



Property taxes vary by state, county, and in some cases city. For purposes of estimating property tax impounds, Nations Direct Mortgage provides the below guidance. Please note that an analysis of taxes is made for each property and circumstance before closing, so the actual impound amount may vary from the below charts.

State Property Tax Schedule & Impounds Guide

State	Frequency	Installments Due On	# Months to Collect for Tax Impounds Based on First Payment Month (2 months cushion included, all delinquent taxes must be paid prior or through closing)											
			Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Arizona (AZ)	Semi-Annual	October 1, March 1	5	6	7	2 *	3	4	5	6	7	2 *	3	4
California (CA)	Semi-Annual	November 1, March 1	5	6	2*	3	4	5	6	7	8	10	2*	3
Colorado (CO)	Semi-Annual	February 28, June 15	10	4 *	5	6	7	3 *	4	5	6	7	8	9
Connecticut (CT)	Varies	August 1, February 1												
District of Columbia	Semi-Annual	March 31, September 15	6	7	2*	3	4	5	6	7	2*	3	4	5
Florida (FL)	Annual	March 31st	6	7	2*	3	4	5	6	7	2*	3	4	5
Georgia (GA)	Annual	December 20	3	4	5	6	7	8	9	10	11	12	13	2 *
Hawaii (HI)	Semi-Annual	August 20, February 20	7	2 *	3	4	5	6	7	2 *	3	4	5	6
Idaho (ID)	Semi-Annual	June 20, December 20	3	4	5	6	7	2 *	3	4	5	6	7	2 *
Illinois (IL)	Varies	June & September – County Specific												
Indiana (IN)	Semi-Annual	May 10, November 10	4	5	6	7	2 *	3	4	5	6	7	2 *	3
Kentucky (KY)	Annual	December 31	3	4	5	6	7	8	9	10	11	12	13	2*
Louisiana (LA)	Annual	December 31	3	4	5	6	7	8	9	10	11	12	13	2*
Maryland (MD)	Annual	September 30												
Massachusetts (MA)	Quarterly	August 1, November 1, February 1, May 1	4	2 *	3	4	2 *	3	4	2 *	3	4	2 *	3
Michigan (MI)	Varies – Semi-Annual	July – Sept and Dec - March												
Minnesota (MN)	Semi-	May 15, October 15	5	6	7	8	3 *	4	5	6	7	2 *	3	4



	Annual													
Missouri (MO)	Annual	December 31	3	4	5	6	7	8	9	10	11	12	13	2*
Montana (MT)	Semi-Annual	November 30, May 31	4	5	6	7	2*	3	4	5	6	7	2*	3
Nevada (NV)	Quarterly	3 rd Monday August, First Monday October, First Monday January, First Monday March	2*	3	2*	3	4	5	6	2*	3	2*	3	4
New Hampshire (NH)	Semi-Annual	July 1, December 1												
New Jersey (NJ)	Quarterly	May 1, August 1, November 1, February 1	4	2*	3	4	2*	3	4	2*	3	4	2*	3
North Carolina (NC)	Annual	September 1												
North Dakota (ND)	Semi-Annual	March 1, October 15	5	6	7	8	3*	4	5	6	7	2*	3	4
Ohio (OH)	Semi-Annual	January 20, June 20	3*	4	5	6	7	2*	3	4	5	6	7	8
Oklahoma (OK)	Semi-Annual	December 31, March 31												
Oregon (OR)	3 installment	November 15, February 15, May 15	4	5	6	7	8	9	10	11	12	13	2*	3
Pennsylvania (PA)	Varies	Contact County Tax Office – Aug 1 or Sept 1												
South Carolina	Annual	January 15												
Tennessee (TN)	Varies	Contact County Tax Office												
Texas (TX)	Annual	January 31	3	4	5	6	7	8	9	10	11	12	13	2*
Virginia (VA)	Varies	Contact County Tax Office												
Utah (UT)	Annual	November 30	4	5	6	7	8	9	10	11	12	13	2*	3
Washington (WA)	Semi-Annual	April 30, October 31	5	6	7	2*	3	4	5	6	7	2*	3	4
Wisconsin (WI)	Annual	January 31	2*	3	4	5	6	7	2*	3	4	5	6	7
Alabama	Annual	December 31	3	4	5	6	7	8	9	10	11	12	13	2*
Delaware	Annual	September 30	6	7	8	9	10	11	12	13	2*	3	4	5
Alaska	Semi-Annual	June 15, August 15	5	6	7	8	9	10	11	12	13	2*	3	4



*Indicates that installment due must be paid through closing if evidence of payment outside of closing is not available.