

Frequently Asked Questions

When should I receive my bill? What if I have an escrow account?

Property tax bills are mailed twice each year: July 1 and December 1. If you have a mortgage escrow account and the mortgage company has requested the bill, it will be sent to them.

I lost my tax bill, how much do I owe?

This information is available in person at the Treasurer's office, by phone, 810-794-9303 or online at www.bsaonline.com

When are taxes due?

Summer Property Taxes

are payable from July 1 through **September 14, by 6pm** (if Saturday, Sunday or holiday then the next business day) without interest. *Beginning September 15, 1% interest will be assessed per month or fraction of a month on the unpaid portion of the base tax.

Interest Schedule

September 15-30, 1%
October 1-31, +1%
November 1-30, +1%
December 1-31, +1%
January 1-31, +1%
February 1-28, +1%

Winter Property Taxes

are payable from December 1 through **February 14, by 6pm** (if Saturday, Sunday or holiday then the next business day) without penalty.

***Partial payments are accepted for taxes**, however, any balance owing after due date is subject to interest/penalty.

***Current year taxes paid from February 15 through February 28** must include 3% penalty.

*All tax payments made **after February 28** must be paid to St Clair County Treasurer, 200 Grand River, Suite 101 Port Huron, MI 48060.

Where can I get a copy of my paid receipt?

If mailing your payment or placing in the drop box, please enclose a self-addressed, stamped envelope or use your cancelled check. We can also provide you with a copy of your paid tax bill at the counter.

Payments

Credit/Debit Card or electronic check-

***(Payments are processed via third party processing company, Point & Pay charges a 3% processing fee for all payments.)** Pay online at www.bsaonline.com. Credit card payments are also accepted at the Township Office. ***Clay Township cannot accept payments over the phone.**

Cash payments can be made in person, at the counter during business hours.

Checks/Money Orders are accepted via mail, 24-hour drop box or in person. ***Postdated checks are not accepted.**

Please include phone # and parcel ID # on your payment. ***Canadian check fee-** please include an additional \$10 with your payment if paying with a check drawn from a bank in Canada.

***Returned checks** will be assessed a \$15 returned check fee. *If a check is returned after the tax due date, amount owing is subject to penalties and/or interest. *Future payments will be applied to outstanding returned check charges prior to crediting your tax bill.

Mail:

Clay Township
PO Box 429
Algonac, MI 48001
*****If mailing payment, we recommend that you allow 7-10 days due to mail issues-Postmarks are not accepted.**

24-Hour Drop Box,

located in the township office parking lot, near the driveway for your

convenience. **(NO CASH PLEASE)**

Monday-Thursday 8am-6pm

4710 Pte Tremble
Clay Township, MI 48001
Phone: 810-794-9303
Fax: 810-794-1964

Understanding Your Tax Bill Abbreviations

-Summer Bill-

State Ed (State Education Tax)- the state education tax is levied statewide at a six-mill rate on all real and tangible personal property not otherwise exempt from the property tax. This millage is distributed to the county treasurer who then distributes it to the State of Michigan.

County Op (St Clair County)-this represents the St Clair County operating millage. This millage is distributed to St Clair County.

RESA Spec Ed/RESA Inter Ed/RESA Voc Ed (St Clair County Regional Educational Service Agency)-these millages are paid by the taxpayers within the County and go toward the operations of St Clair County Regional Educational Service Agency. This millage is distributed to St Clair County.

Sch Op (School Operating)-a qualifying principal residence is not subject to the levy of school operating millage. This line item is zero if your home is your primary residence and a principle residence exemption affidavit has been filed with the Township. This millage is distributed directly to the school district.

Sch Debt (School Debt)-special elections are held to enable schools to levy millages for such things as school construction or renovation. Please contact your school district for more detailed information. This millage is distributed directly to the school district.

Sch Sink (School Sinking)-special millage to create a fund for the

construction/repair of school buildings, school security improvements, acquisition /upgrade of technology & other purposes authorized by law. This millage is distributed directly to the school district.

-Winter Bill-

Seniors, Library, Parks, Veterans, Drug Task Force, County Roads College-these millages are paid by the taxpayers within the County and are distributed to St Clair County.

Twp Op (Clay Township Operating)-this represents the Clay Township operating millage. These funds remain in Clay Township.

Police Op (Clay Township Police Operating)-this represents the Clay Township Police operating millage. These funds are designated to Clay Township Police Fund.

Fire (Clay Township Fire Operating)-this represents the Clay Township Fire operating millage. These funds are designated to Clay Township Fire Fund.

-Winter Assessments-

Refuse (Garbage)-these funds are collected for township curbside garbage and recycling services.

Delinquent Water/Sewer, Delinquent Blight and Delinquent Special Assessments

Special Assessments such as County Drains, Private Roads, Canal/Aquatic (weed) are specific levies designed to recover the costs of improvements that confer local and peculiar benefits upon property within a defined area.

Kristi Hiltunen
Clay Township Treasurer
treasurer@claytownship.org

Visit the township online at:
www.claytownship.org