



Informational Guideline Release

Bureau of Municipal Finance Law
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FISCAL YEAR 2011 TAX BILLS **SEMI-ANNUAL PAYMENT SYSTEM – OPTIONAL PRELIMINARY BILLS**

(G.L. c. 59, § 23D and c. 60, §§ 3 and 3A)

This Informational Guideline Release (IGR) explains the requirements and procedures for issuing tax bills in FY2011 by cities, towns and districts using a semi-annual tax payment system and opting, with the approval of the Commissioner of Revenue, to issue preliminary tax bills for the year. It also provides “model” preliminary tax bills, actual tax bills and demands for use by those communities.

No changes have been made in the form or content of the bills since last year.

Please refer to [Bulletin 2008-10B, Application and Payment Due Dates on Non-business Days](#) for an explanation of the law that applies when tax payments, or abatement or exemption applications, are due on non-business days, as will occur in fiscal year 2011. Where the law extends the due date, the extended date is the actual due date that must be printed on the front of the bills, as required by these guidelines. The legal notice usually printed on the reverse side of the bill should continue to state the statutory due dates.

Questions on "Pro Forma" Recaps, which must be balanced, should be referred to your Bureau of Accounts field representative. Questions on billing and collection procedures may be referred to the Bureau of Municipal Finance Law.

Topical Index Key:

Assessment Administration
Tax Bills

Distribution:

Assessors
Collectors

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Request for Authorization to Issue Preliminary Tax Bills
Model Preliminary Tax Bills, Tax Bills and Demands

FISCAL YEAR 2011 TAX BILLS
SEMI-ANNUAL PAYMENT SYSTEM – OPTIONAL PRELIMINARY BILLS

(G.L. c. 59, § 23D and c. 60, §§ 3 and 3A)

General Laws Chapter 59, Section 23D authorizes cities and towns using a semi-annual payment system to issue preliminary tax bills in certain years with the prior approval of the Commissioner of Revenue.

The purpose of preliminary tax bills is to provide a source of revenue for communities unable to mail actual tax bills in a timely manner because revaluation or other reason has delayed finalizing assessed valuations for that fiscal year. Issuing preliminary tax bills enables communities in those circumstances to avoid costly short-term borrowing in anticipation of tax revenue or from foregoing investment income.

These guidelines set forth requirements and procedures for issuing preliminary tax bills in Fiscal Year 2011 by cities, towns and districts using a semi-annual tax payment system and opting, with the approval of the Commissioner of Revenue, to issue preliminary tax bills. They also establish requirements for the form and content of tax bills in those communities.

GUIDELINES:

I. AUTHORIZATION REQUIREMENTS AND PROCEDURES

A. Eligibility

1. Cities and Towns

A city or town using a semi-annual tax payment system may be authorized by the Commissioner of Revenue to issue preliminary tax bills under G.L. c. 59, § 23D if a reassessment or other reason has delayed the final determination of assessed valuations as of January 1, 2010 for FY11.

a. Communities Scheduled for Certification

A city or town scheduled for certification of full and fair cash values in FY11 may be authorized to issue preliminary tax bills if:

- (1) The city or town has a FY11 reassessment program approved by the Bureau of Local Assessment, and
- (2) The program appears likely to be completed in a timeframe that will allow the city or town to request preliminary certification review by February 1, 2011.

b. Communities Not Scheduled for Certification

A city or town that is not scheduled for certification of full and fair cash values in FY11 may be authorized to issue preliminary tax bills if it can demonstrate the existence of a valuation related delay in the setting of the FY11 tax rate.

2. Districts

A district that levies property taxes may be authorized to issue preliminary tax bills if at least one of the cities or towns constituting the district meets the requirements set forth in Section I-A-1 above.

B. Authorization Requirements

1. Vote of Assessors

On or before August 15, 2010, the Board of Assessors of an eligible city, town or district must decide whether or not it will request authorization from the Commissioner to issue preliminary tax bills in FY11. This decision is to be made by vote of the board at a meeting held on or before that date. The assessors do not have to submit their request for authorization to the Commissioner by August 15, but need only vote by then.

However, where circumstances cause a delay in making the decision, the assessors are authorized by these guidelines to take the vote after August 15.

A vote to request approval to issue preliminary tax bills does not obligate the city, town or district to do so if subsequent events enable the timely setting of a tax rate and mailing of tax bills.

2. Notice of Decision

Immediately after voting whether or not to request authorization to issue preliminary tax bills, the assessors must send written notice of their decision to the Board of Selectmen, Town Council, City Council and Mayor, or Prudential Committee, as applicable.

C. **Authorization Procedure**

In order to obtain authorization to issue preliminary tax bills, the assessors must submit:

1. An application letter to the Bureau of Local Assessment that requests authority to issue preliminary tax bills and explains the reasons for the valuation related delay in setting the FY11 tax rate. The letter must be signed by a majority of the assessors and by the mayor, a majority of the selectmen or a majority of the district committee members, as applicable.
2. A "Pro Forma" Recapitulation Sheet to the Bureau of Accounts completed in accordance with instructions issued by the Bureau. The "Pro Forma" Recapitulation Sheet submitted by the assessors must indicate a balanced budget within the limits of Proposition 2½ and must contain all information required to set the FY11 tax rate, except the assessed valuation. In addition, it must include the assessors' estimate of the allowable increase in the FY11 levy limit due to tax base growth.

a. Establishment of FY11 Tax Levy

A city, town or district must fix its tax levy for FY11 in the same manner as if it were setting its FY11 tax rate. Once the levy is established and the Commissioner authorizes the issuance of preliminary tax bills, a city, town or district may not increase its FY11 tax levy, except to reflect adjustments allowed in its FY11 tax levy under Proposition 2½, as explained in Sections I-C-2-b below. Under no circumstances may the FY11 tax levy exceed the limits imposed by G.L. c. 59, § 21C, "Proposition 2½."

b. Allowable Increase in FY11 Tax Levy

If authorized to issue preliminary tax bills, a city, town or district cannot set a FY11 tax rate with a levy greater than the amount reported on the "Pro Forma" Recapitulation Sheet, except where:

- (1) Tax base growth, as certified by the Commissioner, is greater than the estimate reported on the "Pro Forma" Recapitulation Sheet, and/or
- (2) An override or exclusion has passed since the "Pro Forma" Recapitulation Sheet was approved.

In that case, a city, town or district may increase its levy accordingly. The increase cannot be more than the difference between the actual levy capacity established as a result of the additional growth and/or approved Proposition 2½ referenda questions, and the estimated levy capacity. Any increase allowed in the levy must be reported on the FY11 Recapitulation Sheet as:

- (1) An increase in appropriations from the levy,
- (2) An increase in other amounts to be raised from the levy, and/or
- (3) A decrease in estimated receipts.

c. Required Decrease in FY11 Tax Levy

Where actual tax base growth is lower than estimated, or a Proposition 2½ override passed since the “Pro Forma” Recapitulation was approved, the tax levy must be decreased in order to set a FY11 tax rate.

The decrease must be at least the difference between the estimated and actual levy capacity. Any decrease required in the levy must be reported on the FY11 Recapitulation Sheet as:

- (a) A decrease in appropriations from the levy as a result of rescissions,
- (b) A decrease in appropriations from the levy as a result of changes in funding source from the levy to free cash or other available funds, and/or
- (c) An appropriation from free cash for the purpose of reducing the levy.

D. Application Approval

The Bureau of Accounts will notify the assessors if the city, town or district is authorized to issue preliminary tax bills. Under no circumstances may preliminary tax bills be issued before this approval is received.

II. PRELIMINARY TAX COMMITMENT AND BILLING

A. Preparation of FY11 Assessment Roll

The assessors must first prepare the legal file that will be used for FY11 tax commitment and billing. This legal file will be used for both the preliminary and actual tax commitment and billing. Therefore, it must identify all real property parcels and personal property accounts subject to taxation in FY11 and the person(s) to be assessed FY11 taxes on those parcels and accounts.

This means assessors must update their legal file to include the following information in order to properly issue preliminary tax bills:

1. Ownership changes as of January 1, 2010.
2. Lot splits, subdivisions and condominium conversions as of January 1, 2010.
3. Personal property accounts as of January 1, 2010.

B. Determination of Preliminary Tax

After completing the legal file, the assessors must determine the FY11 preliminary tax for each parcel and account in the file. The basis for determining the amount of the FY11 preliminary tax is the adjusted net tax due on the parcel or account in FY10. The FY11 preliminary tax does not represent an estimate of the actual taxes due in FY11. Under no circumstances is it to be based on FY11 valuation and tax rate projections.

1. Maximum Amount

The maximum amount of the FY11 preliminary tax may not exceed 50 percent of the net tax due on the parcel or account in FY10, as adjusted according to the instructions in Section II-B-3 and 4 below.

2. Net Tax Due in FY10

For each parcel or account, the assessors must determine the net tax due on the property in FY10. The net tax due is calculated by:

- a. Determining the amount of the tax assessed on the parcel or account in FY10.
- b. Adding the amount of betterments, special assessments, water and sewer liens and any other charges that were added to and became part of the FY10 tax.

- c. Subtracting the amount of taxes abated or exempted in FY10.

The assessors should exclude betterments, special assessments, water and sewer liens and other charges added in FY10 from the calculation of the net tax due if they decide to bill FY11 betterments, special assessments, water and sewer liens and other charges with the preliminary tax (See Section II-C-2 below). In other words, the net tax due in those communities should be based solely on the FY10 property tax, as abated or exempted.

In other communities, the net tax due may also be based solely on the FY10 property tax, as abated or exempted. If assessors include FY10 betterments, special assessments, water and sewer liens and other charges in the net due calculation, however, they should do so uniformly for all applicable parcels.

EXAMPLE
Determining Net Tax Due

		<u>Ex. 1</u>	<u>Ex. 2</u>	<u>Ex. 3</u>
FY10 Tax		\$1000	\$1000	\$1000
Betterments, Special Assessments, Water/Sewer Liens, Charges Added to FY10 Tax, <u>except</u> if Billing FY11 Charges with Preliminary Tax	+	0	200	200
FY10 Tax Abated/Exempted	-	<u>250</u>	<u>0</u>	<u>250</u>
FY10 Net Tax Due		\$ 750	\$1200	\$ 950

3. Individual Adjustments in Net Tax Due

The net tax due as determined according to the instructions in Section II-B-2 above may be adjusted by the assessors for some individual parcels or accounts. Adjustments may only be made in the following situations.

a. Property Destruction

There has been a change in the condition of the property that will result in a significant reduction in valuation and taxes in FY11.

For example, a property consisted of land and a single family home as of January 1, 2009, with the FY10 assessed valuation of and taxes on the house representing 75 percent of the total. A fire destroys the house and there has been no effort to rebuild. Therefore, FY11 taxes will be assessed on the land only. The assessors may reduce the net tax due accordingly. In this case, the assessors could base the preliminary tax on the net tax that would have been due on the property in FY10 if taxes had been assessed on the land only.

b. New Construction

There has been a change in the condition of the property that will result in a significant increase in valuation and taxes assessed in FY11.

For example, a property consisted of vacant land as of January 1, 2009 and FY10 taxes were assessed on that basis. A single family home is constructed on the lot. Therefore, FY11 taxes will be assessed on the land and new improvement. The assessors may increase the net tax due accordingly. In this case, the assessors could base the preliminary tax on the net tax that would have been due on the property in FY10 if taxes had been assessed on the improved property.

c. Loss of Personal Exemption

There has been a change in ownership or other factor that will result in loss of qualification for an exemption granted in FY10 and an increase in the taxes due on the property in FY11.

For example, an elderly person owned real property and qualified for an exemption under G.L. c. 59, § 5, Clause 41C in FY10. As a result, the net tax due in FY10 was \$500, rather than \$1,000. Before July 1, 2010, the property was sold. The assessors may increase the net tax due accordingly. In this case, the assessors could base the preliminary tax on the net tax that would have been due on the property in FY10 if the exemption had not been granted.

d. Parcel Returned to Tax Rolls/New Personal Property Account

There is property subject to taxation for the first time in FY11 due to the return of an exempt parcel of real property or the addition of a new account of personal property to the tax rolls.

For example, a charitable organization owned real property and qualified for an exemption under G.L. c. 59, § 5, Clause 3 in FY10. No tax was assessed. The property was sold and as of January 1, 2010 will be assessed to the new owner, a business corporation. Even though the net tax due would otherwise be \$0, the assessors may adjust it upwards. In this case, the assessors could base the preliminary tax on the net tax that would have been due on the property in FY10 if the exemption had not been granted.

e. Parcel Divisions

There has been a lot split, subdivision, condominium conversion or other parcel division between January 1, 2009 and January 1, 2010.

For example, a parcel consisted of 3 acres of vacant land on January 1, 2009 and was assessed as a single parcel in FY10. The net tax due in FY10 on that parcel was \$900. During 2009, the parcel was subdivided into 3 "new" parcels, each consisting of 1 acre of vacant land and for FY11, the 3 new parcels will be assessed separately for the first time. An apportionment of the net tax due in FY10 on the undivided parcel would ordinarily result in a net tax due of \$300 on each of the "new" resulting parcels. However, the assessors may increase the net tax due on each "new" parcel to reflect the parcel division. In this case, the assessors could base the preliminary tax on the net tax that would have been due if taxes had been assessed separately on the "new" parcels in FY10.

4. Tax Increase Adjustment in Net Tax Due

The net tax due as determined according to the instructions in Section II-B-2 and 3 above may also be adjusted by a tax increase factor.

That factor may not exceed 2.5 percent, plus the percentage any FY11 Proposition 2½ override or exclusion approved by the voters increases the FY10 tax levy. This adjustment is intended to spread any current year tax increases more evenly over the two installment payments, but it is not required. Any adjustment made, however, must be uniformly applied to all parcels and accounts.

5. Preliminary Tax Amount

Once the assessors have determined the net tax due for each parcel and account according to the instructions in Sections II-B-2, 3 and 4 above, the FY11 preliminary tax is then calculated by multiplying the net tax due by a percentage that may not exceed 50 percent. The percentage selected must be uniformly applied to all parcels and accounts within the municipality or district.

EXAMPLE
Determining Preliminary Tax

		<u>Ex. 1</u>	<u>Ex. 2</u>	<u>Ex. 3</u>
FY10 Net Tax Due		\$ 750	\$1200	\$950
Tax Increase Adjustment (<u>Optional</u>) (2.5% + 0.5% for Override/Exclusion)	x	<u>1.03</u>	<u>1.03</u>	<u>1.03</u>
Adjusted Net Tax Due		772.50	1236.00	978.50
Selected Percentage (Not to Exceed 50%)	x	<u>50%</u>	<u>50%</u>	<u>50%</u>
FY11 Preliminary Tax		\$386.25	\$618	\$489.25

5. Preliminary Tax Calculation Examples

The following page illustrates how the preliminary tax is calculated in the various situations discussed in Section II-B-2, 3 and 4 above.

PRELIMINARY TAX CALCULATION EXAMPLES

	<u>Ex. 1</u>	<u>Ex. 2</u>	<u>Ex. 3</u>	<u>Ex. 4</u>	<u>Ex. 5</u>	<u>Ex. 6</u>
Type of Property Change FY10 to FY11 Assessment Roll	None	Condition (2009 fire destroys house)	Condition (house built in 2009)	Exempt Status (Sold to Non- Qualifying Person)	Exempt Status (Sold to Non-Exempt Organization)	Taxable Unit (3 Acre Parcel Divided into 3 1 Acre Lots)
FY10 Tax	\$1000	\$1000 (lot and house)	\$ 250 (lot only)	\$1000	\$ 0 (charitable exemption)	\$1000
Betterments, Special Assessments, Liens, Charges Added to FY10 Tax +	200	0	100	0	0	0
FY10 Tax Abated/Exempted -	250	0	0	500 (elderly exemption)	0	100
FY10 Net Tax Due	<u>950</u>	<u>1000</u>	<u>350</u>	<u>500</u>	<u>0</u>	<u>900</u> (undivided parcel)
Individual Adjustments in Net Tax Due		250 (Reduce tax to 250 - reflects tax if land only assessed in FY10)	1100 (Increase tax to 1000 - reflects tax if house also assessed in FY10)	1000 (Disregard exemption - reflects tax if exemption not granted in FY10)	1000 (Change tax to 1000 - reflects tax if exemption not granted in FY10)	500 each (Increase apportioned tax of \$300 each on new lots - reflects tax on each lot if taxed separately in FY10)
3% Tax Increase Adjustment in Net Tax Due (2.5% + 0.5% for Override/Exclusion)	978.50	257.50	1133	1030	1030	515
Selected Percentage (Not to Exceed 50%)	50%	50%	50%	50%	50%	50%
FY11 Preliminary Tax *	489.25	128.75	566.50	515	515	257.50 each

* FY11 Preliminary Tax equals FY10 Net Tax Due (or Adjusted Net Tax Due) x Selected Percentage

C. Preliminary Tax Commitment and Billing

1. General

The provisions of law regarding the procedures for issuing, mailing and collecting property tax and betterment assessments apply to the preliminary tax bills.

2. Preliminary Tax Commitment

Once the assessors have completed the legal file and have determined the amount of preliminary tax to be assessed on each parcel and account, they must commit the preliminary tax with a warrant to the collector.

The assessors may also commit with the preliminary tax any of the betterments, special assessments, liens or other charges that are to be added to the FY11 tax on the property for collection purposes. These special assessments and charges will then become due at the same time as the preliminary tax.

a. Commitment List

The commitment list must contain, at a minimum, (1) the name and mailing address of the person(s) being assessed, and (2) the identification and location of the property. The property identification must be sufficient to allow the collector to properly credit the preliminary tax to the actual tax assessed and committed for FY11. For example, the map, block and lot number, the account number or other unique identifier may be used.

The commitment list must also show the (1) preliminary tax and (2) for real property parcels in communities billing betterments, special assessments or other charges with the preliminary tax, the type, amount and committed interest for each assessment billed.

b. Warrant

Regular real estate and personal property warrants may be used if modified to indicate that they are for preliminary taxes under the provisions of G.L. c. 59, § 23D.

3. Bill Form and Content

Preliminary tax bills for FY11 must meet the requirements for form and content set forth in this guideline. Only bills that meet these requirements may state "This form approved by the Commissioner of Revenue." The attached "model" preliminary tax bills 1(S/P) (real estate) and 2(S/P) (personal property) meet these requirements.

a. Content

Preliminary tax bills for FY11 must include:

- (1) Fiscal Year - The bills must be captioned "Fiscal Year 2011 Preliminary Real Estate Tax Bill" or "Fiscal Year 2011 Preliminary Personal Property Tax Bill."
- (2) Taxpayer Information - The names(s) and mailing address of the person(s) assessed the tax must be shown.

If the person assessed the tax is not the owner when the bills are mailed, the bill may be mailed in care of the current owner(s). In that case, the bill must show the name of the person(s) assessed the tax and the name(s) and mailing address of the current owner(s).

- (3) Property Identification and Location - Sufficient information to identify the parcel of real property or personal property account must be shown.
 - (a) For real property parcels, this information must include the location by street and number, if any, and the map, block and lot number or other unique identifier used by the assessors to identify the property. Other identifying information, such as a deed reference, may be included but is not required.
 - (b) For personal property accounts, this information should include any unique identifier such as account number used by the assessors to identify the property.
- (4) Special Assessment Information - For real property parcels, the following information must be shown for any betterments, special assessments, liens or other charges being billed with the preliminary tax:
 - * Type of each assessment added. The type may be listed by code, provided the code is shown.
 - * Amount of each assessment added.
 - * Committed interest added for each assessment.
 - * Total special assessments and committed interest added to the tax.

(5) Tax Information - The following tax information must be shown:

(a) For real property parcels, the total Preliminary Tax assessed must be shown.

In addition, the Total Preliminary Tax and Special Assessments Due must be shown. This represents the total preliminary tax and special assessments, including committed interest, being billed with the preliminary tax.

(b) For personal property accounts, the total Preliminary Tax assessed must be shown.

(6) Payment Information - The following payment information must be provided:

- Amount payable by November 1, 2010 (or 30 days after the bills are mailed, whichever is later).

(7) Payment Instructions - The bill must include instructions on making payments that should include at a minimum the following:

- Checks are payable to the city/town.
- The address to mail payments.
- The Collector's Office hours.

(8) Billing/Appeal Rights Information -

- The bill must include the following statement on interest computation: "Interest at the rate of 14% per annum will accrue on payments not made by November 1 from October 1 until payment is made."
- The reverse side of the bill must provide the billing and appeal rights information shown in Models 1(S/P) (real estate) and 2(S/P) (personal property).

Preliminary tax bills may not contain any actual or proposed FY11 valuations or tax rates.

b. Form

Cities and towns may use the format shown in the models or may adapt the format to local specifications, provided that the format used presents the required content to the taxpayer in a clear and concise manner.

4. Mailing Deadline

Wherever possible, preliminary tax bills should be issued by October 1, 2010. **Where circumstances cause a delay in issuing the bills, however, collectors are authorized by these guidelines to issue the bills after that date.**

5. Payment Due Date

The preliminary tax (including betterments, special assessments, liens or other charges billed with the preliminary tax) is due and payable on November 1, 2010, or 30 days after the bills are mailed, whichever is later.

6. Interest

Interest accrues at the rate of 14 percent a year on delinquent preliminary taxes. Interest is computed on the unpaid and overdue amount from October 1, 2010, or the date the bills are mailed, whichever is later, until payment is made.

D. Administrative Procedures and Remedies

1. Omitted Parcels and Accounts

If a parcel or account is omitted from the commitment of FY11 preliminary taxes, the assessors may commit a preliminary tax and issue a preliminary tax bill for that property under G.L. c. 59, § 75 regarding omitted assessments. See [Informational Guideline Release \(IGR\) No. 90-215 Omitted and Revised Assessments](#) for the specific procedures to use.

The preliminary tax bill for the omitted parcel or account is payable in a single installment due on November 1, 2010, or 30 days after the bill is mailed, whichever is later. Interest on delinquent payments for omitted preliminary taxes is computed from October 1, 2010, or the date the bill was mailed, whichever is later.

2. Incorrect Name

If a preliminary tax was committed and bill issued in the name(s) of the incorrect person(s) and the preliminary tax has not been paid in full, the assessors should reassess the preliminary tax and reissue the bill in the name(s) of the proper person(s) under G.L. c. 59, § 77 regarding reassessment.

The assessors may use State Tax Form 44 to make the reassessment if modified to indicate that it is for preliminary taxes under G.L. c. 59, § 23D. The collector should then send the proper person(s) a bill for the preliminary tax. The bill to be used should be modified to indicate that the bill is for a reassessed preliminary tax. Interest automatically accrues with the reassessment and is computed from the dates on which it would have been computed on the original bill.

3. Abatement of Incorrect or Excessive Amount

If the assessors determine that the amount of preliminary tax committed for a parcel or account exceeds the maximum amount authorized by G.L. c. 59, § 23D, as explained in Section II-B above, they may adjust the amount by abating the excess that remains unpaid.

The assessors may abate preliminary taxes at any time before the commitment of the actual tax either on their own motion or upon a taxpayer's written application. The taxpayer's application need not be in any particular form. An abatement of preliminary taxes should be processed in the same manner as abatements of real estate and personal property taxes, except that any amounts abated are to be charged to preliminary tax receipts not to the FY11 overlay account. Any forms used in processing an abatement should be modified to indicate that they are for preliminary taxes under G.L. c. 59, § 23D.

Example No. 1. Taxpayer A's FY10 real estate tax was \$1000. Taxpayer A was granted an abatement of \$200. Thus, the FY10 tax was \$800, which after a tax increase adjustment of 2.5%, resulted in an adjusted FY10 net tax due on this property of \$820. Under G.L. c. 59, § 23D, Taxpayer A's FY11 preliminary tax cannot exceed \$410. However, the taxpayer received a preliminary tax bill of \$512.50 because the abatement was not included in the calculation of the FY10 net tax due. The assessors should abate all or as much of the \$102.50 overcharge that is unpaid.

Example No. 2. Taxpayer B's FY10 real estate tax was \$1000 to which \$2000 in delinquent water charges were added. Taxpayer B paid the tax and charges in full. Because of the delinquent charges, the FY10 tax was \$3000, which after a tax increase adjustment of 2.5%, resulted in an adjusted FY10 net tax due on this property of \$3075. Under G.L. c. 59, § 23D, Taxpayer B's FY11 preliminary tax cannot exceed \$1537.50 and a preliminary tax bill was issued in that amount.

However, in this case where the FY10 net tax due included charges of a substantial amount and non-recurring nature that have been paid, the assessors may abate the preliminary tax to an amount that would be more representative of the preliminary tax the taxpayer would typically be required to pay. Here, for example, the assessors may recalculate the preliminary tax based on the FY10 real estate tax only (50% of $(\$1000 \times 1.025) = \512.50) and abate all or any portion of the difference that remains unpaid ($\$1537.50 - \$512.50 = \$1025$).

4. Property Divided After January 1

If a parcel is divided by sale, mortgage, partition or otherwise after January 1 and the division has been recorded at the Registry of Deeds, the assessors may apportion the preliminary tax, including interest, assessed on that parcel among the divided parcels under G.L. c. 59, § 78A regarding apportionment if a written request is made by the owner of any of the divided parcels.

The assessors may use State Tax Form 175 to make the apportionment and State Tax Form 176 to notify all interested parties if the forms are modified as appropriate to indicate they are for preliminary taxes under G.L. c. 59, § 23D.

If the assessors apportion a preliminary tax, they should also apportion the actual tax as soon as possible after commitment. See [IGR No. 92-207 Apportionment of Taxes](#) for the specific procedures to use.

III. ACTUAL TAX COMMITMENT AND BILLING

A. Actual Tax Commitment

Once valuations as of January 1, 2010 are established for all taxable real property parcels and personal property accounts and the FY11 tax rate is set, the assessors will determine the total tax assessment on each parcel and account for FY11 and will commit those taxes with a warrant to the collector.

B. Preliminary Tax Credit and Actual Tax Payment

Upon receipt of the commitment, the collector must credit the committed (not paid) preliminary tax (including betterments, special assessments, liens and charges billed with the preliminary tax) to the actual tax assessed (including all betterments, special assessments, liens and charges being added to the tax for FY11). However, if an abatement of the preliminary tax, or added special assessment, was made, the credit should only be for the amount of the preliminary tax and special assessments as abated, not as committed.

The collector will then issue FY11 tax bills which set forth (1) the total tax assessed for the fiscal year, (2) the special assessments added to the tax for the fiscal year, (3) the amount of the preliminary tax and special assessment credit, and (4) the balance of the FY11 tax and special assessments owed.

EXAMPLE
Determining Actual Tax Balance

		<u>Ex. 1</u>	<u>Ex. 2</u>	<u>Ex. 3</u>	<u>Ex.4</u>
FY11 Tax		\$1000	\$1000	\$1000	\$1000
Betterments, Special Assessments, Water/Sewer Liens, Charges Added to FY11 Tax	+	0	200	200	0
FY11 Preliminary Tax	-	500	500	500	0
Betterments, Special Assessments, Water/Sewer Liens, Charges Billed with FY11 Preliminary Tax	-	<u>0</u>	<u>200</u>	<u>150</u>	<u>0</u>
FY11 Tax and Special Assessment Balance		\$ 500	\$500	\$550	\$1000

C. Bill Form and Content

Actual tax bills for communities using preliminary tax bills in FY11 must meet the requirements for form and content set forth in this guideline. Only bills that meet these requirements may state "This form approved by the Commissioner of Revenue." The attached "model" actual tax bills 3(S/P) (real property) and 4(S/P) (personal property) meet these requirements.

1. Content

Actual tax bills for FY11 must include:

- a. Assessment Date/Fiscal Year - The bills must be captioned "Fiscal Year 2011 Real Estate Tax Bill" or "Fiscal Year 2011 Personal Property Tax Bill" and must state the assessment date of January 1, 2010.
- b. Taxpayer Information - The name(s) and mailing address of the person(s) assessed the tax must be shown.

If the person assessed the tax is not the owner when the bills are mailed, the bill may be mailed in care of the current owner(s). In that case, the bill must show the name of the person(s) assessed the tax and the name(s) and mailing address of the current owner(s).

- c. Property Identification and Location - Sufficient information to identify the parcel of real property or personal property account must be shown.
- (1) For real property parcels, this information must include the location by street and number, if any, and the map, block and lot number or other unique identifier used by the assessors to describe the property. Other identifying information, such as a deed reference, may be included but is not required.
 - (2) For personal property accounts, this information should include any unique identifier such as account number used by the assessors to describe the property.
- d. Property Description - A description of the taxable parcel or account must be provided.
- (1) For real property parcels, a separate description of the land and buildings or other improvements must be shown. The land description must include the land area of the parcel. General terms such as land, building, improvement, structure or residence are sufficient although more detailed descriptions should be used where practicable.
 - (2) For personal property accounts, a separate description of the types of personal property must be shown. General terms such as inventory or machinery are sufficient.
- e. Valuation Information - The following valuation information must be provided:
- (1) For real property parcels, the Total Valuation of the parcel must be shown. This will be the total assessed valuation of all land, buildings and other improvements comprising the parcel. A separate value for land and for buildings and other improvements no longer must appear on the bill.

In addition, communities with classified tax systems (i.e., those communities certified by the Commissioner as assessing property at full and fair cash value in FY09, FY10 and FY11) must include:

- Classification - The usage classification of the described land and buildings as Class 1 Residential, Class 2 Open Space, Class 3 Commercial or Class 4 Industrial.

If a parcel is a multiple class property, the allocation of the total valuation by usage class must also be shown.

- Residential/Small Commercial Exemption - If a residential or small commercial exemption has been adopted, the amount of the assessed valuation that has been exempted must be shown for applicable parcels.

The residential and small commercial exemptions are the only exemptions that may be shown on the tax bill.

- Total Taxable Valuation - The total taxable valuation must be shown. The taxable value will be the total valuation, except where a residential exemption has been applied.

- (2) For personal property accounts, the assessed Value of each type of personal property shown in the description must be stated separately.

In addition, the Total Valuation of all personal property must be stated.

- f. Special Assessment Information - For real property parcels, the following information for betterments, special assessments or other charges added to the FY11 tax for collection purposes must be shown whether or not the charges were billed with the preliminary tax:

- Type of each assessment added. The type may be listed by code, provided the code is shown.
- Amount of each assessment added.
- Committed interest added for each assessment.
- Total special assessments and committed interest added to the tax.

- g. Tax Rate Information - The total tax rate per \$1000 of assessed valuation must be stated.

In addition, communities with classified tax systems must show these rates for each class of real property: Class 1 Residential, Class 2 Open Space, Class 3 Commercial and Class 4 Industrial.

- h. Tax Information - The following tax information must be shown:

- (1) For real property parcels, the total Real Estate Tax assessed must be shown.

In addition, the Total Tax and Special Assessments Due must be shown. This represents the total real estate tax and special assessments, including committed interest, added to the tax.

(2) For personal property accounts, the total Personal Property Tax assessed must be shown.

i. Payment Information - The following payment information must be provided:

- Amount of preliminary tax and special assessments previously billed.
- Amounts paid or abated since preliminary tax bill issued.
- Amount of preliminary tax and special assessments overdue.
- Amount of interest on overdue preliminary tax and special assessments to date bill issued.
- Balance of FY11 tax and special assessments due and payable by May 1, 2011 (or 30 days after mailing of tax bill, whichever is later). **The exact due date must appear on the bill.** Printing the statutory due date (*i.e.*, May 1, 2011) alone is not sufficient unless bills were mailed on or before April 1, 2011. Nor is simply printing the bill issuance date with a notice that payment is due in 30 days.

j. Payment Instructions- The bill must include instructions on making payments that should include at a minimum the following:

- Checks are payable to the city/town or district.
- The address to mail payments.
- The Collector's Office hours.

k. Billing/Appeal Rights Information -

- The bill must include the following statement on interest computation "Interest at the rate of 14% per annum will accrue on payments not made by November 1 or May 1 from the first day of the preceding month until payment is made."
- The bill must state the **last date abatement applications** may be filed with the assessors. **The exact due date must appear on the bill, and it must be the same due date given for the first installment payment.** The language used in the statement may vary depending on the availability of space, but the following are preferred:

ABATEMENT APPLICATIONS TO ASSESSORS DUE:
_____, 2011.

or

DEADLINE FOR FILING ABATEMENT APPLICATIONS
WITH ASSESSORS: _____, 2011.

or

ABATEMENT APPLICATIONS MUST BE FILED WITH
THE ASSESSORS BY _____, 2011.

- The reverse side of the bill must provide the billing and appeal rights information shown in Models 3(S/P) (real estate) and 4(S/P) (personal property).
1. Overdue Taxes and Charges – For real property parcels, the bill must include a general statement of delinquency if: (1) any real estate taxes assessed for any prior fiscal year, or (2) any other taxes, betterments, special assessments or charges not added to the current year's tax that constitute liens on the same parcel, are overdue.

A tax or charge is considered overdue if delinquent for more than 90 days before the date FY11 taxes are committed. Overdue charges for fire, water, sewer or electric service do not have to be included if: (1) the service is provided within the city or town by multiple independent public suppliers, *e.g.*, overdue water charges do not have to be included if two or more separate water districts or commissions supply water service in the city or town, or (2) the public supplier of the service has its principal location in another jurisdiction, *e.g.*, overdue electric charges do not have to be included if the service was provided by the municipal light plant of another city or town.

(1) Form

The statement should appear in a location that is separate from the special assessment and payment information displayed for the current fiscal year.

(2) Content

The language used in the statement may vary depending on the availability of space and system capabilities, but the following are **examples of the type of general language that may be used:**

OTHER TAXES OR CHARGES ARE PAST DUE. SEE
(COLLECTOR/TREASURER).

or

PARCEL IN TAX TITLE FOR DELINQUENT TAXES OR CHARGES. SEE TREASURER.

or

OTHER TAXES OR CHARGES THAT ARE LIENS ON PARCEL ARE PAST DUE. CONTACT (COLLECTOR/TREASURER).

or

CONTACT (COLLECTOR/TREASURER) IMMEDIATELY TO ADDRESS OTHER OUTSTANDING TAXES OR CHARGES.

2. Form

Cities and towns may use the format shown in the models or may adapt the format to local specifications, provided that the format used presents the required content to the taxpayer in a clear and concise manner.

3. Local Options

Where practicable, certain local adaptations may be made in the models. The following options, which are identified in the models by enclosure in parentheses, may be used:

- a. Per Diem Interest Charge - The statement on interest computation may provide a per diem interest charge.
- b. Applicable Exemptions - The information provided on exemptions on the reverse side of the bill may be adapted to state the local option exemptions (17, 17C, 17C½, 17D) (37, 37A) (41, 41B, 41C, 41C½) (52) (53) specifically applicable in the city or town. If a community chooses not to so specify, then references to all available exemptions must be included and the parentheses removed.
- c. Local Funds Check-off - Cities and towns may designate a place on the property tax bill (or design a separate form to be mailed with the tax bills) for taxpayers to check off amounts to donate to the scholarship and education funds authorized by G.L. c. 60, § 3C, and the fund to assist low income elderly or disabled persons pay their property taxes authorized by G.L. c. 60, § 3D. The local funds check-off may also appear on or accompany the preliminary tax bill and demand notice.

All funds check-offs must conform to the format below, with only those funds accepted by the municipality's legislative body appearing in line 2.

VOLUNTARY CHECK-OFF FOR CONTRIBUTION TO LOCAL FUNDS

1. Amount Now Due \$_____
2. Scholarship Education Seniors/Disabled
\$ \$ \$
- (Insert amount(s) you wish to contribute)
- Total Contribution + \$_____
3. Add items 1 and 2 and pay total amount \$_____
-

If the check-off appears on a separate form, rather than the tax bill or demand, the form may also include instructions to taxpayers on how to contribute to the funds by completing and returning the form with their tax payments. No other information regarding the funds may be placed on a check-off form.

Only bills or forms that meet these requirements may state "Approved by the Commissioner of Revenue."

D. Payment Due Date

The entire balance of the FY11 tax is due and payable May 1, 2011, or 30 days after the bills are mailed, whichever is later.

E. Interest

Interest accrues at the rate of 14 percent a year on delinquent actual tax balances. Interest is computed on the unpaid and overdue amount from April 1, 2011, or the date the bills are mailed, whichever is later, until payment is made.

F. Abatement/Exemption Applications

A person's right to seek an abatement of or exemption from FY11 taxes is not prejudiced by the issuance of preliminary tax bills. The deadline for filing abatement or exemption applications is measured from the date the actual tax bills are mailed, not the preliminary tax bills.

Applications for personal exemptions and the residential exemption must be filed within three months of the date the actual tax bill is mailed. Applications for abatement, and all other exemptions, must be filed on or before by May 1, 2011, or the thirtieth day after the date the actual bills are mailed, whichever is later.

G. Crediting Abatements/Exemptions Granted

The procedures for applying abatements and exemptions and computing the minimum payment required to avoid interest charges are not affected by issuing preliminary tax bills. Thus, if the assessors grant an abatement or exemption, the collector should apply the amount abated or exempted to reduce any balance that remains outstanding. No refund would be issued unless the taxpayer has already paid more than the entire year's tax, as abated. Preliminary tax payments are considered payments for the purpose of determining when the entire tax for the fiscal year has been paid. In addition, the tax, as abated or exempted, would continue to be the basis for determining the amount a taxpayer must pay by the due date to avoid being charged interest.

Example 1. Taxpayer C's FY11 real estate tax was \$1000. Taxpayer C's preliminary tax was \$700, due and payable on November 1, which leaves an actual tax balance of \$300 for the year due and payable on May 1. Taxpayer C paid both payments timely and is granted an abatement of \$350 on May 15. The abatement reduces the FY11 tax to \$650, which was paid when Taxpayer C made the preliminary tax payment. A refund of \$350 must be issued with interest on \$50 from November 1 and on \$300 from May 1. (If the payments had been made late, the interest would run from the date the payment was made instead of the due date).

Example 2. Taxpayer C's FY11 real estate tax was \$2000. Taxpayer C's preliminary tax was \$800, which leaves an actual tax balance of \$1200 for the year due and payable on May 1. Taxpayer C paid the preliminary tax timely and is granted an abatement of \$200 on April 15. The abatement is applied to reduce the outstanding balance of the FY11 tax, from \$1200 to \$1000 and no refund is issued.

Example 3. Taxpayer C's FY11 real estate tax was \$2000. Taxpayer C's preliminary tax was \$800, which leaves an actual tax balance of \$1200 for the year due and payable on May 1. Taxpayer C paid the full preliminary tax timely and only \$1000 of the actual tax balance by May 1. The taxpayer is granted an abatement of \$200 on May 15, which reduces the FY11 tax to \$1800. Taxpayer C is not delinquent and cannot be charged interest on the payment due May 1 because the FY11 tax remaining, as abated, was paid by that date. (\$2000 FY11 tax - \$200 abatement results in an \$1800 tax due. After the \$800 preliminary tax credit, a balance of \$1000 remains, which must be paid by May 1).

Example 4. Same facts as above, except Taxpayer C paid the full preliminary tax timely and only \$900 of the actual tax balance by May 1. Again, the taxpayer is granted an abatement of \$200 on May 15. In this case, however, \$100 of the tax is overdue because Taxpayer C had to pay \$1000 by May 1.

H. **Omitted and Revised Assessments**

If parcels or accounts are omitted from the actual FY11 tax commitment or are underassessed, the assessors may make an omitted or revised assessment on the parcel or account under G.L. c. 59, §§ 75 and 76. See [IGR No. 90-215 Omitted and Revised Assessments](#) for the specific procedures to use.

The entire amount billed for the omitted or revised assessment is due on May 1, 2011, or 30 days after the bill for the omitted or revised assessment is mailed, whichever is later. Interest on delinquent payments for omitted and revised assessments is charged from April 1, 2011, or the date the bill for the omitted or revised assessment was mailed, whichever is later.

The deadline for filing an application for abatement of an omitted or revised assessment is three months after the date the tax bill for the omitted or revised assessment was mailed, until payment is made.

I. **Demands**

If the entire FY11 tax has not been paid by May 1, 2011 (or 30 days after the actual tax bill was mailed if mailed after April 1, 2011), the collector will make a demand for payment on the taxpayer and then proceed to collect the amount outstanding. Demand notices must be captioned "Demand for Payment Fiscal Year 2011 Real Estate Taxes" or "Demand for Payment Fiscal Year 2011 Personal Property Taxes" and must include:

1. The taxpayer, property identification and location, property description, valuation, special assessment (for real estate only), tax rate, tax and payment instruction information found in the actual tax bill as explained in Section III-C above.

2. The following Payment Information:
 - Amounts abated or exempted since actual tax bill issued.
 - Payments made since actual tax bill issued.
 - Amount of preliminary tax (and special assessments if billed with preliminary tax) payment overdue.
 - Amount of final tax payment overdue.
 - Amount of interest on overdue payment(s) to date notice issued.
 - Amount of demand charge (set locally).
 - Amount due.
3. The following statement on interest computation "Interest at the rate of 14% per annum (or at \$_____ per day) will accrue on overdue payments until payment is made."
4. The notice shown in Models 5(S/P) (real estate) and 6(S/P) (personal property) on the reverse side of the bill.

ATTACHMENTS

REQUEST FOR AUTHORIZATION TO ISSUE PRELIMINARY TAX BILLS

Attached is a model "Request for Authorization to Issue Preliminary Tax Bills", to be submitted along with a completed "Pro Forma" Recapitulation Sheet.

MODEL PRELIMINARY TAX BILLS, TAX BILLS AND DEMANDS

Attached are the following "model" FY11 preliminary tax bills, tax bills and demands. These models meet the minimum requirements set forth in this guideline for FY11 bills in all cities, towns or districts using a semi-annual tax payment that issue preliminary tax bills under G.L. c. 59, § 23D.

- Model 1(S/P) Preliminary Tax Bill - Real Estate
- Model 2(S/P) Preliminary Tax Bill - Personal Property

- Model 3(S/P) Tax Bill - Real Estate
- Model 4(S/P) Tax Bill - Personal Property

- Model 5(S/P) Demand - Real Estate
- Model 6(S/P) Demand - Personal Property

MODEL 1(S/P)

THE COMMONWEALTH OF MASSACHUSETTS
(CITY/TOWN)
OFFICE OF COLLECTOR OF TAXES

FISCAL YEAR 2011 PRELIMINARY REAL ESTATE TAX BILL

YOUR PRELIMINARY TAX FOR THE FISCAL YEAR BEGINNING JULY 1, 2010 AND ENDING
JUNE 30, 2011 ON THE PARCEL OF REAL ESTATE DESCRIBED BELOW IS AS FOLLOWS:

PROPERTY IDENTIFICATION AND LOCATION (MAP/BLOCK/LOT – ACCOUNT – OTHER) (ADDRESS)	SPECIAL ASSESSMENTS			PRELIMINARY TAX
	Type	Amount	Comm. Int.	TOTAL TAX & SP. ASSESSMENTS DUE (NOVEMBER 1, ())
(ASSESSED OWNER(S)) (ADDRESS)				
	TOTAL SP. ASSESSMENTS			AMOUNT NOW DUE
Make Checks Payable to: The (City/Town) of () Mail Payments to: The Collector of Taxes (Address) Office Hours: () AM to () PM Mon. – Fri. See Reverse Side for Important Information				INTEREST AT THE RATE OF 14% PER ANNUM WILL ACCRUE ON PAYMENTS NOT MADE BY NOVEMBER 1 FROM OCTOBER 1 UNTIL PAYMENT IS MADE.
THIS FORM APPROVED BY THE COMMISSIONER OF REVENUE				

FISCAL YEAR 2011 PRELIMINARY TAX: This bill shows the amount of preliminary tax you owe for fiscal year 2011 (July 1, 2010 - June 30, 2011).

PRELIMINARY TAX AMOUNT: As a general rule, your preliminary tax will not exceed 50% of your adjusted fiscal year 2010 tax (including any betterments, special assessments and other charges added to the tax). Adjustments are made for abatements or exemptions granted for fiscal year 2010, and tax increases allowed under Proposition 2½ in fiscal year 2011. Under certain circumstances, your preliminary tax may exceed 50% of the adjusted amount.

PAYMENT DUE DATES/INTEREST CHARGES: Your preliminary tax is due in full on November 1, 2010, or 30 days after the date the bills were mailed, whichever is later. If your payment is not made by the due date, interest at the rate of 14% per annum will be charged on the unpaid and overdue amount. Interest is computed on overdue preliminary tax payments from October 1, 2010, or the date preliminary tax bills were mailed, whichever is later, to the date payment is made. You will also be required to pay charges and fees incurred for collection if your tax payment is not made when due. Payments are considered made when received by the Collector. To obtain a receipted bill, enclose a self-addressed stamped envelope and both copies of the bill with your payment.

FISCAL YEAR 2011 ACTUAL TAX BILLS: You will receive your actual fiscal year 2011 tax bill based on January 1, 2010 assessments after the tax rate is set. Any preliminary tax payments made will be credited toward payment of your fiscal year 2011 tax. Your actual tax bill will provide you with more detailed information on payment due dates.

ABATEMENT/EXEMPTION APPLICATIONS: Your right to seek an abatement of or exemption from your fiscal year 2011 tax is not prejudiced by the issuance of preliminary tax bills. Once the actual tax bills are issued, you will be able to apply for an abatement or exemption. The deadline for filing your abatement or exemption application will be measured from the date the actual tax bills are mailed, not the date preliminary tax bills were mailed. Your actual tax bill will provide you with more detailed information on application procedures and deadlines.

INQUIRIES: If you have questions on how your preliminary tax was determined, you should contact the Board of Assessors. If you have questions on payments, you should contact the Collector's Office.

MODEL 2(S/P)

THE COMMONWEALTH OF MASSACHUSETTS
(CITY/TOWN)
OFFICE OF COLLECTOR OF TAXES

FISCAL YEAR 2011 PRELIMINARY PERSONAL PROPERTY TAX BILL

YOUR PRELIMINARY TAX FOR THE FISCAL YEAR BEGINNING JULY 1, 2010 AND ENDING JUNE 30, 2011 ON THE PERSONAL PROPERTY DESCRIBED BELOW IS AS FOLLOWS:	
PROPERTY IDENTIFICATION (ACCOUNT - OTHER)	PRELIMINARY TAX DUE (NOVEMBER 1), ()
(ASSESSED OWNER(S)) (ADDRESS)	AMOUNT NOW DUE
Make Checks Payable to: The (City/Town) of () Mail Payments to: The Collector of Taxes (Address) Office Hours: () AM to () PM Mon. – Fri. See Reverse Side for Important Information	INTEREST AT THE RATE OF 14% PER ANNUM WILL ACCRUE ON PAYMENTS NOT MADE BY NOVEMBER 1 FROM OCTOBER 1 UNTIL PAYMENT IS MADE.
THIS FORM APPROVED BY THE COMMISSIONER OF REVENUE	

FISCAL YEAR 2011 PRELIMINARY TAX: This bill shows the amount of preliminary tax you owe for fiscal year 2011 (July 1, 2010 - June 30, 2011).

PRELIMINARY TAX AMOUNT: As a general rule, your preliminary tax will not exceed 50% of your adjusted fiscal year 2010 tax (including any betterments, special assessments and other charges added to the tax). Adjustments are made for abatements or exemptions granted for fiscal year 2010, and tax increases allowed under Proposition 2½ in fiscal year 2011. Under certain circumstances, your preliminary tax may exceed 50% of the adjusted amount.

PAYMENT DUE DATES/INTEREST CHARGES: Your preliminary tax is due in full on November 1, 2010, or 30 days after the date the bills were mailed, whichever is later. If your payment is not made by the due date, interest at the rate of 14% per annum will be charged on the unpaid and overdue amount. Interest is computed on overdue preliminary tax payments from October 1, 2010, or the date preliminary tax bills were mailed, whichever is later, to the date payment is made. You will also be required to pay charges and fees incurred for collection if your tax payment is not made when due. Payments are considered made when received by the Collector. To obtain a receipted bill, enclose a self-addressed stamped envelope and both copies of the bill with your payment.

FISCAL YEAR 2011 ACTUAL TAX BILLS: You will receive your actual fiscal year 2011 tax bill based on January 1, 2010 assessments after the tax rate is set. Any preliminary tax payments made will be credited toward payment of your fiscal year 2011 tax. Your actual tax bill will provide you with more detailed information on payment due dates.

ABATEMENT/EXEMPTION APPLICATIONS: Your right to seek an abatement of or exemption from your fiscal year 2011 tax is not prejudiced by the issuance of preliminary tax bills. Once the actual tax bills are issued, you will be able to apply for an abatement or exemption. The deadline for filing your abatement or exemption application will be measured from the date the actual tax bills are mailed, not the date preliminary tax bills were mailed. Your actual tax bill will provide you with more detailed information on application procedures and deadlines.

INQUIRIES: If you have questions on how your preliminary tax was determined, you should contact the Board of Assessors. If you have questions on payments, you should contact the Collector's Office.

MODEL 3(S/P)

THE COMMONWEALTH OF MASSACHUSETTS
(CITY/TOWN)
OFFICE OF THE COLLECTOR OF TAXES

FISCAL YEAR 2011 REAL ESTATE TAX BILL

TAX RATE PER \$1000			
Class 1 Residential	Class 2 Open Space	Class 3 Commercial	Class 4 Industrial

Based on assessments as of January 1, 2010, your Real Estate Tax for the fiscal year beginning July 1, 2010 and ending June 30, 2011 on the parcel of real estate described below is as follows:

Property Identification (M-B-L/Other)	Property Location (Address)	Page & Line	Bill No.	Real Estate Tax
				Total Tax & Sp. Assessments Due
REAL ESTATE VALUES		SPECIAL ASSESSMENTS		Preliminary Tax
Description		Type	Amount	Comm. Int.
Class	Valuation			
Total Valuation				
Residential/Commercial Exemption		TOTAL SP. ASSESSMENTS		AMOUNT NOW DUE
Total Taxable Valuation				
Assessed Owner(s) Address	Make Checks Payable to: The (City/Town) of () Mail Payments to: The Collector of Taxes (Address) Office Hours: () AM to () PM Mon. – Fri. ABATEMENT APPLICATIONS TO ASSESSORS DUE: () (OTHER TAXES OR CHARGES ARE PAST DUE. SEE (COLLECTOR/TREASURER.))			Interest at the rate of 14% per annum will accrue on payments not made by November 1 or May 1 from the first day of the preceding month until payment is made. SEE REVERSE SIDE FOR IMPORTANT INFORMATION

FISCAL YEAR 2011 TAX: This tax bill shows the amount of real estate taxes you owe for fiscal year 2011 (July 1, 2010 - June 30, 2011). The tax shown in this bill is based on assessments as of January 1, 2010. The bill also shows betterments, special assessments and other charges.

PAYMENT DUE DATES/INTEREST CHARGES: Your preliminary tax was due on November 1, 2010, or 30 days after the date bills were mailed, whichever was later. Your preliminary tax is shown on this bill as a credit against your tax, including betterments, special assessments and other charges. The balance is due May 1, 2011, or 30 days after the date tax bills were mailed, whichever is later. If your preliminary and final payments are not made by their due dates, interest at the rate of 14% per annum will be charged on the unpaid and overdue amount. Interest is computed on overdue preliminary payments from October 1, 2010, or the date preliminary tax bills were mailed, whichever was later, and on overdue final payments from April 1, 2011, or the date the tax bills were mailed, whichever is later, to the date payment is made. You will also be required to pay charges and fees incurred for collection if payments are not made when due. Payments are considered made when received by the Collector. To obtain a receipted bill, enclose a self-addressed stamped envelope and both copies of the bill with your payment.

ABATEMENT/EXEMPTION APPLICATIONS: You have a right to contest your assessment. To do so, you must file an application for an abatement in writing on an approved form with the Board of Assessors. You may apply for an abatement if you believe your property is valued at more than its fair cash value, is not assessed fairly in comparison with other properties, or if a classified tax system is used locally, is not properly classified. The filing deadline for an abatement application is May 1, 2011, or 30 days after the date tax bills were mailed, whichever is later.

You may be eligible for an exemption from or deferral of all or some of your tax. In order to obtain an exemption for which you are qualified, you must file an application in writing on an approved form with the assessors. The filing deadline for an exemption under Mass. G.L. Ch. 59, §5, Cl. (17, 17C, 17C½, 17D), 18, 22, 22A, 22B, 22C, 22D, 22E, (37, 37A), (41, 41B, 41C), 42, 43 or (52), or a deferral under Cl. 18A or 41A is 3 months after the date tax bills were mailed. The filing deadline for (Clause 41C½, if locally adopted, and) all other exemptions under Ch. 59, §5 is May 1, 2011, or 30 days after the date tax bills were mailed, whichever is later. The filing deadline for a residential exemption under Ch. 59, §5C, or a small commercial exemption under Ch. 59 §5I, if locally adopted and not shown on your bill, is 3 months after the date tax bills were mailed.

Applications are timely filed when (1) received by the assessors on or before the filing deadline, or (2) mailed by United States mail, first class postage prepaid, to the proper address of the assessors, on or before the filing deadline, as shown by a postmark made by the United States Postal Service. If your application is not timely filed, the assessors cannot by law grant an abatement or exemption.

INQUIRIES: If you have questions on your valuation or assessment or on abatements or exemptions, you should contact the Board of Assessors. If you have questions on payments, you should contact the Collector's Office.

MODEL 4(S/P)

THE COMMONWEALTH OF MASSACHUSETTS
(CITY/TOWN)
OFFICE OF THE COLLECTOR OF TAXES

FISCAL YEAR 2011 PERSONAL PROPERTY TAX BILL

TAX RATE PER \$1000

Based on assessments as of January 1, 2010, your Personal Property Tax for the fiscal year beginning July 1, 2010 and ending June 30, 2011 on the personal property described below is as follows:

Property Identification (Acct. No. / Other)	Page & Line	Bill No.	Personal Property Tax
			Preliminary Tax
PERSONAL PROPERTY VALUES			Abatement
Description	Value		Payments Made
			Preliminary Tax Overdue
			Interest
			Balance Due (May 1), 2011
TOTAL VALUATION			AMOUNT NOW DUE
Assessed Owner(s)	Make Checks Payable to: The (City/Town) of ()		Interest at the rate of 14% per annum will accrue on payments not made by November 1 or May 1 from the first day of the preceding month until payment is made. SEE REVERSE SIDE FOR IMPORTANT INFORMATION
Address	Mail Payments to: The Collector of Taxes (Address)		
Office Hours: () AM to () PM Mon. - Fri.			
ABATEMENT APPLICATIONS TO ASSESSORS DUE: ()			

FISCAL YEAR 2011 TAX: This tax bill shows the amount of personal property taxes you owe for fiscal year 2011 (July 1, 2010-June 30, 2011). The tax shown in this bill is based on assessments as of January 1, 2010.

PAYMENT DUE DATES/INTEREST CHARGES: Your preliminary tax was due on November 1, 2010, or 30 days after the date bills were mailed, whichever was later. Your preliminary tax is shown on this bill as a credit against your tax. The balance is due May 1, 2011, or 30 days after the date the tax bills were mailed, whichever is later. If your preliminary and final payments are not made by their due dates, interest at the rate of 14% per annum will be charged on the unpaid and overdue amount. Interest is computed on overdue preliminary payments from October 1, 2010, or the date preliminary tax bills were mailed, whichever was later, and on overdue final payments from April 1, 2011, or the date the tax bills were mailed, whichever is later, to the date payment is made. You will also be required to pay charges and fees incurred for collection if payments are not made when due. Payments are considered made when received by the Collector. To obtain a receipted bill, enclose a self-addressed stamped envelope and both copies of the bill with your payment.

ABATEMENT APPLICATIONS: You have a right to contest your assessment. To do so, you must file an application for an abatement in writing on an approved form with the Board of Assessors. You may apply for an abatement if you believe your property is valued at more than its fair cash value or is not assessed fairly in comparison with other properties. The filing deadline for an abatement application is May 1, 2011, or 30 days after the date tax bills were mailed, whichever is later.

Applications are timely filed when (1) received by the assessors on or before the filing deadline, or (2) mailed by United States mail, first class postage prepaid, to the proper address of the assessors, on or before the filing deadline, as shown by a postmark made by the United States Postal Service. If your application is not timely filed, the assessors cannot by law grant an abatement.

INQUIRIES: If you have questions on your valuation or assessment or on abatements, you should contact the Board of Assessors. If you have questions on payments, you should contact the Collector's Office.

MODEL 5(S/P)

THE COMMONWEALTH OF MASSACHUSETTS
(CITY/TOWN)
OFFICE OF THE COLLECTOR OF TAXES

DEMAND FOR PAYMENT
FISCAL YEAR 2011 REAL ESTATE TAX

TAX RATE PER \$1000			
Class 1 Residential	Class 2 Open Space	Class 3 Commercial	Class 4 Industrial

As required by law, demand is made upon you for payment of your fiscal year 2011 Real Estate Taxes as follows:

Property Identification (M-B-L/Other)	Property Location (Address)	Page & Line	Bill No.	Real Estate Tax
				Total Tax & Sp. Assessments Due
REAL ESTATE VALUES		SPECIAL ASSESSMENTS		Abatement/Exemption
Description		Type	Amount	Comm. Int.
Class	Valuation			
Total Valuation				
Residential/Commercial Exemption		TOTAL SP. ASSESSMENTS		AMOUNT NOW DUE \$(insert locally set amount)
Total Taxable Valuation				
Assessed Owner(s)	Make Checks Payable to: The (City/Town) of ()			Interest at the rate of 14% per annum (at \$____ per day) will accrue on overdue payments until payment is made.
Address	Mail Payments to: The Collector of Taxes (Address)			
	Office Hours: () AM to () PM Mon. – Fri.			
				SEE REVERSE SIDE FOR IMPORTANT INFORMATION

DEMAND FOR PAYMENT OF FISCAL YEAR 2011 TAX

This notice shows the amount of your fiscal year 2011 real estate tax, including betterments, special assessments and other charges, that is unpaid and overdue.

In addition to the amount of overdue taxes shown in this notice, you also owe accrued interest and a demand charge. Interest will continue to accrue on overdue taxes until your payment is made. Your payment will be considered made when received by the Collector.

If the total amount you owe is not paid within 14 days of the date of this demand, the Collector will proceed to collect the amount owed in accordance with law.

MODEL 6(S/P)

THE COMMONWEALTH OF MASSACHUSETTS
 (CITY/TOWN)
 OFFICE OF THE COLLECTOR OF TAXES

DEMAND FOR PAYMENT
 FISCAL YEAR 2011 PERSONAL PROPERTY TAX

TAX RATE PER \$1000

As required by law, demand is made upon you for payment of your fiscal year 2011 Personal Property Tax as follows:

Property Identification (Acct. No. / Other)	Page & Line	Bill No.	Personal Property Tax
			Abatement
PERSONAL PROPERTY VALUES			Payments Made
Description		Value	
			Preliminary Tax Overdue
			Balance Overdue
			Interest
			Demand
TOTAL VALUATION			AMOUNT NOW DUE \$(insert locally set amount)
Assessed Owner(s)	Make Checks Payable to: The (City/Town) of ()		Interest at the rate of 14% per annum (at \$ ____ per day) will accrue on overdue payments until payment is made. SEE REVERSE SIDE FOR IMPORTANT INFORMATION
Address	Mail Payments to: The Collector of Taxes (Address)		
	Office Hours: () AM to () PM Mon. - Fri.		

DEMAND FOR PAYMENT OF FISCAL YEAR 2011 TAX

This notice shows the amount of your fiscal year 2011 personal property tax that is unpaid and overdue.

In addition to the amount of overdue taxes shown in this notice, you also owe accrued interest and a demand charge. Interest will continue to accrue on overdue taxes until your payment is made. Your payment will be considered made when received by the Collector.

If the total amount you owe is not paid within 14 days of the date of this demand, the Collector will proceed to collect the amount owed in accordance with law.