

## Frequently Asked Questions

### ***What are real estate taxes?***

Real estate taxes are imposed by three taxing authorities: 1) your local Township or Borough Government 2) your local School District 3) and the County of Bucks. Taxes are calculated by Property Assessment Value X current year's Tax Millage Rate determined by each taxing authority. Bills are issued in early March for County & Township taxes, then early July for School District taxes. Interim bills are sent quarterly for properties that have had a change in their assessment value and are in addition to the 2 annual bills.

### ***What does it mean to have a lien on my property?***

Basically, if the property is sold or refinanced, the tax debt will be paid from the proceeds before any other debt of the owner is satisfied. A tax lien is imposed when county, township, school district or interim real estate taxes were unpaid as of January 1 of the year after they were billed. The lien is automatic but is not filed in the Office of the Prothonotary as is the case with mechanic's liens and such. The lien is a matter of public record, therefore, anyone can inquire about the liens outstanding regarding owner's name(s) and address, amount due, years liened, etc. In PA, the property can be sold by the Bureau if the lien remains unpaid after 18 months. The lien is removed automatically upon payment in full.

### ***Can I make payment arrangements?***

The Bureau accepts partial payments for any amount. Payments can be made in cash, check or money order via mail or at the Bureau. No written payment plan is needed to make partial payments. Note that there is a \$25 fee imposed for checks returned for insufficient funds.

An AGREEMENT TO STAY SALE is available for properties that are in jeopardy of tax sale. The Agreement is a legal contract between the owner(s) of a property and the Bureau whereby the owner(s) agree to make specified quarterly payments over the next 12 months to pay all delinquent taxes in full.

### ***I paid my taxes to my tax collector last year!***

Your tax collector reported your taxes as unpaid as of December 31 of the billing year. Please contact him/ her if you have a valid receipt of payment.

### ***My escrow statement shows that my mortgage company paid my taxes. Why have I been liened?***

When taxes are escrowed by your mortgage company, the property owner is responsible for sending the tax bills to the mortgage company for payment, this includes Interim bills, if any. If you believe your liened taxes were paid through an escrow account, contact your mortgage company to obtain a copy of the cashed check used to make the payment to the local tax collector. Most often, there was an oversight, .e.g. the funds were taken from the escrow account but the payment was not made to the tax collector. Mortgage companies normally rectify the situation quickly and pay for the additional interest and fees incurred due to their oversight.

### ***Will this lien affect my credit rating?***

The Tax Claim Bureau does not report to any consumer credit agency, but it is important to note that all liens are public record.

### ***Can anyone else pay my taxes?***

PA real estate law directs the Bureau to accept payment from any "party of interest" to the property. A Party of Interest is a person or entity named on the deed as having at least partial ownership of the property. Payments can also be accepted from a designated agent for a Party of Interest.

### ***When does the Tax Claim Bureau sell properties?***

The Bureau conducts tax sales each year in September, November and December at the Bucks County Administration Building in the Commissioner's Meeting Room. Details of the sale and a list of the properties to be sold are advertised in the Bucks County Law Reporter and local newspapers in mid-August.

### ***If driving to the courthouse, what parking is available?***

The Bucks County Parking Garage is located at Broad and Union Streets, 2 blocks west of the courthouse.