

**TOWN OF GROTON  
TAX DEFERRAL  
PROGRAM**



**DEFERRAL OF REAL ESTATE PROPERTY  
TAXES (CGS Sec12-124a)**

The Groton Town Council has approved this program to afford eligible persons the opportunity to partially pay their real estate taxes and defer the remaining balance of the taxes due.

After reviewing this information, if you are interested in the program and think that you may qualify, contact Human Services, Town of Groton @ 860-441-6760.

**TO QUALIFY FOR THIS PROGRAM YOU  
MUST MEET THE FOLLOWING CRITERIA:**

- ◆ Residence must be an owner occupied home
- ◆ Town Real Estate Tax due must exceed 8% of gross household income (See the worksheet for tax deferral program on the reverse side of this document)
- ◆ The mortgaged amount of the real estate must not exceed 70% of the appraised value of the property. This program will place a Tax Deferral Lien on the property; however, this lien will not take precedence over any existing mortgage liens
- ◆ All taxes and charges must be current (Any property that has delinquent taxes due will not be considered for this program)

**PROGRAM BENEFITS:**

- ◆ Helps taxpayer to stabilize tax obligation
- ◆ Maintains taxpayer's dignity
- ◆ Enhances recovery to on time taxpayer status
- ◆ Partially defers current taxes
- ◆ Lawfully reduces interest on deferred taxes

**INTERESTED?**

**WHAT YOU NEED TO DO:**

- 1) Complete an application that can be obtained at either Human Services, Community Development or the Finance Department.
- 2) Have the application witnessed and notarized.
- 3) Attach a description of your real property. (a copy of your deed)
- 4) If you have a mortgage on your real estate, have the bank write a statement that your property is not mortgaged for more than 70% of the value of your property.
- 5) Provide income documentation from the previous year (Examples: Forms 1099 & 1040, Social Security and Pensions statement, and income from all household members, etc.),

Applications for the tax deferral program must be made at one of the Town Departments: Human Services, Community Development or Finance and not later than June 1 of each year. After the mill rate has been set you will be informed if your application meets the requirements of the tax deferral program.

TOWN OF GROTON  
WORKSHEET FOR TAX DEFERRAL PROGRAM

Property owner:

Please use the following formula to estimate your qualifications for a deferral of your residential property tax.

\$ _____	Gross income from all source for all occupants
_____	x 8% tax allowance 12-124a
_____	= Tax ceiling
_____	Current levy (Town tax only)
_____	Less tax to be paid as per above calculation of tax ceiling
_____	Requested deferral

Should it be determined that you are eligible, you will not have to pay more than 8% of your gross income from all sources for the current Town portion of your tax bill. You must file *this request* each year in order to be considered eligible. The Town, in turn, will file a lien for the deferred amount and it will incur simple interest of 6% per year or such rate as approved by the Town Council. This lien shall be due and payable in full upon the sale or transfer of your property or from your estate upon your death.

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