TOWN OF ELLINGTON, CONNECTICUT

Understanding Your Property Tax Bill

How the budget, the mill rate, and your home's value come together to create your tax invoice.

A Resident's Guide



THE BIG PICTURE

From Town Budget to Your Tax Bill

Your property tax bill is the final step in a yearly cycle. It all begins once residents approve the town budget.

1

Budget Is Passed

Residents adopt the annual town budget, setting how much revenue the Town must raise.

2

Mill Rate Is Set

The Board of Finance divides the amount to be raised by the town's total taxable Grand List.

3

Applied to Your Home

The mill rate is multiplied against the assessed value of your property.

4

Your Invoice

The result is your annual tax bill, sent by the Tax & Revenue Collector.

This presentation walks through each step — with a real example for a $300,000 home.

STEP 1

It All Starts With the Budget

The process can't begin until the budget is approved.

Each spring, residents vote on the Town of Ellington's annual budget. That vote determines how much money the Town needs to operate for the coming year.

Once the budget passes, the Board of Finance can set the mill rate — because the budget tells them exactly how much revenue must be raised through property taxes.

Why the order matters

No approved budget means no final mill rate — and no tax bills can be calculated or mailed until that rate is set.

THE ANNUAL RHYTHM

Oct 1 — Assessor sets property values (the Grand List).

Spring — Residents vote on the town budget.

Late May — Board of Finance sets the new mill rate.

July 1 — Tax bills are issued to residents.

STEP 2

What Is a Mill Rate?

A mill is one dollar of tax for every **$1,000** of a property's assessed value.

ELLINGTON EXAMPLE RATE

25.42

mills

= $25.42 in tax per $1,000 of value

How the rate is calculated

Total budget to be raised by taxes

The dollars the town must collect after state aid and other revenue.

÷ Town's total taxable Grand List

The combined assessed value of all property in Ellington.

= The mill rate

The single rate applied to every property in town.

Because the budget sets the amount to be raised, a higher budget generally means a higher mill rate.

A REAL EXAMPLE FOR ELLINGTON RESIDENTS

What a $300,000 Home Would Pay



CALCULATE THE ASSESSED VALUE
($300,000 x 70% = $210,000)

$210,000

The math, step by step

$210,000 ÷ 1,000 = **210** taxable units

210 × **25.42** mills = **$5,338.20**

ANNUAL PROPERTY TAX

$5,338.20

Billed in two installments
of $2,669.10

Formula: (Property's Assessed Value ÷ 1,000) × Mill Rate = Annual Tax

STEP 3

When Your Bill Is Due

Ellington bills real estate and personal property taxes in two equal installments each year.

1ST INSTALLMENT

July 1

Grace period through Aug 1

2ND INSTALLMENT

January 1

Grace period through Feb 1

Good to know

- A 30-day grace period follows each due date.
- Late payments accrue interest at 1.5% per month (18% per year).
- Not receiving a bill does not waive the tax or interest.

Escrowed mortgage? If your taxes are paid through your bank, forward any bill you receive directly to your mortgage servicer.

STEP 4

Convenient Ways to Pay

Online

View and pay real estate, motor vehicle and personal property bills securely online.

ACH e-check $0.95 · card 2.99% (min $3.95)

By Mail

Send a check or money order to the Tax Collector.

PO Box 158, Ellington, CT 06029

Drop Box

Leave a check or money order in the drop box in front of Town Hall.

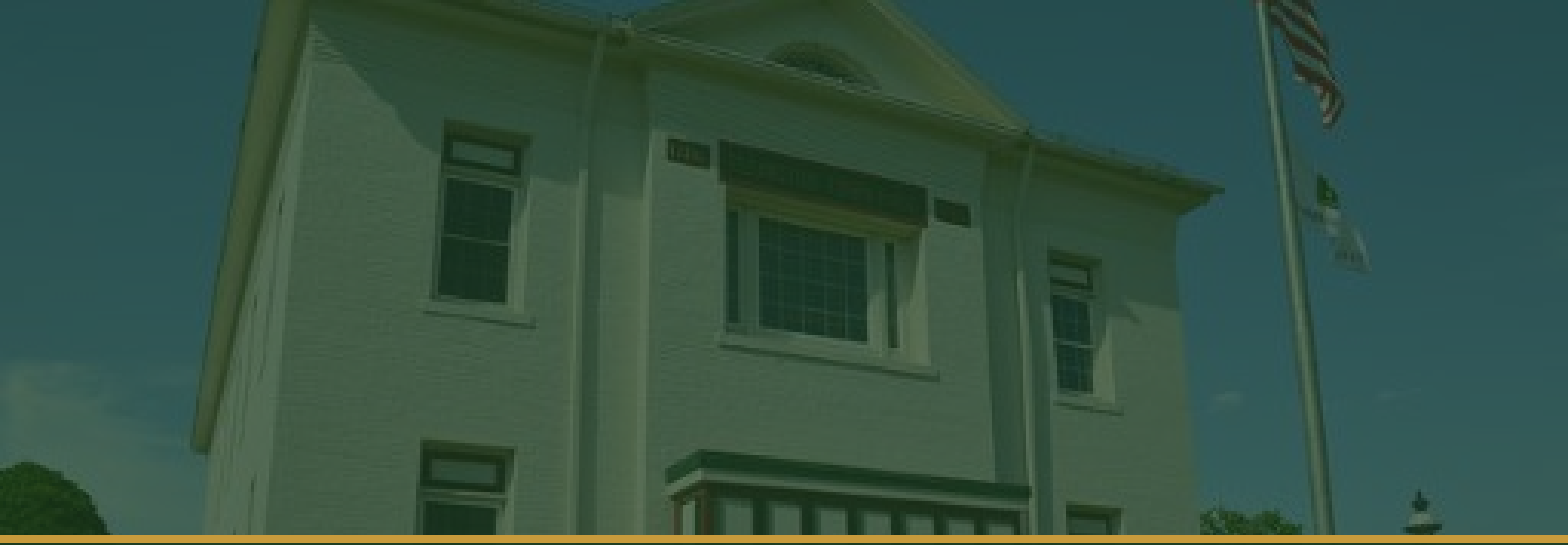
Available 24/7

In Person

Visit the Tax Office during regular business hours.

55 Main Street, Ellington

Questions about your bill? Call the Tax & Revenue Collector at (860) 870-3113 or email taxes@ellington-ct.gov.



Budget → Mill Rate → Your Home's Assessed Value → Your Bill

That's how the Town of Ellington turns a community budget into your property tax invoice.

Tax & Revenue Collector · Town of Ellington

55 Main Street, Ellington, CT 06029 · (860) 870-3113 · taxes@ellington-ct.gov