



**Mount Carmel
Township
Northumberland
County**

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County, Local & School District Real Estate Taxes
Mt. Carmel Township, Mount Carmel Area School District, Northumberland County

Summary of Cost and Important Dates

County General millage rate 25.00 <i>*county did not increase from last year</i>	School District Real Estate millage rate 55.64
County Debt millage rate 5.885 <i>* county did not increase from last year</i>	
Local General millage rate 13.750 <i>*township did not increase rate from last year</i>	
Local Debt millage rate 1.500 <i>* township did not increase rate from last year</i>	
Street Light millage rate 2.000 <i>* township did not increase rate from last year</i>	
Fire Protection millage rate 1.500 <i>* township did not increase rate from last year</i>	
<ul style="list-style-type: none"> - Discount 3/1 – 4/30 (- 2% of face) - Face 5/1 – 6/30 - Penalty 7/1 – 12/31 (+ 10% of face) 	<ul style="list-style-type: none"> - Discount 7/1 – 8/31 (- 2% of face) - Face 9/1 – 10/31 - Penalty 11/1 – 12/31 (+ 10% of face)

Frequently Asked Questions

What is a mill rate?

- A mill rate, also referred to as the millage rate, is a figure representing the amount per \$1,000 of the assessed value of property, which is used to calculate the amount of property tax.

How are my taxes calculated?

- Each house is assessed and given an assessed value by the Northumberland County Assessment Bureau. Each taxing body (Northumberland County/Mt. Carmel Township/Mt. Carmel Area School District) sets a millage rate. The tax you owe is calculated with these values. Remember one mill is one-tenth of one cent. In other words, for every \$1000 of assessed property value, one mill would be equal to \$1. So to find how much tax you owe, you can take your assessed value and multiply it by your millage then divide by 1000.

How many real estate tax bills will I receive?

- There are two bills attached to your property. The combined county/municipal bill is mailed in early March. This bill also includes other supplemental charges such as fire protection and street light assessments. The real estate tax bill issued by the school district is mailed in early July.

When are these bills due?

- The total tax due is referred to as the “face” amount. When the county real estate bill is paid in March or April, the face amount is discounted by two percent. The county/municipal face amount is due in May or June. A 10% penalty is added to the face amount if the bill is paid in July through December. School district bills paid in July or August also receive a 2% discount. The school district face amount is due in September or October and a 10% penalty is added to payments made in November or December.

Can I pay my real estate taxes in installments?

- Act 1 of 2006 requires school districts to accept a minimum of three installment payments from taxpayers. The real estate tax bill contains coupons for those who wish to make installments, along with detailed instructions. In order to take advantage of the installment feature, the first installment *must* be made on or before August 15. Installments are paid at the flat amount and are NOT discounted.

Which bill contains the Homestead Tax Exclusion?

- The Homestead Exclusion is applied to the school real estate tax bill. The amount of the tax reduction appears on the front of the bill.

Is there any property tax relief for senior citizens?

- At the present time, the only relief available to senior citizens is the Property Tax Rebate. To be eligible for the property tax rebate, a claimant or claimant’s spouse must be at least 65 years old; or a widow or widower at least 50 years old during the tax year; or permanently disabled and at least 18 years old. In addition, claimants must meet the household income requirements. To receive additional information, visit <http://www.revenue.state.pa.us> or contact your local representative.

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Is there any property tax relief for disabled veterans?

- Tax relief is available for a veteran that has a total or 100% permanent service-connected disability rating by the U.S. Department of Veterans Affairs or as the result of military service the veteran is blind or paraplegic or has sustained the loss of two or more limbs, and meets set financial criteria. *Upon the death of a qualified veteran, tax exemption may pass on to the unmarried surviving spouse if financial need can be shown.* Please contact your local Veterans Affairs office for more information.

If my taxes are escrowed by my mortgage company, how can I verify they have been paid?

- Every homeowner whose taxes are escrowed should closely examine the escrow statement provided by the mortgage company to verify that all taxes due have been paid and, also, that the escrow company has not paid more taxes than are due. Please note, tax bills are mailed to every homeowner.

What if I do not receive my tax bills in the mail?

- Every property owner is responsible to ensure that their real estate taxes are paid. Failure to receive a tax bill does not relieve the property owner from making the payments. If you have not received your county/municipal bill by early March, or your school district real estate tax bill by early July, call your local tax collector to request a copy of the bill.