online</u>, by emailing a request to: SeniorApplication@jacksongov.org, or obtained in person at either Collection Department office location. The deadline to submit applications for taxpayers that meet the requirements for 2024 is December 31, 2024. For any taxpayer that becomes eligible in any future year, their application must be submitted by December 31 of that year.

Applicants will be notified by email or mail of their approval or if additional information is required. Since applications may be submitted until 12/31/24, <u>not all applicants will be</u> <u>notified prior to the end of this year about their application status</u>. However, any application submitted prior to 12/31 will be accepted for the current tax year.

Only Ad Valorem (A/V Principal) taxes will be credited. Additional charges such as Special Assessments, CIDs/TDDs, and energy districts are not considered as part of the eligible credit amount and are due in full each year regardless of homestead property tax credit program status. Abated or incentivized parcels are not eligible to also benefit from the homestead property tax credit program in the tax year such homestead is receiving tax abatement or tax increment financing.

## What is the Senior Citizen Quad Payment Program?

The Senior Citizen Quad Payment Program gives Jackson County seniors the option to spread payment of their County real estate tax bills over 4 equal installments - without interest or penalties. You can read more on our website at:

https://www.jacksongov.org/Government/Departments/Collection/Tax-Payment-Methods/Senior-Quad-Payment-Program.

The following qualifications are required:

- The program only applies to real property taxes.
- You must be 62 or older by December 31 of the tax year.
- You must live at the address which you desire to have covered by the installment option.



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 $_{\odot}$  You (not a trust) must own this real estate in fee simple or as a co-tenant, by tenancy in common, joint tenancy or tenancy by entirety.

- All prior year taxes must be paid and not be delinquent.
- $\circ$   $\;$  The property is assessed solely as a residential property.
- $\circ$  You must apply for the program and meet all requirements to remain in the program.
- Real estate taxes paid by a mortgage company are not eligible.

## What relief does the State of Missouri provide for senior citizens?

The Missouri Department of Revenue offers certain Missouri Seniors and 100% disabled individuals a Property Tax Credit (Circuit Breaker) program. Information is available by calling 573-751-3505 or visiting the Missouri Department of Revenue website at <a href="https://dor.mo.gov/personal/ptc/">https://dor.mo.gov/personal/ptc/</a>.

## Questions related to our online payment application, MyJacksonCounty

## How do I contact the PayIt (myJacksonCounty) Support Team?

If you have questions, concerns, or feedback to share, please get in touch! Please send an email to <u>myjacksoncounty@payitgov.com</u>, or call at 855-798-0608.

## Do I have to create an account?

You do not have to create an account to pay online using PayIt. To proceed without creating an account, click "continue as guest". The benefit of creating an account is that by signing up and creating a profile, PayIt is able to pre-populate form fields and expedite the payment process on your next visit.

## What if I can't find my property online?

If you can't find the property using the name or address search, we recommend searching using the parcel or account number which can be found on your bill. If that doesn't work, or if you need your account number, please contact Taxpayer Services at <u>Collections@jacksongov.org</u> or 816-881-3232.

## **MORE QUESTIONS?**

- To add or remove vehicles, change an address, or for questions about personal property: <u>IPP@jacksongov.org</u> or 816-881-1330.
- For Business Personal Property account issues: <u>BPAsmt@jacksongov.org</u> or 816-881-4672
- For Residential Real Estate: <u>asmtcustomerservice@jacksongov.org</u> or 816-881-881-3530



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- For Commercial Real Estate: <u>asmtcustomerservice@jacksongov.org</u>
- For questions about your tax bill: <u>collections@jacksongov.org</u> or 816-881-3232