

Frequently Asked Questions about Property Taxes

1. When are property tax bills mailed?

Property tax bills are usually mailed at the first of October of each year 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.

2. What time of year are property taxes due?

Taxes are due and payable from October 1st through February 28th.

3. Are partial payments accepted for my taxes?

No, at the present time only one payment may be accepted.

4. What happens if I miss the tax payment deadline?

Per State Law from the first day of each month beginning 1 March, interest and penalty of 1.5% per month (18 % annually) is added to your tax amount. If the Post Office fails to postmark your payment by the dates 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.

5. What time period do taxes cover?

The taxes that become payable October 1st cover the current calendar year (January-December)

6. Where can my tax bill be paid in person?

Mount Carmel City Hall located at 100 East Main Street, Mount Carmel, Tennessee. Office hours are 8:00 am – 5:00 pm Monday through Friday. At the present time credit and debit cards are not accepted. Payment may be made by cash, money order or check.

7. What do some of the terms on my tax statement mean?

Check the online glossary section at http://www.assessment.cot.tn.gov/RE_Assessment/Glossary.aspx

8. Does my mortgage company get a copy of my tax bill?

Yes, if your mortgage company requests that it be forwarded to them.

9. I sold my property after January 1st and received a tax bill. What do I do?

If you know the new owner, please forward the tax bill. If you do not know the new owner, please contact the agency that handled your real estate closing. The tax roll is printed in the name of the property owner as of January 1 of each year. When taxes become due each year this is considered a lien on the property. In addition to the lien, property taxes are a personal debt of the owner or owners as of January 1st and when delinquent, may be collected by suit as any other personal debt. In any lawsuit for collection of property taxes, the same penalties and attorney fees apply as set forth in Tennessee Code §67-5-2410 for suits to enforce liens for property taxes. The claim for the debt and the claim for enforcement of the lien may be joined in the same complaint. The owner of record as of January 1 has the sole responsibility for paying the property tax assessed for the year even if the property is sold during the year, as the seller is the record owner. However, the tax lien runs with the land and failure by the seller to pay does not limit enforcement actions against the land to recover any delinquent taxes.

10. How is the amount of tax due determined?

There are three factors that determine the amount of tax due. The property assessor determines the appraised value and the assessment ratio. In July of each year the county commission sets the tax rate when adopting the county's budget. To figure your property tax bill see <http://www.comptroller.tn.gov/pa/pahftfytb.asp>

11. If I mail my tax statement, will I receive a receipt?

To be more economical and efficient Mount Carmel does not return receipts by mail. If a receipt is needed, please send a self-addressed stamped envelope with your payment.

12. Are there discounts or exemptions for the elderly, disabled or disabled veteran?

The State of Tennessee has a tax relief program for the elderly, disabled, or disabled veteran. You may qualify for property tax relief if you meet the following requirements on or before December 31st.

- You owned and lived in your home in Tennessee (mobile homes are included) that was your main residence in the previous year and you are one of the following:
- Elderly: Age 65 or older on or before December 31st.
- Disabled: You must be totally and permanently disabled as rated by the Social Security Administration or other qualified agency on or before December 31st.

To qualify for the program as elderly or disabled the combined income of all owners of the property cannot exceed a certain amount. You may call City Hall for the amount, since it changes yearly.

State of Tennessee Tax Relief for 100% disabled veteran/surviving spouse of disabled veteran:

Tennessee law provides relief for veterans having disabilities under certain conditions. For more information concerning the State Tax Relief program go to Tennessee Comptroller website.

13. What is a tax sale?

A tax sale is an auction of parcels of property that have delinquent taxes. On April 1st of each year, the county trustee by law files unpaid real property taxes that were due by February 28th the year before with the Chancery Court. All tax sales are handled by the Clerk and Master of Hawkins County. To get more information, please go to the Clerk & Master of Hawkins County's web page.

14. I purchased property within the year and did not get a tax bill. What must I do?

By State Law tax statements are mailed to the property owner on record as of January 1st of each tax year. If you have not received a tax statement by November 1, please contact us at (423) 357-7311. Deeds are recorded in the Register of Deeds office. The property assessor is responsible for preparing the tax roll and determining who owns property as of January 1st.

15. Are taxes due on my mobile home located in a mobile home park?

Mobile homes are taxed as an improvement on the land where it is located. The mobile home park owner may pass the tax bill for the mobile home to the homeowner. This depends on the agreement between the park owner and the homeowner.

16. How are the county assessor's office and Mount Carmel City Hall related?

The county assessor is responsible for the appraisal and assessment of property, according to state law. Mount Carmel City Hall is responsible for billing and collection of taxes based on assessments. Per State Law, Mount Carmel City Hall has no authority over the amount of assessment, and cannot be involved in the appraisal process.