

Springfield Township Real Estate Tax Office  
Irene E. Elinich, Tax Collector  
2755 Route 412  
Coopersburg, PA 18036  
Phone: (610) 346-7540 Email: [springfieldtaxoffice@hotmail.com](mailto:springfieldtaxoffice@hotmail.com)

## General Information

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### Hours of Operation:

Except for holidays, the office is open for walk-ins from 6:00 PM to 8:00 PM on Monday evenings.

The tax collector is available for appointments by calling (610) 346-7540.

Business is conducted daily and messages left on the recorder are answered as promptly as possible. Please leave a detailed message.

Additional hours may be posted on this website at the end of discount periods.

### Payment Requirement for Real Estate Tax Bills:

When payment is mailed, the amount due will be established by the Cancellation Stamp of the United States Post Office (USPS). Please make certain that your Post Office has cancelled your payment no later than the last date in the period in which you wish to pay.

You may include payment for multiple tax bills on one check. Please make sure that your addition is correct.

### Liening of Real Estate and Street Light Taxes:

When real estate or street light taxes are not paid in full by December 31<sup>st</sup> and have reached the penalty amount, they are required to be liened.

Liens for the Springfield Township Real Estate and Street Light taxes as well as the Bucks County Real Estate taxes are filed no later than January 15<sup>th</sup> of each year with the Bucks County Tax Claim Bureau. For questions, they may be contacted at (215) 536-4680. Filing fees and interest will be added to the liened amounts if the liened taxes are not satisfied by January 31<sup>st</sup>.

Liens for the Palisades School District Real Estate taxes are filed with Portnoff Law Associates on January 1<sup>st</sup> of each year. For questions, they may be contacted at (866) 211-9466. Fees, charges and interest will be added to the liened amounts as per their contract with the Palisades School District. Certain exceptions apply. Please contact Portnoff Law Associates or the Palisades School District (610) 847-5131 with questions.

This office is here to assist you with questions. Please call (610) 346-7540 if you are unclear as to instructions or possible options.

### Directions:

The office is located at 2755 Route 412. We are approximately 600ft from the intersection of Routes 212 & 412 on the Hellertown side of Springtown. The driveway is flanked by sections of split rail fencing.

## **Lost/Duplicate Bills:**

Homeowners, please call the tax office and leave your parcel number (if possible), name, address and phone number (for questions). We will mail you a copy of the original bill. We typically do not call to advise you that the bill has been “put into the mail.” If you DO NOT receive the copy within a week from calling, please call again.

Third party requests (not homeowners) for tax bills must be in writing and accompanied by a check for \$5.00 for each copy requested.

## **– FAQ’s –**

### ***Is there somewhere we can file a complaint regarding our escrow account?***

There are certain regulations that govern escrow accounts on federally-related mortgages. If you as a taxpayer have an issue regarding your escrow for real estate taxes or insurance, you may contact the Pennsylvania Department of Banking at 1 (800) 722 – 2657 also known as 1 800-PABANKS.

### ***What are Real Estate Taxes?***

When you become a property owner of real estate in Springfield Township, Bucks County, you will receive taxes based on the value of the real estate you own. The government authorities represent three political subdivisions. They are, in order of hierarchy, Bucks County, Palisades School District and Springfield Township.

The political subdivisions provide specific services to the general population and one source of revenue for supporting these services is the taxation of real estate. Common references to these taxes are “County” for taxes established by the County of Bucks, “Township, Local or Road” for taxes established by Springfield Township and “School or Real Estate” for taxes established by the Palisades School District. Reference to Springfield’s tax as *local or road* is commonplace as the Township is the smallest of the three political subdivisions and provides “local” services. Because most of the roads in Springfield are maintained by the Township, the word “road” tax was often used because the largest component of the budget was usually the maintenance of the local roads. The reference to the School District taxes as *real estate tax* is common, however all three political subdivisions establish taxes based on the valuation on real estate, not just the School District.

In order for services to be provided by the political subdivisions each government authority prepares and deliberates over a budget. Once the budget is accepted, the taxing authority solicits *certified* information from the Bucks County Board of Assessments (BOA). The BOA maintains the valuation records for all real estate in Bucks County.

Recognizing that 1000 mills will generate revenue of \$1.00, each taxing authority divides the total dollar figure of their budget by the total taxable assessed valuation given them by the BOA. This establishes how many mills must be charged each property throughout their respective political subdivision.

The total taxable valuation for Springfield is in excess of 80,000,000. The total taxable valuation for Palisades is compromised of the totals of the five municipalities, while the total for Bucks County is compromised of the total of its 52 municipalities.

The budget and the total taxable valuation establish the millage while the individual assessed valuation of each property taxed will determine the actual dollar figure charged.

### ***What is a Street Light Tax?***

The caption for Street Light Tax appears on all real estate taxes issued in Springfield Township however, it applies to less than 130 properties.

The tax is assessed on discreet areas in Springfield benefiting from street lights. Roads/streets impacted by this assessment include; portions of Main Street, Walnut Street, Church Street, Springtown Hill Road and Lower Saucon Road, Springtown; Rowland Lane, Coopersburg; portions of Trolley Bridge Circle, Trolley Bridge Road and Trolley Bridge Court, ZionHill and Sonny Lane, Richlandtown, and Spring Hill Subdivision, Woodbyne Road in Hellertown.

The cost to operate these street lights are budgeted and then assessed to the properties either by front footage or the number of properties involved.

### ***When will I receive a tax bill?***

The annual Bucks County and Springfield Township tax bill is mailed between February 15<sup>th</sup> and March 1<sup>st</sup> of each year. If you do not receive your bill by March 7<sup>th</sup>, you should call the office (610) 346-7540 and request a duplicate bill.

The annual Palisades School District tax bill is mailed between June 15<sup>th</sup> and July 1<sup>st</sup> of each year. If you do not receive your bill by July 7<sup>th</sup>, you should call the office (610) 346-7540 and request a duplicate bill.

### ***I pay my own taxes. How do I get a receipt for payment of my real estate taxes?***

We suggest you get a receipt for your real estate tax payment. When you make your payment, just include both copies of your bill along with a stamped envelope made out to yourself. We will automatically receipt your payment and mail it back to you in the envelope you have provided. If you do not receive a receipt within ten days of your mailing, please call the office and we will check to see if your payment was received and posted.

### ***I send my tax bill off to my mortgage company because they pay my taxes. How do I get a receipt?***

We suggest you get a receipt for your real estate tax payment. If you mail your tax bill to a mortgage company for payment from your escrow account, then prepare a self addressed stamped envelope and mail it to the tax office after the end of the discount period. In the case of the Bucks County and Springfield Township bill, you would mail us a stamped, self-addressed envelope after April 30<sup>th</sup> and in the case of the Palisades School District bill, you would mail us a stamped, self addressed envelope after August 31<sup>st</sup>.

### ***How do I calculate my tax bill?***

Your tax bill is unique to your property. Every property receives an assessment. You will find the assessment for your property on each and every bill you receive from this office. It will be in the upper third of the bill, to the right of center under the heading "Total Assessment."

Each of the taxing authorities prepares a budget and from the budget calculates one or more millages in order to collect revenue to operate. One mill is equal to 1/1000 of a dollar or 1000 mills equals on dollar. If you take your Total Assessment and divide it by 1000 you will know what each and every mill costs you for your property. Example, if my millage is 40800 than each mill will cost me \$40.80. In 2008, the Township charged 3.5 mills or for this property \$142.80 to provide for the items in the budget, some of which include our police department, maintenance of our township roads including snow removal, etc.

### ***How did I get my assessment?***

Your total assessment was established by the Bucks County Board of Assessments. If you only have land without any improvements, then your assessment reflects the current market value of the land. If you have land

and improvements then your Total Assessment reflects the combination of the two added together, again reflecting the current market value.

As some point, when you completed improvements to your property, an assessor from Bucks County made one or more trips to the Township Office to review permits issued for work on your property. If he had additional questions, he may have visited your property and taken detailed notes on the improvements including the inside. On file at the Bucks County Court House is a Property Record Card detailing the square footage of your home, porches, patios, outbuildings, the make up of the structure, type of heating, number of fireplaces, etc.

Using a complex formula, the Board of Assessments determined the CURRENT MARKET VALUE for your property and then calculated the appropriate assessment.

Annually, Bucks County is assigned a factor entitled common Level Ratio (CLR).” When you multiply the CLR by your assessment, you will roughly reflect an updated “Current Market Value” for your property.

You may access PA Dept of Revenue’s listing of the CLR at <http://www.revenue.state.pa.us/revenue/cwp/view.asp?A=190&Q=177362>

### ***Regarding Mortgages and the Escrow of Taxes...***

Many property owners in Springfield Township have mortgages.

Remember, it is your responsibility to forward the real estate tax bill to your escrow holder. Contact your lender and ask where they want you to send or fax the bill.

The tax office has been made aware of a significant number of property owners whose lenders failed to pay the real estate taxes. More significant is the refusal of the lender to absorb the penalty incurred for late payment.

We strongly suggest the following:

- Contact your lender and ask where they want the bill sent.
- Record the date and the name of the person with whom you spoke.
- If you are instructed to fax the bill to the lender, keep a receipt showing the date and phone number of where you faxed your bill.
- If you are instructed to mail your bill, request some form of notice from the United States Post Office showing the date and the address of when and where you mailed the bill.

Please remember that when you signed paperwork with your lender to escrow your taxes, it established certain requirements for you as the property owner to fulfill and for your lender as the “manager” of your account to fulfill. Your lender has an obligation to manage your funds appropriately and that includes the timely (at discount) payment of your real estate taxes.

We urge all property owners to solicit receipts for the payment of your taxes. You may call at anytime to see if your taxes have been paid. However, lenders typically wait until the last week of April and the last week of August to pay the respective County/Township or School Taxes.

If you are responsible for your own taxes, you may include a self-addressed-stamped-envelope for the receipt. If a lender is responsible for your taxes, you may send this office a self-addressed-stamped-envelope. Please, if possible, include a note with your parcel number(s) on it. We will process all receipt requests two weeks after the close of a period; for County & Township taxes you may anticipate your receipt on or before May 15<sup>th</sup> or July 15<sup>th</sup>, for School District taxes you may anticipate your receipt on or before September 15<sup>th</sup> or November 15<sup>th</sup>. You may also wait until year’s end and request all receipts for taxes paid through December 31<sup>st</sup>.

***Please explain this INTERIM bill we've just received...***

First, the taxes you are paying and what will arrive in June/July are not reflective of a typical year. The first year a house is built or an improvement (taxable event) is made, there is a "catch-up/interim" period. By the time the County assessor has been out to the home site and the paperwork is completed, sometimes as much as six months passes. The homeowner must now pay taxes for the past period as well as taxes going forward.

Bucks County and Springfield Township operate on a calendar year from January 1 through December 31. Palisades School District operates on a fiscal year from July 1 through June 30 of the following year.

Since the assessment reflects the market value (it does not equal the value, but reflects it), whenever you improve your home and your home's market value increases your assessment should increase. Our three taxing authorities, Springfield Township, Bucks County and Palisades School District have the right to assess your property once the improvement is completed, and the bill taxes for the increased valuation for the remaining months in their respective years, calendar or fiscal.

***The following is offered as a scenario of how interims are calculated...***

If your home had an assessment of 35,000 and you decided to add a garage, the following scenario may occur.

An effective date of completion would be established, ex. April 1<sup>st</sup>. The increased market value recognized by adding the garage is reflected by an increase in assessment.

For example the garage may be assessed at an additional 2,200 points. This would result in a total assessment of 37,200 (35,000 + 2,200 = 37,200).

Because the assessment did not increase until April 1<sup>st</sup>, the following adjustments or interims would be billed.

You would receive your regular Springfield Township and Bucks County Real Estate tax bill around March 1<sup>st</sup>. It would be at the original assessment of 35,000. Using 2008 as an example:

Springfield Township	3.5 mills x 35,000/1000 =	\$ 122.50
Bucks County	21.94211 mills x 35,000/1000 =	\$ 767.97

The interim would come as a separate billing. Since the home was not re-assessed until April 1<sup>st</sup>, you could not be charged for January, February and March on the additional assessment. However the following charges would be mailed to you:

Springfield Township	3.5 mills x 2,200/1000 x 9mos/12mos =	\$ 5.78
Bucks County	21.94211 mills x 2,200/1000 x 9mos/12mos =	\$ 36.20

Because Palisades School District operates on a FISCAL year from July 1<sup>st</sup> through June 30<sup>th</sup> of the following year, you would be billed for the remaining portion of the fiscal year.

Palisades School District	100.00 x 2,200/1000 x 3mos/12mos =	\$ 55.00
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When July 1<sup>st</sup> arrived you would receive the Palisades School District bill for 12 months for the following year at the full assessment of 37,200 (35,000 + 2,200).

Palisades School District	100.00 x 37,200/1000 =	\$ 3,720.00
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***What is the Installment Payment Option we see printed on our tax bill?***

Part of Act I's implementation allowed for the payment of the school district real estate taxes in three equal installments.

Only real estate tax bills with the installments designated may be paid using this option. If the installment payment box is blank on your real estate tax bill, you may *not* take advantage of this option. Only properties designated as Farmstead or Homestead receive this option.

If a *N/A* appears in the amount field (to the left of the arrow titled *First Installment* on the face of your tax bill, then you are not eligible for either the Farmstead/Homestead reduction or the installment option of payment. There are no tax discounts applicable when the installment option is selected for payment. The full amount is due in (3) equal payments of the total tax due:

1. The 1st payment must be made on or before August 31st. There is no exception to this rule. If the 1st installment is not made by this date, you cannot pay by the installment plan.
2. The 2<sup>nd</sup> and 3<sup>rd</sup> installment notices are combined on one form and will be mailed after August 31st. The 2<sup>nd</sup> payment must be made on or before October 31st. The 3<sup>rd</sup> payment must be made on or before December 15th.
3. The subsequent payment(s) must be received\* *during regular office hours* or *USPS* postmarked on or before the due dates shown on the coupons. A 10% penalty will be applied to all late installments.
4. Liens are filed against a property if taxes are not paid by December 31<sup>st</sup> of the current/tax year. When making payment on or after December 15th, no personal checks will be accepted. Only an official bank check, money order or cash payment (in the exact amount due) will be accepted.
5. A taxpayer who is delinquent by more than ten (10) days on more than two (2) installment payments shall be ineligible for the installment option in the following school fiscal year.

#### *What kinds of “tax breaks” are there available?*

##### **Act 319**

Act 319 is an *act in perpetuity*. This means that once the property is placed into Act 319, it remains there until there is a breach of the Act. If the Act is breached, the taxing authorities will recover the tax amount relieved plus interest.

Commonly referred to as the “Farm Preservation Act,” the tax break is meant to offer relief of property taxes under specific criteria.

For more information on the criteria needed to be accepted into Act 319, please call the Bucks County Board of Assessments through the County’s Upper Bucks *trunk line* (215) 536-4680.

##### **Farmstead/Homestead Exemption**

Farmstead/Homestead exclusions are a reduction in your assessment as a result of Gaming profits distributed to the school districts.

For an application and instructions for either the Farmstead or Homestead Exemption please use the following web address:

<http://www.buckscounty.org/government/departments/Finance/BoardofAssessment/HomesteadFarmsteadAct1ApplicationInstructions.pdf>

<http://www.buckscounty.org/government/departments/Finance/BoardofAssessment/2009HomesteadFarmsteadapplicationupdate.pdf>

It is important to note that any action causing a *new deed* to be filed at the Recorder of Deeds will immediately dis-enroll the property from the Farmstead/Homestead Exemption.

If you refinance your property or if an owner is removed, added or a name change is executed and a new deed is registered – you **WILL** lose the exemption.

It is important that if you take any action that causes the recording of a new deed, you immediately file a new application for the Farmstead/Homestead Exemption.

### **Pennsylvania Property Tax Rebate**

Certain property owners may qualify for a Pennsylvania Property Tax Rebate. Income eligibility criteria amongst other requirements must be met for qualification. Potential claimant(s) include the property owner or spouse 65 years of age or older; widows or widowers 50 years of age or older; and the permanently disabled 18 years of age or older. The web address for an application is:

<http://www.revenue.state.pa.us/prr/cwp/view.asp?a=3&q=258877>

