

Town of Ashland
Property Tax Information

All property taxes are billed and collected in accordance with State law. The laws governing property tax collection can be found in the state RSA's in Chapter 80.

What is the property tax year?

The property Tax year runs from April 1st of one year to March 31st of the next year.

When are taxes due?

The Town of Ashland has adopted the optional twice-a-year billing procedure. The first bill is mailed at the end of May, and is due on July 1st. The final bill, is mailed at the end of October and is due December 1st.

The first bill is figured at half the previous years' total tax. The second bill is figured at the current years' tax rate, less the first bill amount. All property taxes not paid by the due date are subject to an interest charge of 12% per annum.

Property owners should be aware that it is their responsibility to contact the Tax Collector's office for a duplicate property tax bill in the event they do not receive the original billing on the property. Not receiving a tax bill will not obviate the owner's responsibility for payment of the tax and/or interest and penalties incurred.

What happens if I can't pay my bill in full?

It has been our experience that most property owners believe we only accept payment in full. This results in a lot of customers paying a lot more in interest than they would if they were making partial payments.

If you are unable to pay your bill in full, we do accept partial payments in any dollar amount that you are able to apply to your account. The smaller your balance, the less interest you'll pay. Of course, interest, penalties, and the delinquent process do continue even if you are making payments.

What is the delinquent tax collection process?

All taxes not paid are subject to 12% interest on an annual basis. After the date of the final bill (the December tax bill) has passed, notices of delinquency are mailed to all property owners with outstanding balances on their account. These notices are generally mailed in January and stipulate the

final date to pay in full the outstanding tax bill and interest accrued before the tax lien process begins.

When the tax lien process begins, a “Notice of Impending Tax Lien” is sent by certified mail indicating the final payment date to bring the account current before a lien is placed on the property. There is a cost associated with the mailing of these letters and this charge is added to the delinquent amount due. Any property with an unpaid balance as of the tax lien date will have a tax lien placed on it. The lien is recorded at the Grafton County Registry of Deeds. At this point, the interest rate changes from 12% to 18% annually. The property owner has two years from the date of the lien to pay the taxes in full or a deed for 100% interest in the property is issued to the Town.

Once the lien is placed, we are required to notify mortgage holders that a lien occurred. Depending on your mortgage contract, a tax lien could result in some type of action by your bank. The Town does not report to any other outside agencies except the Registry of Deeds and mortgage holders; however, property owners should be aware that the major credit reporting agencies do search these records and a tax lien can show on a credit report.

Owners and holders of mortgages on property with delinquent taxes that are nearing the two year period in delinquency are sent by certified mail a “Notice of Impending Tax Deed” informing them of the final date to pay their taxes to avoid losing their property.

Budget Billing

We are noticing a trend in that more customers are making pre-payments toward their next billing cycle. We have many customers who send monthly payments to be applied to their account so that when their property tax bill is issued they are already paid or only owe a small balance. Property owners do not have to make any formal arrangements with the Town to do so. All that is needed to make a payment is to send it in to the Tax Collector’s office with a note indicating your desire to make a pre-payment and have the funds applied to your tax account.

For more information, contact the Tax Collector’s office at 968-4432 and a staff member will be happy to assist you.

The Assessor's office can assist you with:

Questions concerning your Assessment and how your bill is calculated, the Abatement Process, Property Tax Exemptions for qualifying veterans and their widows, as well as for the elderly and blind, can be answered by contacting the Assessor's office at (603) 968-4432.