

## **REAL ESTATE AND PERSONAL PROPERTY TAX**

When are tax bills mailed and payments due?

- Bills are mailed 4 times a year for Real Estate and Personal Property, they are mailed 30 days prior to the due date. The first and second quarter tax bills are “preliminary” and are calculated using the previous year’s tax rate. The first two quarters are always the same. The third and fourth quarter tax bills are “actual”, meaning the tax rate has been set.

Payments:

- 1st Quarter (Preliminary)
- Bills Due: August 1st
  
- 2nd Quarter (Preliminary)
- Bills Due: November 1st
  
- 3rd Quarter (Actual)
- Bills Due: February 1st
  
- 4th Quarter (Actual)
- Bills Due: May 1st

What should I do in the event I do not receive my bill?

- You should contact the Collector’s Office at (413)-229-7000 Ext. 153 to request a copy of the bill.

Can I make Partial payments on my Tax Bill?

- Partial payments are accepted on Personal Property taxes and Real Estate taxes only.

Why is the Former Owner’s Name on my Real Estate Tax Bill?

- Taxes are assessed to the owner of record as of January 1st of the previous year (i.e. fiscal year 2018 real estate taxes are based on assessments on January 1, 2017) it is most important to notify the assessors in writing of any changes in ownership or mailing address.

## MOTOR VEHICLE EXCISE

Can I Correct the Mailing Address on my Motor Vehicle Excise Bill?

- No- the information printed on your motor vehicle excise bill comes to us directly from the Registry of Motor Vehicles. Any change of address must be submitted to the Registry of Motor Vehicles. For your convenience, this may be done by visiting their website at [www.marmv.com](http://www.marmv.com).

Can I make a partial payment on my Motor Vehicle Excise Bill?

- No – Motor Vehicle Excise tax bills must be paid in full according to State law. Any partial payment will be returned to the taxpayer via US mail, payment in full includes all charges and interest.

I Received an Excise Bill for a Vehicle I no longer own. What should I do?

- You need to apply for an abatement at the Assessor's Office. If the registration was transferred to another vehicle, bring your new registration and bill for the vehicle you no longer own to the Assessor's Office. If the registration was cancelled and you have a returned plate receipt from the Registry of Motor Vehicles, bring the plate return receipt and the bill for the vehicle you no longer own to the Assessor's Office. If you can't find your copy of the return plate receipt, you can contact your insurance company or obtain a duplicate from the Registry. In either case, if you have paid the bill for a vehicle you no longer own, you will receive a refund check from our office in 4-6 weeks. If you have not paid the bill and there is a balance due, you can make a payment in our office.

Why is my excise so high on my car?

Determination of Excise:

1. The value of a vehicle for excise purposes is the applicable Ch. 60A @ 1 percentage of manufacturer's suggested retail price of that vehicle in its year of manufacture:

*In the year preceding the designated year of manufacturer.....	50%
*In the year of manufacturer.....	90%
*In the second year.....	60%
*In the third year.....	40%
*In the fourth year.....	25%
*In the fifth year.....	10%

2. The rate of excise is \$25.00 per \$1000.00 of valuation.

3. No excise bill can be less than \$5.00. No abatements may be granted and no refund may be paid in an amount less than \$5.00.

## **LATE PAYMENTS, OVERPAYMENTS AND INTEREST**

What happens if I do not pay my bill on time?

- The payments must be received in the Collectors office on or before the due date to avoid interest charges.
- Payments will be applied as of the date it is received in the Collectors Office. Postmarks cannot be accepted.
- Payments must actually be received in the office to avoid additional charges. If payment is not made in a timely fashion the account will begin to accrue interest at the rate of 14% per annum, computed from the bill due. A demand notice will be sent sometime after the 4th quarter due date each fiscal year. A demand fee of \$5.00 will be charged against the account in addition to the interest. If the account remains delinquent after June 30th of the fiscal year, a tax lien can be placed on the property and recorded with the Registry of Deeds. A tax lien is the first step in foreclosure process.

Why should I pay interest on a late payment if I never received my bill?

- Under state law, Chapter 60, Section 3, failure to receive a bill does not affect the validity of the tax or any interest or fines incurred due to late payment. It is the responsibility of the taxpayer to secure his/her tax bill when one is not received. If you do not receive a bill, you must contact the Collector's office at (413)-229-7000 Ext. 153 for a copy of the bill. However, you must call before the due date of the bill.

What happens if there is an overpayment on my Real Estate Tax?

- Overpayments will be applied to the next quarter unless it is the last quarter of the fiscal year. Otherwise refunds are handled as follows:

Real Estate or Personal Property Tax Refunds:

- A refund check is issued to a taxpayer who has a credit balance on their bill, provide that they supply the Tax Collector with the proper information and they have no other outstanding taxes due and payable to the Town.

\*If the credit was caused by overpayment, the refund will be sent to the owner of record.