

TAX SAVINGS

TIP #1

Courtesy of:
William Francis Galvin
Secretary of the Commonwealth

GENERAL INFORMATION ON...

ASSESSORS

Assessors are elected or appointed locally in Massachusetts cities and towns. Assessors are required by Massachusetts State Law to list and value all real and personal property. The valuations are subject to ad valorem taxation on the assessment roll each year. The "ad valorem" basis for taxation means that all property should be taxed "according to value", which is the definition of ad valorem. Assessed values in Massachusetts are based on "full and fair cash value", or 100 percent of fair market value.

Assessors are required to submit these values to the State Department of revenue for certification every three years. In the years between certification, Assessors must also maintain the values. The Assessors review sales and the market every year and thereby reassess values each year. This is done so that the property taxpayer pays his or her fair share of the cost of local government, in proportion to the amount of money the property is worth, on a yearly basis rather than every three years.

Assessors do not raise or lower taxes. They do not make the laws which affect property owners. Assessors are required to annually assess taxes in an amount sufficient to cover the State and Local appropriations chargeable to the city/town.

The local Assessor's Office has nothing to do with the total amount of taxes collected. The Assessor's primary responsibility is to find the "full and fair cash value" of your property so that the taxpayer may pay only his/her fair share of taxes.

For information regarding assessments please contact the local Board of Assessors. Additional information and/or questions may also be obtained from the State Appellate Tax Board, 100 Cambridge St., Boston, MA 02204, (617-727-3100).

ABATEMENTS

Each year, property owners around the Commonwealth are required to pay taxes assessed by the local board of assessors. These taxes are based on the "full and fair cash value" of the property. All taxpayers have the right to file for an abatement of their taxes if they believe the property has not been fairly assessed. Information regarding applications and deadlines to file for abatements is available at the local Assessor's Office.

EXEMPTIONS

An exemption releases an individual from the requirement to pay all or a fraction of their property tax obligations. Exemptions are available to those individuals that meet the various requirements in the following categories:

- Elderly
- Disabled Veteran
- Blind
- Widows and/or Widowers
- Minor Children of Deceased Police and Firefighters killed in the line of duty
- Orphaned Minor Child

Applications for tax exemptions can be obtained from the local tax assessor's office.

DEADLINES

Applications for *abatements* are due on or before the due date for payment of the first actual bill.

Applications for personal *exemption* are due on December 15 or within 3 months of the mailing date of the first actual tax bill, if mailed after September 15.

APPEALS

If you are not satisfied with the action taken by the local Board of Assessors office regarding your request for abatement and/or exemption, you have the right to appeal to the State Appellate Tax Board, 100 Cambridge Street, Boston, MA 02204. If you have any questions or would like to request an application of appeal, you may also call the Appellate Tax Board at (617) 727-3100.

Information provided by:

The Massachusetts Association of Assessing Officers
243 Water Street, Quincy, MA 02169 • (617) 376-1171

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