

## **Pre-Pay Your Tax and/or Sewer Bills with ACH**

Thank you for your interest in setting up a payment plan to **PRE-PAY** your property taxes, school taxes, and / or sewer service charges. This is a convenient option that allows you to reduce your bill (or pay it in full) prior to your bill becoming due. The below information has been provided to assist with initiating your **pre-payment** plan. Please review the instructions carefully and fill out the forms in their entirety. The included documents are required in order to begin your **pre-payment** plan. When establishing monthly ACH debit payments please be sure to provide a voided check or a letter from your banking institution that lists your routing number and account number. If you have any questions, or need any assistance, please call our Collections Unit at (302) 395-5340, select option 2.

### **Step 1: Check the Status of Your Account:**

- Access our website: [www.nccde.org](http://www.nccde.org) and click “Parcel Search.”
- Then follow the instructions at the bottom of the webpage to search for your property.
- Once you have identified your parcel, click on the “Details” link.
- Scroll down the webpage to view if there are outstanding balances for taxes or sewer
- In the event there are outstanding balances for either, please pay them in full before beginning your **pre-payment** plan.

### **Step 2: Estimating Your Monthly Payments:**

New Castle County’s website includes prior tax and sewer bills for your parcel. There is no guarantee that future billed amounts will be the same as prior bills, however it is recommended that you use the most recent bill as a guideline when establishing a reasonable estimation for your **pre-payment**. To do so, please follow the instructions listed below:

- Access our website: [www.nccde.org](http://www.nccde.org) and click “Parcel Search.”
- Then follow the instructions at the bottom of the webpage to search for your property.
- Once you have identified your parcel, click on the “Details” link.
- At the top of the screen click the “View Tax and Sewer Bills” link.
- Find the most recent tax or sewer bill.
- Take this most recent tax or sewer bill and divide them by the number of months until the next annual bill is due. This will identify what your average monthly payment could be.
  - **Sewer Service Charges are due February 28<sup>th</sup> each year.**
  - **Property and School Taxes are due September 30<sup>th</sup> each year.**

**Example:** It's January and you want to try to pay your taxes in full by the next annual tax bill due date. Your property and school taxes last year were \$1,550.00. You will need to take that amount and divide it by 8 to get your estimated monthly payments.

$\$1,550.00 \div 8 = \$193.75$  per month

If you have questions or concerns regarding any posted bills, please call our Customer Service Unit at 302-395-5340, select option 1.

**To sign up to Pre-Pay your annual School and Property Tax and/or Sewer Service Fees using the monthly automatic debit (ACH) [click here](#) to complete the contract and ACH authorization forms.**

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Please Note:

1. Monthly pre-payments are made before the actual amount of your bill is calculated. As a result, there is no guarantee that you will be able to eliminate the entire amount of your annual bill. If you pre-pay more than your actual bill, the over-payment will remain on your account as a credit and will be applied to your next annual bill. No refunds will be issued.
2. If a balance remains, you are responsible for paying the amount by the due date. Failure to do so will terminate your pre-payment contract immediately.
3. If you cancel your pre-payment plan prior to receiving your next annual bill, any credit will be applied to future bills only; they are not refundable.