

# Frequently Asked Questions

## **How does my mortgage company know when my taxes are due?**

If you have never sent your tax bill to your mortgage company but they continue to pay every year, that is because mortgage companies contact us for tax information. It is a good practice to send your mortgage company a copy of your bill or call us in the beginning of August to make sure taxes have been paid. This is especially important when you have recently purchased a house or refinanced.

## **I applied for an exemption on my property, but it did not show up on my bill.**

Any application for exemption (veteran, veteran widow, blind, or homestead) must be received by April 1st for the present year. If you filed after April 1st, the exemption will not be applied until the following year. If you think there has been an error please contact the [Durham Tax Assessor](#).

## **Why won't the Town send my tax bill directly to my bank or mortgage company?**

The Assessor's billing address information is used by all Town departments for official notification of zoning changes, appeals and other items of significance to property owners. In addition, since mortgages are regularly bought and sold, this would increase the chance for a bill being sent to the incorrect party, delaying payment and incurring interest charges. If your property taxes are held in escrow, simply send a copy of the bill to the mortgage company when you receive it, retaining a copy for your records.

## **Why does the former property owner's name appear on my tax bill?**

The statutory assessment date in Maine is April 1st. The Assessor's Office must retain this ownership information until April 1st of the following year. If you purchased your property after April 1st, the previous owner's name remains on the tax bill. Every effort is made to forward tax bills to the new owner. However, if you have not received a tax bill by July 15th you should contact the Tax Collector's Office at (207) 353-2561.

## **I sold my house. Why am I getting a tax bill or lien notice?**

Properties are assessed to the owner as of April 1st. If you sold your home after April 1st, your name will remain on the tax bill and the tax bill will be sent to you. We suggest you do two things:

- If you know the name and address of the new owner please forward the bill to the new owner(s). You may also call the Town Office at 207-353-2561 to make sure we are aware that you have sold the property.
- Check your closing statements to make sure they included the correct amount of real estate tax in the closing.

If taxes on a property that you owned before April 1st are unpaid, you will receive a lien notice eight to twelve months after the commitment date. If you receive the notice please call the Town Office at 207-353-2561.

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