

About Property Tax

General Property Questions

1. When are property tax bills mailed out? October of each year. Property tax bills are mailed to the owner of record (as of 1 January).. New owners should contact their title company or review their closing statement to determine who is responsible for paying the taxes. Payment of property tax depends on when the property is transferred. Unpaid taxes continue to accrue against the property.

2. What time of year are property taxes due? Taxes are due and payable from 1 October through the last day of February.

3. Are partial payments accepted for my taxes? The city does not accept partial payment of property taxes. Taxes must be paid in full with a single payment.

4. What happens if I miss the tax payment deadline? From the first day of each month beginning 1 March, interest and penalty of 1.5 percent per month (18 percent annually) is added to your tax amount. If the Post Office fails to postmark your payment by the date due, it is considered a late payment. This applies even if you mail your payment on time. For mail-in payments, office meter dates are not accepted only official Post Office postmarks.

5. What time period do my annual taxes cover? The taxes that become payable October 1 cover the current calendar year.

6. Where can my tax bill be paid in person? The City of Mt. Juliet's Finance and Sewer Accounting Bldg is located at 2365 N. Mt. Juliet Rd., Mt. Juliet, TN 37122.. Office hours are 8:00 a.m.-5:00 p.m., Monday through Friday. Located in the door to our office, there is a secured night deposit box for drop off payments. The same drop box is also used for sewer service payments.

7. Who do I make my check out to? Property tax Checks should be written out to: *City of Mt. Juliet Property Tax.*

8. What does the term "EtUx" beside my husband's name on the property bill mean? EtUx is a Latin phrase meaning "and wife." The phrase "EtVir" means "and husband," EtAl means "and others."

9. What do some of the terms on my tax bill mean? Check the [online glossary](#) section for definitions of terms on your tax bill.

10. Does my mortgage company get a copy of my tax bill mailed to them? No. It is the property owner's responsibility to forward tax bills to their mortgage company. Tax bills are mailed to the property owner to review the information. A listing will be provided

to those mortgage companies who request such information, the city does not seek out the mortgage companies.

10. What is the penalty for payments made after the last day of February following the year of assessment? Interest and penalties are calculated on the original amount of the tax assessed as of January 1.

Payments made January 1 through the last day of February of the year following assessment may be made without interest or penalty.

Payments made March 1 through March 31 of the year following assessment must include 1.5% interest and penalty;

Payments made April 1 through April 30 of the year following assessment must include 3.0% interest and penalty;

Payments made May 1 through May 31 of the year following assessment must include 4.5% interest and penalty,

Payments made June 1 through June 30 of the year following assessment must include 6.0% interest and penalty;

Payments made July 1 through July 31 of the year following assessment must include 7.5% interest and penalty;

Payments made August 1 through August 31 of the year following assessment must include 9.0% interest and penalty;

Payments made September 1 through September 30 of the year following assessment must include 10.5% interest and penalty;

Payments made October 1 through October 31 of the year following assessment must include 12.0% interest and penalty;

Payments made November 1 through November 30 of the year following assessment must include 13.5% interest and penalty

Payments made December 1 through December 31 of the year following assessment must include 15.0% interest and penalty;

Payments made January 1 through January 31 of the second year following assessment must include 16.5% interest and penalty;

Payments made February 1 through February 28 of the second year following assessment must include 18.0% interest and penalty;

Payments made March 1 through March 31 of the second year following assessment must include 19.5% interest and penalty.

After March 31 of the second year following assessment, property may be sold for the unpaid taxes.

Exemptions

1. Do the elderly, disabled or disabled veterans receive any discounts or exemptions? Eligibility requirements include: age/ disability; ownership/ residency; and income (except veterans and their eligible surviving spouses). To apply for property tax relief you must meet these three basic criteria - these are described below.

Reimbursements for the property taxes of low-income homeowners who are elderly or disabled are provided by the state of Tennessee. Income does not apply to disabled

veterans or their surviving spouses. Reimbursements are given on all or part of the local taxes paid on property which the taxpayer owns and uses as his/her residence. These benefits are paid on the first \$25,000 market value of the property. If your residence is a mobile home, a copy of your title or bill of sale is required.

Age/ Disability

During the tax year for which they are applying, an applicant must turn 65 on or before December 31. In order to apply as a disabled homeowner, a person must have become disabled on or before December 31 of the year. An applicant may apply if they are awaiting a decision on their disability claim. The state office must receive the final decision by June 30 following the delinquency date. The final decision must indicate their disability began on or before December 31 of the tax year.

Ownership/ Residency

An applicant must be able to document that they had ownership of the taxable property during the tax year. Ownership may be documented by a tax bill/receipt, warranty deed, probated will, title or bill of sale for a mobile home.

Income Requirement (Elderly or Disabled Homeowners)

The combined annual income from all sources of all the living owners of record is required and cannot exceed \$26,830 for the year 2010. Annual income from all sources shall include, but is not limited to, Social Security payments after the Medicare deduction, supplemental security income, retirement and pension benefits, veteran's benefits, worker's compensation, unemployment compensation, salaries and wages, alimony, total interest and total dividends. For income from a business, include only the net income or loss after expenses.

Disabled Veterans

Disabled veterans must have disability ratings at 100 percent. The disabilities must meet specific criteria under service connection, be combat - related or the result of being a prisoner of war for at least five months. For veterans who qualify, there is no income limit. Tax relief is paid on the first \$175,000 of market value of the home.

Applications for tax relief are available in the City of Mt. Juliet's Finance office. For more information, call our office at (615) 773-6208.

Reviewing Your Property Info

1. Is there a charge for reviewing information about my property? For an individual property, there is no charge for reviewing tax information.

2. Is my property information viewable by other people? Any individual or company is allowed to review it. Property tax information is public record.

Property Assessment

1. Where can I find information about the assessed value of my property? The county assessor is responsible for the appraisal and assessment of property. You may contact the county assessor's office at (615) 444-8661.

2. How are the county assessor's office and the City of Mt. Juliet's Finance Department related? The county assessor is responsible for the appraisal and assessment of property, according to state law. The City of Mt. Juliet's Finance Department is responsible for billing and collection of taxes based on assessments. The City of Mt. Juliet's Finance Department has no authority over the amount of assessment, nor can the department be involved in the appraisal process.

3. What is the appeal process? Appointments can be made by contacting the assessor's office. The appeal process begins in the county assessor's office by appearing before the Local Board of Equalization. This board meets annually on the first Monday in June. The same assessed value is valid for both the City of Mt. Juliet and Wilson County.

Tax Sale Information

1. What is a tax sale? Parcels of property that have delinquent taxes may be auctioned by the city or the county to settle such taxes. Note if one pays the county taxes, the city remains able to auction the property if the city taxes are delinquent.

2. What is the date and time of the annual tax sale auction? The tax sale auction is held in October of each year.

3. Where and when will the auction/sale be advertised? Local newspapers

4. When are tax sales advertised? The auction list is published once approximately 2-3 weeks before the sale.

5. How and when do you register for the tax sale auctions? There is no registration. You must simply be present to bid.

6. Is it possible to register by mail? No, you can't register by mail.

7. What type of payment is required at auction? Cash, money order, or check is required at the time of the sale to settle the auction price.

8. What type of bidding process is used? This is an open public auction.

9. Will the sales be final? Yes, all sales are final at the auction.

10. Will all other liens be cleared from the property as a result of the sale? All liens except state and federal liens are cleared. Note, if the county is auctioning the property and city taxes are also unpaid then those taxes must be satisfied or the property will be auctioned at a later date by the city.

11. Is there a redemption period before I can take possession once a property is acquired through your tax sale, and if so, what is the redemption period? The new owner cannot take possession of the property until one year from the date the confirmation of sale is filed.

12. If there is a redemption period, does the investor earn interest during the redemption period? If so, what is the annual interest rate? There is an annual interest rate of 10 percent earned on the property during the redemption period.

13. If a foreclosure is necessary, will the county assist in this matter? No. The city does not assist with foreclosures.

14. Will I receive a document to verify the purchase? Will it be a deed or a certificate of lien? You will receive a receipt showing the amount you paid. At the end of the redemption period, the city will issue a deed.

15. Do you allow investors to invest at your tax sales without attending the tax sale? No.

16. Is a current list of available properties or liens available? The available properties are published 2-3 weeks before the tax sale. You may obtain a copy by contacting the newspaper.

17. Is a copy of the county and state statutes and rules regarding the tax sale available for purchase? No.

18. Would you please place me on your mailing list if you have one? No, the city does not maintain a mailing list.

19. When will the list of unsold /un-bid property be available? There is rarely property remaining after an auction that hasn't been bid on and sold. If there is any property that was not sold or bid on, the one year redemption period applies to the city.