

NHTCA

Spring Workshop

Tax Liens

**WHEN ARE PROPERTY
TAXES DUE**



RSA 76:15-a II

II. For the purposes of this section, the lists of assessed property shall be committed by the selectmen with a warrant under their hands and seal directed to the collector of such town no later than **May 15**. The collector shall mail all the bills for this partial payment no later than **June 15**. Partial payment of taxes assessed under this section shall be due and payable on **July 1**.

*Assessed value: \$360,800, multiplied by ½ Tax Rate
\$9.63 divided by \$1,000 = \$3,475*

RSA 76:15-a II (Cont.)

A payment of the remainder of the taxes assessed **April 1**, minus the payment due on **July 1** of that year, shall be due and payable **December 1**.

RSA 76:13 (excerpt)

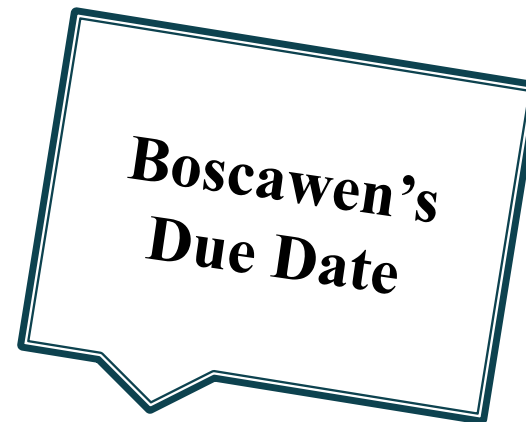
Interest shall not be charged until 30 days after the bills are mailed.

RSA 76:13 (excerpt)

Interest due in an amount up to \$25 may be waived by the collector, with the approval and consent of the board of selectmen and the board of assessors, if in the collector's judgment the administrative and collection costs involved do not warrant collection of the amount due.

Second Bill Due Date

December 8, 2025



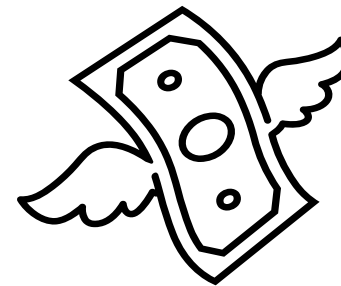
We now have our foundation for beginning the lien process.

Set-up for Success

1. Send Notice of Arrearage
2. Bankruptcy and Doolan Notice
3. Send Impending Lien Notice
4. Memorandum to Deputy
5. Execute Lien
6. Send Execution to Registry of Deeds
7. Mortgage Search and Notice
8. Records Organization
9. Payments in Redemption for Two Years!

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.



RSA 80:54 Calendar Days

Whenever the word "day" or "days" is used in this or any other chapter of the Revised Statutes Annotated relating or appertaining to the collection of taxes, giving of notices, holding of distrained property or in making reports to a register of deeds, **it shall be construed to mean calendar days and Sundays and holidays shall be included.**

MARCH 2026

1	2	3	4	5	6	7
8 # 90	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28
29	30	31				

IMPORTANT NOTICE TO ASSESSED PROPERTY OWNERS CURRENTLY IN BANKRUPTCY

PLEASE NOTE: If you are currently in bankruptcy and subject to the protections of the Automatic Stay provisions of Section 362(a) of the Bankruptcy Code, then the language on this notice is hereby modified as follows:

(a) By sending this notice, the City is not attempting to collect any delinquent tax debt from property owner(s) in bankruptcy and the notice should not be interpreted as requiring payment. The notice is a requirement of New Hampshire law in order for the City to perfect its statutory lien.

(b) The Tax Collector or City may not increase the rate of interest where the Court has set such rate without seeking appropriate Bankruptcy Court approval.

(c) The provisions of the Federal Bankruptcy Law may affect the rights of the municipality under state law as long as the assessed property owner is in bankruptcy. A Tax Collector's Deed cannot and will not be issued without appropriate Bankruptcy Court approval.

Please seek legal counsel if you have any questions concerning this bankruptcy section of the **Notice of Delinquencies and Unredeemed Tax Liens**. The tax collector's office cannot provide legal advice.

Name of Municipal Tax Collector

Do you know who is in Bankruptcy?

1. Update any bankruptcy information on parcels. As it is provided. If you have several to keep track of, best practice is to create a spreadsheet for easy access.
2. If you are unsure if a parcel is still in bankruptcy, you may create an account on Public Access to Court Electronic Records (PACER) <https://pacer.uscourts.gov>

JANUARY 2026

				1	2	3
4	5	6	7	8	9 Mail Notice of Arrearage	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

FEBRUARY 2026

1	2	3	4	5	6	7
8	9	10	11	12 Arrearage Due Date	13	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28

Application Deadline April 15th

RSA 72:39-a

Elderly Exemption

RSA 72:28

**Veterans Credits
and Exemptions**

Taxes Subject to Lien Procedure

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

RSA 80:63 Right to Tax Lien

Except under the provisions of RSA 80:80, II-a, (transfer of tax lien) only a **municipality** or **county** where the property is located, or the **state** may **acquire a tax lien** against land and buildings for unpaid taxes.

RSA 80:60 Notice of Lien(Cont.)

Notice shall:

1. State the **name** of the current owner, if known, or the person against whom the tax was assessed.
2. Description of the **property** as committed to the tax collector.
3. Date & time on which the **last payment** shall be accepted.
4. 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.

Lien Notice Fees RSA 80:81

Collector's fee or notice of the **IMPENDING TAX LIEN** = \$10.00

Collector's fee for each **PARCEL** = \$2.00

CERTIFIED MAIL return receipt fee full rate = \$10.48

Or CERTIFIED MAIL return receipt fee metered rate = \$10.44

Incidental Expenses for **PRINTED FORMS, SERVICE ETC.** = \$1.52

E-CERTIFIED MAIL return receipt fee full rate = \$8.90

Or E-CERTIFIED MAIL return receipt fee metered rate = \$8.86

Total costs and fees for notice of impending tax lien will vary depending on your postage choice.

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(c) The provisions of the Federal Bankruptcy Law may affect the rights of the municipality under state law as long as the assessed property owner is in bankruptcy. A Tax Collector's Deed cannot and will not be issued without appropriate Bankruptcy Court approval.

Please seek legal counsel if you have any questions concerning this bankruptcy section of the **Notice of Impending Tax Lien**. The tax collector's office cannot provide legal advice.

Name of Municipal Tax Collector

FEBRUARY 2026

1	2	3	4	5	6	7
8	9	10	11	12 Arrearage Due Date	13 Mail Lien Notice	14
15	16	17	18	19	20	21
22	23	24	25	26	27	28



Bounced Checks

You will want to put on your notice that you will only accept certified bank check, money order, or cash **2** weeks prior to the lien execution.

Payments received after **Thursday, March 5, 2026**, must be **cash, certified check or money order...**

Memorandum to Deputy

Critical Legal

Deadline-Execution of

Tax Lien Affidavit.

Sample at www.nhtaxcollectors.org

MARCH 2026

1	2	3	4	5 Last day for personal checks	6	7
8	9	10	11	12	13	14
15	16	17	18	19 Due Date	20 Lien Execute	21
22	23	24	25	26	27	28
29	30	31				

RSA 80:61 Affidavit of Execution of Real Estate Tax Lien

An affidavit of the execution of the tax lien to the municipality, county or state shall be delivered to the municipality by the tax collector on the day following the last date for payment of taxes as stated in the notice given in RSA 80:60.

RSA 80:61 Affidavit of Execution of Real Estate Tax Lien (Cont.)

The collector shall execute to the municipality, county or state only a **100%** common and undivided interest in the property and no portion thereof shall be executed in severalty by metes and bounds; Provided, however, that where distinct interests in the property have been separately assessed, the tax lien shall be for **100%** of the separate distinct interest upon which the taxes have not been paid.

RSA 80:64 Report of Tax Lien

Within 30 days after executing the tax lien.

Deliver or forward to the register of deeds a statement of the following facts:

1. Name of person(s) taxed.
2. Description of the property as appeared on the tax list committed.
3. Total amount of each tax lien, including taxes, interest, fees and costs incident to the tax lien process.
4. Date and place of execution.

Certified under oath by the Tax Collector.

MARCH 2026

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19 Due Date/Lien	20 Lien Execute & Registry	21
22	23	24	25	26	27	28
29	30	31				

RSA 80:65 Notice by Lienholder to Mortgagee

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.
- ✓ Within **60 days** from the date of the execution of the lien. May, if they determine mortgages exist, direct the collector to give such notice.

RSA 80:65 Notice by Lienholder to Mortgagee (Cont.)

Notice shall contain:

1. Date of execution of the lien.
2. Name of the delinquent taxpayer.
3. Total amount of the lien and the amount of costs for identifying and notifying mortgagees.

It is recommended that the Tax Collector get a **directive each year** from the Selectmen directing them to research and/or notify mortgagees.

MARCH 2026

1	2	3	4	5	6	7
8	9	10	11	12	13	14
15	16	17	18	19 Due Date/Lien	20 Lien Execution & Registry	21
22	23 Title Search	24	25	26	27	28
29	30	31				

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.



Records Organization

- ▶ Retention Schedule for Executed Liens and redemptions are permanent.
- ▶ Create two files; One for Lien Execution 2026 and one for the Lien Redemptions 2026.
- ▶ I print a second copy of all the lien notices to put in 2 large binders separated by a colored piece of paper between parcels so I can add all correspondence in preparation for an impending tax deeding.

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, the amount of the real estate lien, with interest at 14 percent per annum upon the whole amount of the recorded lien from the date of execution to the time of payment in full, except that in the case of partial payments in redemption made under RSA 80:71...

RSA 80:70 Notice of Redemption

When **full redemption** is made:

Tax Collector shall within **30 days** notify the register of deeds.

1. Name of the person **redeeming**.
2. Date when **redemption** was made.
3. Date of the **execution** of the tax lien.
4. Brief **description** of the real estate in question
5. Name of the person or persons against whom the tax was levied.

Sample Redemption Schedule

January 2nd Run Report 12/1-12/15
15th Run Report 12/16-12/31

February 1st Run Report 1/1-1/15
15th Run Report 1/16-1/31

March 1st Run Report 2/1-2/15
15th Run Report 2/16-2/28

April 1st Run Report 3/1-3/15
15th Run Report 3/16-3/30

May 1st Run Report 4/1-4/15
15th Run Report 4/16-4/31

June 1st Run Report 5/1-5/15
15th Run Report 5/16-5/31

July 1st Run Report 6/1-6/15
15th Run Report 6/16-6/30

August 1st Run Report 7/1-7/15
15th Run Report 7/16-7/31

September 1st Run Report 8/1-8/15
15th Run Report 8/16-8/31

October 1st Run Report 9/1-9/15
15th Run Report 9/16-9/30

November 1st Run Report 10/1-10/15
15th Run Report 10/16-10/31

December 1st Run Report 11/1-11/15
15th Run Report 11/16-11/30

