

With tax bills mailed out recently, we know that questions will arise. An effective way to understand the bill is to first compare it to last year's bill. If you notice a discrepancy while comparing, it may be due to one or more of the following: The tax rates changed.

- There was a change in your total real value due to a permit issued, data correction, new construction, boundary line adjustment or subdivision, etc. If this was the case, you would have received a Change of Assessment Value letter this past June from the Assessing Department.
- The State of VT issued property tax credit, which is based on income, may have decreased due to the State's income limit decreasing from last year. If you qualified for a property tax credit, you would have received a letter in June/July 2025 from the State of VT Department of Taxes indicating what the amount of credit will be.
- Check to see if the tax rate is based on homestead or non-homestead. These two rates are different. You must declare homestead annually if the property is your primary residence. The Homestead Declaration, titled Form HS-122, is filed with the State of VT Tax Department. Additionally, if you qualify for the property tax credit, Form is HI-144 is required. The Homestead Declaration form is typically filed at the same time income taxes are submitted to the state. Once the state has processed your taxes, they send your Homestead Declaration details to the Assessing Department. This information determines how your property's assessed value is allocated towards the homestead tax rate portion of your tax bill. If a Homestead Declaration is not filed, the entire assessed value is taxed at the non-homestead rate. If any portion of the property is used for rental or business purposes and declared on the Homestead Declaration, that specific percentage is categorized as non-homestead, and the remaining value is assessed at the homestead rate.

Please go to the Town of Essex website to the Assessing webpage [Your Vermont Property Tax Bill | Department of Taxes](#) for more information.

In addition, please visit the State of VT Tax Department website [Homestead Declaration | Department of Taxes](#) for more information on Homestead Declaration.

If you have any questions, please do not hesitate to contact the Assessing Department at (802) 878-1345 or email assessor@essex.org.