

BASIC FACTS FROM YOUR BOARD OF ASSESSORS

Staff

The Board of Assessors (BOA) is comprised of three members, the City Assessor and two other members, each appointed. The office staff is comprised of the City Assessor, an Administrative Coordinator and Data Collectors (seasonal, part-time).

General

Massachusetts General Laws (MGL) govern the BOA activities under the directive of the Department of Revenue (DOR), Division of Local Services (DLS).

The BOA function is to determine the fair market value of your property and all the other properties in city. The need to separate the issue of taxes from that of assessments is essential. Your taxes are determined by the City's budget. Your assessed values is then used to determine your "share" of the City's budget.

Proposition 2 ½ legislation that was passed in 1981, limiting the amount that any city/town within Massachusetts can raise the local tax levy from one year to the next year, applies to the city or town as a whole, not to individual properties, some taxpayers get a bigger annual increase than others in the same community. This is determined by regular revaluations that determine "full and fair market value" of each property.

The Assessors are required to assess all properties uniformly at its fair cash value (the amount a willing buyer would pay to a willing seller, neither party under obligation to buy or sell). The assessed values represent full and fair cash value on January 1 of the prior year.

A Revaluation is done every three years, with an Interim Adjustment done each of the two years in between, to reflect the fluctuating forces in the Massachusetts real estate market. An increase or decrease in property assessment does not necessarily mean that taxes will go up or down.

There are many factors that affect the value of land and buildings. Among the numerous factors to be considered are; location, condition, size, quality, number of baths, finished basement, garages, additions, traffic and utilities, square feet, etc. It is common that different types of property (single-family and multi-family) as well as styles (ranch and colonial) do not appreciate or depreciate at the same rate.

The Assessors, as required, conduct a physical inspection of all real estate properties every ten years and of all personal property every six years, called a Full Measure and List or Cyclical Inspection. The inability to access a property forces the Assessors to estimate the highest and best use. The data in the Assessors' record is a primary determinant of your value. Good results come from good data, so accuracy is the first thing you should check. Some property features carry more weight than others. Building dimensions and features are generally significant and you should be prepared to discuss them if you feel an error has been made. The level of detail is up to the homeowner, as the Assessors will rely on the records in the office in the absence of other information.

Billing

State law requires tax bills to reflect ownership as of January 1st.

It is the responsibility of the taxpayer to secure their tax bill if one is not received.

If a bank or mortgage company escrows your taxes, you must insure that they make timely payments. Most banks use a tax service that will notify them directly of the amount they need for your taxes. However, if you have recently purchased, refinanced or have a mortgage company that does not use a tax services, it will be up to you to notify them by forwarding your tax bill to them. Your mortgage company can tell you if you need to send them the bill and where to send it.

Higher increases in individual tax bills may result from tax burden shifts (your assessed valuation may have increased more than average), tax rate shifts (classification among residential and commercial/industrial as voted annually by the City Council).

Appeal/Abatement

If you believe your property is incorrectly assessed, not assessed fairly in comparison to other properties or not classified correctly, you have the right to file for an abatement.

There is only one time each year to file for Abatement Application with the Assessors; no later than the due date of the first Actual tax payment for fiscal year, usually February 1st. All tax bills (Actual, Supplemental, Omitted/Revised & Reassessed) have abatement information and procedures printed on them.

Abatement Applications must be either US Mail postmarked or hand delivered to office staff on or before the due date of Actual tax bill. US postmark is the only valid proof of submission date, except hand delivery to the Assessors' office staff.

Abatement Applications are not public record. Inspection of Application by Assessors, Commissioner, deputies, clerks, Assessors' staff or Commissioner or private auditors within reason is considered to be in the performance of official duties.

In filing an Abatement Application, you need to be specific about why you disagree with your assessment. Is there some misinformation on your property record card? Did you find values of comparable properties lower than your property? You must provide the Assessors office with all the necessary information to support your position on valuation. You should be prepared with the facts and relevant data to substantiate your Application.

If you would like a hearing/meeting with the City Assessor or the BOA, you must request such in writing on your Abatement Application.

The filing of an Abatement Application does not stay the collection of taxes. You must pay all your bills on time without accruing interest. An abatement application can be denied if any interest has been accrued on a tax bill. Any appeal, subsequently filed, will be dismissed for failure to pay a tax bill.

Abatement Applications for Omitted/Revised or Reassessed tax bills can be filed after paying one half (1/2) of the tax and within (3) months of bill issuance.

Personal Property appeals must have at least one half (1/2) of the taxes paid.

The BOA has “discovery rights” - property inspection and additional documentation. The owner has thirty (30) days to allow a property inspection and/or provide the requested information pertinent to property valuation (i.e.; Income & Expense, Forms of List). If not, the filer is barred from any appeal and a \$50 penalty for residential property type or \$500 penalty for commercial/industrial property is to be added to the following year’s property tax.

The Assessors may request the owner make a written return under oath within sixty (60) days containing information, which may reasonably be required, to determine fair cash value. In not, the applicant is barred from any appeal.

The BOA has three (3) months to act on an Abatement Application from the date of receipt of the Application unless written extension to act has been executed by the applicant. If the BOA does not act within three (3) months, or by the extension dates, the Application is deemed denied.

The BOA has ten (10) days from the date of action or the deemed denial date to notify of the action on the Abatement Application (grant/denial/deem denial). If not, the Appellate Tax Board filing deadline is extended by two (2) months.

The property owner has three (3) months from the date of Abatement Notice to file an appeal with the Appellate Tax Board.

All Denial Notices include information on your right to appeal to the Appellate Tax Board

The Assessors have a three-month appeal period to “settle” an Abatement Application. Any agreement reach is “final” – no further appeal is allowed by either side.

A tax bill greater than \$3,000 and incurring interests, results in the loss of your right to file an appeal with the Appellate Tax Board.

Personal Exemptions

Personal Exemptions include: Veteran (service connected disabled), Surviving Spouse and Elderly. Personal Exemption Applications are due on or before December 15 or 3 months after the Actual tax bills are mailed (usually April 1st), whichever is later, filing deadlines are printed on the Application forms. An exemption is a reduction (or credit) towards the real estate taxes due for a property when the property owner(s) meet Statute requirements. These Statute requirements cannot be set aside by the BOA.