

	<b>MUNICIPALITY OF ANCHORAGE</b> <a href="http://www.muni.org">www.muni.org</a>	
	Finance Dept., Treasury Div. Phone: (907) 343-6650 Fax: (907) 343-6121	<u>Mailing Address</u> P.O. Box 196040 Anchorage, AK 99519-6040

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632 W. 6<sup>th</sup> Ave. Ste. 330  
Anchorage, AK 99501

## Tools to be Timely & Complete

Last Updated: July 22, 2014

Penalties mandated by Anchorage Municipal Code (AMC) 12.15.060, Property Tax, can be significant, but they are avoidable. Below are some practices and strategies that will be useful for property owners to avoid late payment penalties.

1. Be aware of the due dates. The real estate property tax notices are mailed out May 15 each year. The first half due date is June 15 and the second half due date is August 15. If paying the full year rather than in two equal installments, payment of at least the first half amount due must be made by the first half due date of June 15 to avoid a 10% late payment penalty. If the due date falls on a weekend or municipal holiday, the Treasury Division will honor payments received the first business day after a weekend/municipal holiday.
2. If you own more than one property, be sure that you receive tax notices for all of your properties. Failure to receive any or all of your property tax notices does not relieve a property owner from making timely payment. It is the property owner's responsibility to know of all property they own and whether they have received all tax notices and to contact the tax office or view the City's website at [www.muni.org](http://www.muni.org) to obtain information needed to make timely payment.
3. Schedule semi-annual due dates on your smartphone, computer calendar, or other calendar system. For your convenience, our third party processor Official Payments Corporation (OPC) at [www.officialpayments.com](http://www.officialpayments.com) offers electronic payment options via e-check or credit card and offers options that allow you to schedule payments in advance or setup future payment due date reminders.
4. Pay electronically through OPC's website or toll free number. You can make payment from anywhere 24/7 and you will be provided with a confirmation of date and time payment was made. If paying more than one property, each property tax payment must be made separately to avoid the payment being applied to just one property and triggering penalty being assessed to the other properties. There is a nominal fee for this service charged by OPC. Credit card fee is 2.55% of the amount of the payment and e-check fee is \$1.95 per transaction.

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For more information, please visit our website at [www.muni.org/treasury](http://www.muni.org/treasury) and click the "Property Tax" link, or contact the Tax Office at (907) 343-6650.

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5. If you own your home without a monthly mortgage payment (i.e., loan is paid off) and/or you choose to pay your taxes directly, this increases the probability of paying late and being assessed a 10% late penalty. To significantly decrease the risk of paying late, you may want to strongly consider using a third party servicer such as a bank or escrow company to collect a monthly amount and authorizing servicer to pay your annual property taxes. This option will help ensure your property taxes will be paid timely in the event of unforeseen personal circumstances.
6. Mail early rather than late in the billing cycle. The closer to a due date that you wait before mailing the less time you have to replace your payment if it is lost in the mail or not received by Treasury for some reason, or if the check is unable to clear your bank account for reasons such as NSF, Account Closed, etc.
7. Know that office postage meter strips are not recognized as proof of mailing date. The Treasury Division only recognize U.S. Postal Service postmark or a nationally recognized express mail delivery service with a date on or before the due date or seven calendar day grace period end date as evidence of timely mailing of payment.
8. If concerned about reliability of the standard U.S. Postal Service, consider using certified mail or third party services such as FedEx or UPS. These methods of mailing help ensure your payment is traceable and minimize the risk that your payment will be permanently “lost” by the service provider.
9. When mailing your payment be sure to use the gray remittance return envelope provided with the tax notice. Using other envelopes such as from a utility bill or insurance company will result in your payment being misdelivered to that entity and not to the Municipality because of the distinct bar coding pre-printed on remittance envelopes. Using an incorrect envelope will delay delivery and your payment may not be correctly re-mailed or paid by the due date(s). The Treasury Division does not honor payments postmarked timely from an incorrect mailing envelope.
10. Combine multiple tax payments in the same envelope. This will ensure that Treasury receives all of your payments and prevents the risk of individual mailed pieces from being lost by the U.S. Postal Service.
11. Include the payment coupons included with your tax billing notice. This allows faster processing of your payment and prevents posting errors.
12. Confirm your actions. Verify that your check cleared your bank account by the due date. For example, use on-line banking to track check clearing or view the payment status of your account on the City’s website at [www.muni.org/treasury](http://www.muni.org/treasury). Note: Typically payments are posted to Treasury’s website within 2-3 business days after being received. You may also call Treasury at 343-6650 to confirm your payment was received.

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