



PROPERTY TAX LIEN OVERVIEW

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*New Collectors'
Workshop 2026*

RSA 72:6 TAXABLE PROPERTY

ALL REAL ESTATE, WHETHER IMPROVED OR UNIMPROVED, SHALL BE TAXED EXCEPT AS OTHERWISE PROVIDED.


RSA 76:2 NH Property Tax year: April 1st – March 31st

RSA 76:15-a Semi Annual Collection of Taxes


RSA 76:15-aa Quarterly Billing of Taxes

RSA 76:11-B NOTICE OF ARREARAGE

The Tax Collector **shall** provide to the owner as of April 1 or current owner, if known, a **summary of all uncollected and unredeemed taxes** on the property.



This summary may be included on or with **the tax bill** or may be sent by separate mailing **within 90 days of the due date of the final tax bill**.



Bankruptcy (Doolan) notice must be included on this notice or as an insert with the notice.

DOOLAN CASE LANGUAGE BANKRUPTCY CASES

REQUIRED LANGUAGE TO BE INCLUDED
ON EVERY NOTICE OF TAX LIEN.



The exact language can be found on page 102
of our **RECOMMENDED POLICY &
PROCEDURE MANUAL**.



Also, on our website under Technical
References at **www.nhtaxcollectors.org**

TAXES SUBJECT TO LIEN PROCEDURE

- Betterment/Special Assessments
- Land/Current Use Change Taxes (LUCT)
- Excavation/Gravel Taxes (Excavated Materials)
- Property Taxes
- Resident Taxes
- Sewer Rents
- Water Rents
- Yield/Timber Taxes
- Inconsistent Use Penalty (for Conservation Restriction 79-B)
- Release or expiration of Easement (for Discretionary Easements 79-C)
- Release or expiration of Easement (for Discretionary Preservation Easements 79-D)
- Termination of Covenant (for Community Revitalization 79-E)
- Use Change Tax (for Farm Structures 79-F)

RSA 80:60 NOTICE OF LIEN

Collector shall give notice of **impending lien**.

- At least **30 days prior to the execution** of said lien.
- **Certified or registered mail return receipt** requested to last known post office address of the current owner, if known, or the person against whom the tax was assessed.



RSA 80:60 NOTICE OF LIEN (CONT.)

Notice shall:

- State the **name of the current owner**, if known, or the person against whom the tax was assessed.
- Description of the **property** as committed to the tax collector.
- **Date & time** on which the last **payment** shall be **accepted**.
- **Amount** of the tax, interest and costs to the **date of execution**.

Return receipt shall be **prima facie evidence** that the collector has complied with the notice requirements of this section.

<https://www.truepeoplesearch.com> (please be cautious when searching the internet. Use secured sites.)

RSA 80:60, 80:81 OWNER NOTICE OF LIEN FEES

Property Owner Notice of Impending Lien

Fee: \$23.00

- Collector's Fee for notice - \$10.00
- Collector's Fee per Parcel - \$2.00
- Certified Postage Cost - \$9.70
- Printing Fee - \$1.30

NOTE: Fees subject to
adjustment if postage
rates change.

*To be added to parcel
BEFORE execution of lien
& appear on the notice.*

IMPENDING LIEN COLLECTION TIPS

AS THE IMPENDING LIEN COLLECTION DEADLINE IS
APPROACHING.



- Accept only cash, cashier's checks, or money orders **starting 2 weeks prior** to execution.
- Personal checks will **not** be accepted during this period.

This ensures all payments are guaranteed and clear before the lien execution.

Execute Tax Lien

Before Executing the Lien Affidavit

- ✓ **Verify all payments** have been entered and posted.
- ✓ **Balance the lien** to confirm accuracy.
- ✓ **Add lien costs** according to the NHTCA Schedule of Fees. *(RSA 80:81)*

After Executing the Lien

- ✓ **Provide a Copy** of the executed lien to the governing body **the day after execution.** *(RSA 80:61)*
- ✓ **Record the Lien** at the Registry of Deeds **within 30 days of execution.** *(RSA 80:64)*

RSA 80:61

AFFIDAVIT OF EXECUTION OF REAL ESTATE TAX LIEN

The breakdown.....

1

Delivery of Affidavit

- The tax collector must give a copy of the executed lien affidavit to the municipality the day after the last payment date listed in the notice under RSA 80:60.

2

Scope of Lien

- The lien covers 100% of the properties' common and undivided interest, meaning it applies to the whole property, not a part of it measured by boundaries.

3

Separate Assessed Interests

- If the property has separately assessed interests (per RSA 75:2), the lien applies to 100% of the unpaid portion of that specific interest, and the affidavit should specify which part is lienied.

80:81 Executing Real Estate Tax Lien		1st Parcel	2nd Parcel
I-c	Executing tax lien/delinquent taxpayer	\$10.00	
I-d	Executing tax lien/parcel	\$2.00	\$2.00
I-e	Lien Redemption	\$2.00	\$2.00
80:82 Register of Deeds		1st Parcel	2nd Parcel
I-a	Indexing report of lien	\$2.00	\$2.00
I-b	Indexing redemption of lien	\$2.00	\$2.00
II	Incedental Expense:Pro rata as before	\$1.00	
Totals		\$19.00	\$8.00

TAX LIEN EXECUTION - FEES

**To be added to parcel AT TIME OF execution of lien.*

COLLECTORS MUST REPORT AN EXECUTED TAX LIEN TO THE COUNTY **REGISTER OF DEEDS** WITHIN **30 DAYS**.

THE REPORT MUST INCLUDE.....

- *Name of Property Owner or Person Assessed, if known.*
- *Description of the property as appeared on the tax list committed.
(map/lot, address or deed reference)*
- *Total amount of each tax lien, including taxes, interest, fees and costs incident to the tax lien process.*
- *Date and place of the lien's execution.*

Certified under oath by the tax collector.



**RSA 80:64
REPORT OF TAX LIEN**

THE MUNICIPALITY, COUNTY OR STATE AS LIENHOLDER SHALL:

Identify and notify all persons holding mortgages upon such property recorded in the office of the register of deeds.

- If the selectmen determine mortgages exist, they may direct the collector to give such notice.

When it must be done:

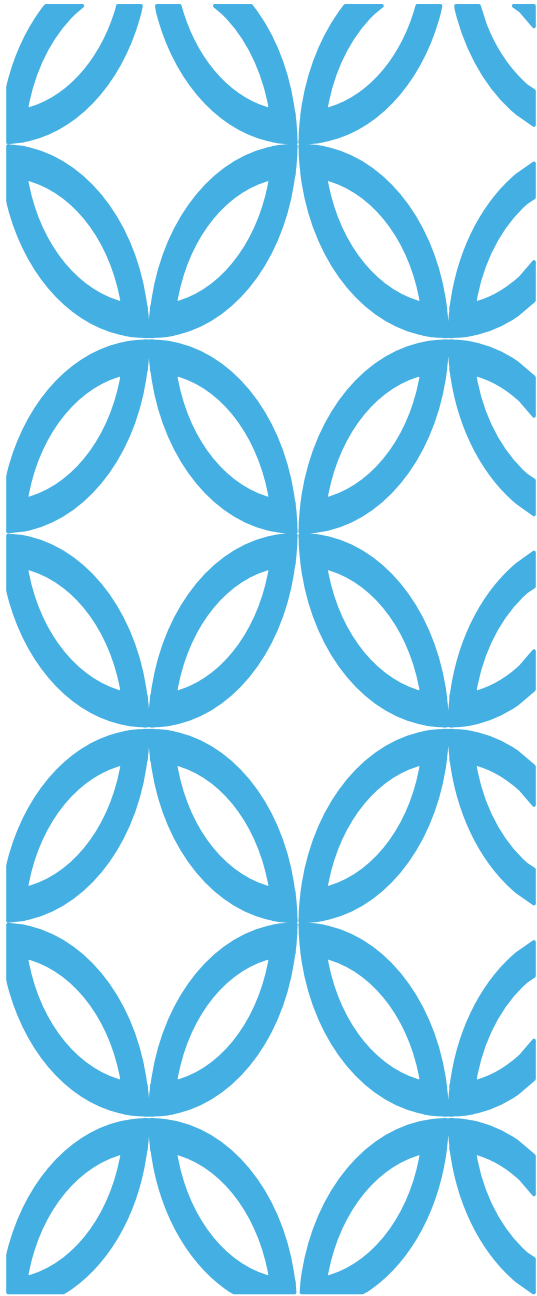
Within **60 days** after the lien is executed and recorded.

➤ **Why it matters:**

- Ensures mortgage lenders are made aware that the town now holds a priority tax lien.
- Protects the municipality's lien rights and avoids disputes.
- Keeps the process transparent for all parties with an interest in the property

RSA 80:65 NOTICE BY LIENHOLDER TO MORTGAGEE





Notice shall contain:

- Date the lien was executed.
- Name of the delinquent taxpayer.
- Total amount of the lien.
- Costs for identifying and notifying mortgagees.
- Similar notice for subsequent payment.
- It is recommended that the tax collector get a directive each year from the governing body directing them to hire a research company to identify mortgagees.

**RSA 80:65 NOTICE BY
LIENHOLDER TO MORTGAGEE
(CONT.)**

RSA 80:67 MORTGAGEE SEARCH FEES

ALL MORTGAGEES MUST
BE NOTIFIED.

THE LIENHOLDER
(MUNICIPALITY) MUST
FIRST SEARCH THE
REGISTRY OF DEEDS TO
SEE IF ANY MORTGAGEES
EXIST ON THE
PROPERTIES LISTED ON
THE TAX LIEN.

THE COST OF THIS
SEARCH SHALL BE
TOTALLED AND DIVIDED
PRO RATA AMONG THE
DELINQUENT ACCOUNTS.

Identifying Mortgagees:

Minimum Fee: \$10.00

(You may charge whatever you pay for search/parcel)

Notice to Mortgagees

Fee: \$21.00 (for each notice)

- Collector's Fee for notice - \$10.00
- Certified Postage Cost - \$9.70
- Printing Fee - \$1.30

NOTE: Fees subject to
adjustment if postage rates
change.

*To be added to parcel AFTER
execution of lien.*



BANK SEARCH TOOLS



National Information Center:

<https://www.ffiec.gov/npw>



NH Banking Department:

<https://www.nh.gov/banking/>



List of Bank Mergers in the US:

https://en.wikipedia.org/wiki/List_of_bank_mergers_in_the_United_States

RSA 80:66

HOW NOTICE SHALL BE GIVEN



Notice Shall be in **Writing**.



Copy given to **each mortgagee as recorded at the Registry of Deeds**

In hand,
Left at his usual place of abode, or
Sent by **certified mail, return receipt requested**, or registered mail to his last known post-office address.



INTEREST ON LIENED TAXES

Property Tax after
lien execution 14%.

(RSA 80:69)

Current Use Change
Tax 18% 30 days
after mailing.

(RSA 79-A:7, (d))

Excavation Tax
18% 30 days after
mailing.

(RSA 72:B)

Yield Tax 18% 30
days after mailing.

(RSA 79:4-a)

***[18 % for 2018
property tax levy
and prior]***

RSA 80:69 REDEMPTION

Any person with a legal interest in land subject to a real estate tax lien may redeem the same by paying or tendering to the collector, at any time before a deed thereof is given by the collector



Except that in the case of **partial payments** in redemption made under RSA 80:71, **interest at 14%** shall be computed on the unpaid balance, together with **redemption costs** and costs for **identifying and notifying mortgagees**.

(18% for 2018 levy and prior)



RSA 80:69 REDEMPTION (CONT.)

RSA 80:71 PARTIAL PAYMENTS IN REDEMPTION

Any person with a **legal interest** in real estate upon which a real estate tax lien has been executed may make partial payments in redemption.

- Tax Collector receives the partial payment and gives a **receipt** therefor.
- Pay over such sums to the town treasurer.



RSA 80:70 NOTICE OF REDEMPTION

When full redemption is made:

The Tax Collector shall **within 30 days notify the Register of Deeds.**

- Name of the person redeeming.
- Date when redemption was made.
- Date of the execution of the tax lien.
- Brief description of the real estate in question. (address, map/lot)
- Name of the person or persons against whom the tax was levied.

take a deep
breath

