Frequently Asked Questions:

How are taxes calculated?
Your total tax assessment times the current tax rate divided by 100.
Example: $100,000.00 assessed value X 5.979 tax rate / 100 = $5,979.00 for the year
(Do not divide by 4 for your quarterly payment amount, the amounts will differ due to the preliminary taxes are equal to half of your previous years levied tax amount)

What is the current tax rate for 2021?
The current tax rate is 5.979%. (*Generally, the rate is struck in September or October*)

When are bills mailed?
Tax bills are mailed annually in June or July. Sewer bills are mailed in January or February.

What if I don't receive my bill?
Failure to receive a bill does not exempt you from paying taxes or sewer, or the interest due on delinquent taxes. If you are having problems with receiving your bills, please notify your local Post Office. You have the option of viewing, printing and paying your bill online.
https://wipp.edmundsassoc.com/Wipp/?wippid=0709

Does the Township of Irvington send delinquent notices?
As a courtesy, the Tax Collector mails delinquent reminder notices for the first 3 quarters of the year. Due to limited timing, delinquent notices are not mailed for outstanding charges as of November 10th. After November 11th, Tax Sale Notices are mailed in November for past-due accounts.

Do postmarks count?
The State of New Jersey **does not** allow the Tax collector to acknowledge postmarks, therefore, payment must be received in Tax Collector's Office by the 10th.

Is there a grace period?
The Township of Irvington does permit a 10-day grace period. After the grace period has ended, interest reverts to the due date. Should the 10th fall on a weekend or legal holiday, you will have until the next business day to make a payment without interest.

If an account had delinquencies on it, do you still accept the current year payment?
Yes, but payment must be applied to interest first, then oldest past due amount due.

What is a tax sale?
All municipalities in New Jersey are required by law to hold annual sales of unpaid real estate taxes. By selling off these tax liens, municipalities generate revenue. Tax sales are conducted by the tax collector as an enforcement tool. At the tax sale, the title to the delinquent property itself is not sold. A tax sale certificate (TSC) is prepared as a lien on the property. Third parties as well as the municipality bid on the delinquent charges. At the conclusion of the sale, the highest

bidder pays the outstanding taxes and becomes the holder of the TSC. The TSC must be recorded with the County Clerk to become a noted lien against the real estate. The lien holder will have a vested interest in the property, however, he / she / they will have no rights to enter the property and is not the assessed owner.

What is the difference between a tax sale and an accelerated tax sale?
Most tax sales occur the year after the taxes are due (Standard Tax Sale). In an accelerated tax sale, the sale occurs in the same year that the taxes are due.

What is a lien and how do I get a lien off my property?
A lien is an enforcement to collect delinquent municipal charges. To get a lien off your property, complete the Lien Redemption Request Form (PDF), and return it to the Tax Collector's Office.

Does the Township of Irvington hold an accelerated tax sale and how does it work?
The Township of Irvington is an accelerated tax sale municipality.
It is the obligation of the Tax Collector to collect all property taxes, sewer and other municipal charges in the year that they are due. This helps greatly reduce the reserve for uncollected taxes, helping to keep the tax levy flat.

As a courtesy, the Tax Collector mails delinquent "reminder" notices for the first 3 quarters of the year. Due to limited timing, delinquent notices are not mailed for outstanding charges as of November 10th. Information is also printed on the back of all tax bills.

To avoid the tax sale process, property owners must pay all municipal charges in full by November 10th.

Starting November 11th, any properties with delinquencies will be included in the accelerated tax sale. The date of the accelerated tax sale will be announced and is usually in mid-December. The tax sale list will be published in a local paper.

Starting November 11th, a tax sale fee of $65 to $150 is added to each delinquent account as required by state law and cannot be waived. The fee includes a 2% cost of sale charge, with the minimum $15 and maximum $100, and the cost of 2 tax sale mailings at $25 each.
(N.J.S.A. 54:5-38, NJ.S.A. 54:5-26)