

**INFORMATION
FOR THE
MIDDLEBOROUGH TAXPAYER**

The Board of Assessors
Anthony Freitas, Chairman
Paula Burdick
Frederick Eayrs
and
Barbara Erickson, M.A.A.
Assessor/Appraiser

Town of Middleborough
Assessors' Office
Town Hall
10 Nickerson Avenue-1st Floor
Middleborough, MA 02346

Dear Property Taxpayer:

This booklet is designed to give the Middleborough taxpayer a brief overview of the duties and responsibilities of your Assessors' Office and some information, which might be of interest to the taxpayer. It is our belief that the taxpayer should be fully aware of how the assessing operations are performed so that they can reassure themselves that they are being treated fairly.

If you ever need or want additional information concerning your assessment or exemptions, or the laws governing them contact your Assessors' Office. We are here to help and serve you.

Sincerely,

Frederick Eayrs, Chairman
Anthony Freitas
Paula Burdick

Middleborough Board of Assessors

1. WHAT DOES THE ASSESSOR DO?

The Assessor is required by Massachusetts Law to list and value all real and personal property. Valuation is subject to ad valorem taxation on an 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 the 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. This assures that the 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 an annual basis.

The Middleborough Assessors Office must appraise and assess approximately 9,500 parcels of property.

2. WHAT THE ASSESSOR DOES NOT DO.

The Assessor does not raise or lower taxes. The Assessor does not make the laws, which affect property owners. The Massachusetts Constitution requires that direct taxes on persons and property be proportionately and reasonably imposed. In addition, the Declaration of Rights, Part I, Article 10, requires each individual to bear his fair share of the public expenses.

The Board of Assessors is required to annually assess taxes in an amount sufficient to cover the state and local appropriations chargeable to the Town. These taxes assessed will include state taxes, which have been duly certified to the Board, Town taxes voted by the Town (including Proposition 2 1/2), and all taxes voted and certified by the Fire, Water, Light, Improvement and Health Districts.

The Assessors Office has nothing to do with the total amount of taxes collected. The Assessors’ primary responsibility is to find the “full and fair cash value” of your property, so that you may pay only your fair

share of these taxes. The tax rate is determined by all the taxing agencies within the Town, and is the basis for the budget needed or demanded by the voters to provide for services, such as schools, roads, fire protection, law enforcement, etc. Tax rates are simply those rates that will provide funds to pay for those services.

3. WHAT IS PROPOSITION 2 ½?

Proposition 2 ½ places constraints on the amount of the levy raised by the Town and on how much the levy can be increased from year to year by the town. It provides the Town with annual increases in their levy limits of: **(1)** 2.5 percent and **(2)** an additional amount based on the valuation of certain new construction and other allowable growth in the tax base that is not the result of property revaluation (“new growth”). In no event may the levy limit exceed the levy ceiling of 2.5 percent of full and fair cash value.

With Proposition 2 ½, an average 2.5 percent tax increase can be expected each year. This does not include any increases that may be the result of a change in the Residential and Commercial shift voted by the Board of Selectmen at a **Classification Hearing**.

4. HOW IS YOUR ASSESSMENT DETERMINED?

To arrive at “full and fair cash value” for your property, the Assessors must know what “willing sellers” and “willing buyers” are doing in the marketplace. The Assessor also must collect, record and analyze a great deal of information about property and market characteristics in order to estimate the fair market value, including keeping current on cost of construction in the area and any changes in zoning, financing and economic conditions which may affect property values. The Assessor uses the three nationally recognized appraisal approaches to value: cost, income and market. This data is then correlated into a final value.

The object of the valuation program is to estimate “full and fair cash value” as of January 1 (known as the “assessment date”) prior to the fiscal year. For example, the assessment date for Fiscal Year 2012 is January 1, 2011.

5. HOW CAN MY TAXES INCREASE?

When the people vote additional taxes, an individual's property tax bill will increase. Also, when market value increases, naturally, so does the assessed value. If you were to make improvements to your existing property, for instance; add a garage, an additional room, renovate the interior of the house, the "full and fair cash value" would increase and, therefore the assessed value would also increase. The Assessor has not created the value. People make the value by their transactions in the marketplace. The Assessor simply has the legal and moral responsibility to study those transactions and appraise your property accordingly.

6. WHAT IF I DISAGREE WITH THE ASSESSMENT VALUE OF MY PROPERTY?

If your opinion of the value of your property differs from the assessment value, by all means go to the office and discuss the matter. The staff will be glad to answer your questions about the reassessment procedures. When questioning the assessment value, ask yourself three questions:

- * Is my data correct?
- * Is my value in line with other similar properties on the street?
- * Is my value in line with recent sale prices of comparable properties in my neighborhood?

Keep in mind what's important: recent sales prices, condition, neighborhood, building area and lot size are the most critical factors in the valuation process. There is a variety of information available to help you determine whether your assessment is fair and equitable. The staff will be happy to assist you and no appointment is necessary.

If after discussing the matter with the staff, and researching the assessments of comparable properties within your area, a difference of opinion still exists, you may appeal your assessment to the Board of Assessors by filing an abatement application.

* **THE APPEAL WINDOW IS ONLY 30 DAYS.** If an actual tax bill is sent to taxpayers, then the abatement procedure takes place in the Fall and the application is due 30 days from the postmark date of the Fall tax bill. If an estimated tax bill is sent to taxpayers, the abatement procedure takes place in the Spring and the application is due 30 days from the postmark date of the Spring tax bill

You are appealing your assessment, not your taxes.

You must pay your taxes pending your appeal.

Wish to appeal? The application is easy, but...Make a case...Give reasons. We do respond to your specific concerns and comparisons.

Have you refinanced or purchased the property within the last year? It may help quicken the abatement process to submit a copy of the appraisal report, usually done through the bank or Mortgage Company.

Once the application is date-stamped by the Assessors Office, it cannot be added to or changed or withdrawn - it is accepted as is, once it is stamped with the date and "Received by the Board of Assessors".

Please contact the Assessors' Office as soon as you receive your bill; applications are not available until after the tax bills are mailed.

Abatement Denied

- * You will receive a notice indicating your application was denied.
- * You may set up an appointment to meet with the Board of Assessors.
- * You may appeal to the State Appellate Tax Board (ATB) within 3 (three) months of the Assessor's decision.

Abatement Approved

*You will receive a certificate indicating the amount of the abatement.

*How much was your assessment reduced? Divide the tax abatement by the tax rate.

Example:

Original Value	\$150,000.00	(\$2335.50 / .01557)
Abatement Allowed	20,000.00	(\$ 311.40 / .01557)
Adjusted Value	130,000.00	(\$2024.10 / .01557)
Original Tax	2,335.50	(\$150,000 x .01557)
Abatement Allowed	311.40	(\$ 20,000 x .01557)
Adjusted Tax	2,024.10	(\$130,000 x .01557)

(.01557 equals \$15.57 per \$1,000.00 value)

* Your abatement will normally be credited toward your Spring tax bill. If your abatement is granted after your Spring bill is paid, you will automatically receive a refund check from the Collector’s Office.

* If the property remains the same, your abatement is permanent. There is no need to apply each year.

******ATTENTION: NEW HOMEOWNERS!**

Keep in mind the assessment date (January 1) as it affects your ownership status: The property is legally “assessed” to the previous owner, **but make sure you get a tax bill!**

7. WHAT TYPES OF EXEMPTIONS (REDUCTION FROM REAL ESTATE TAXES) DOES THE TOWN OF MIDDLEBOROUGH OFFER?

A variety of exemptions are available to reduce property tax obligations for certain qualifying taxpayers: elderly persons, blind persons, disabled veterans (service connected), surviving spouse or orphaned minor child, widow or orphaned minor of police officer or firefighter, and extreme hardship.

The qualifying date is July 1, the first day of the fiscal year. If an actual tax bill is sent to taxpayers, applications are due within 3 (three) months of the postmark of the Fall tax bill. If an estimated tax bill is sent, the applications are due within 3 (three) months of the postmark of the Spring tax bill.

Because of the number and complexity of exemptions, the following table is intended only to give you a general idea of what is available. **If you have the slightest suspicion you may be eligible or have any questions, call the Assessors' Office to discuss the details!** Note that certain income limits include deductions (Clause 41C) and asset limits do not include the value of owner occupied condominiums, and 1, 2, 3 family houses (all, excluding Clause 18). Certain exemption applications will require a copy of a birth or death certificate. The number of owners of the property also falls into the review of qualification, which may mean non-eligibility of the exemption, a pro-rated exemption, or a full exemption.

Also, in certain conditions, if two or more persons, whether or not related or married, own a single parcel and each qualifies for a different exemption, each would be entitled to receive the exemption for which he or she qualifies.

An additional qualification for most exemptions is the ownership and occupancy of the property in Massachusetts for five years (and own and occupied the present property on July 1 in the year of application), and Massachusetts must have been the applicant's place of domicile for the preceding ten years.

<u>Clause</u>	<u>Max Qualifications</u>	<u>Max Income</u>	<u>Max Assets</u>	<u>Amount</u>
<u>Elderly</u>				
17D	Age 70 or older	None	\$40,000	\$175
41C	Age 70 or older			
	Single	\$20,000	\$40,000	\$500
41C	Age 70 or older			
	Married	\$30,000	\$55,000	\$500

Clause	Max Qualifications	Max Income	Max Assets	Amount
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Veterans

22	10% Disability or Purple Heart	None	None	\$400
22A	Loss of foot, hand or eye	None	None	\$750
22B	Loss of two limbs or eyes	None	None	\$1,250
22E	100% Disability	None	None	\$1,000
22(F)	Paraplegic due to war injury	None	None	100%

Others

37	Legally blind	None	None	\$437.50
17D	Surviving spouse or orphaned minor child	None	\$40,000	\$175
42	Surviving Spouse or orphaned minor of Police Officer or Fire Fighter	None	None	100%
18	Extreme Hardship	**None	None	Varies

**There are several different qualifications.

The Tax Deferral Program:

Many retired homeowners feel “house-rich and income-poor”. Property taxes constitute a serious financial burden, which can even force the sale of the home. Middleborough offers a **Tax Deferral Program** which enable owners to defer payment of **up to 100%** of annual property taxes. Deferred taxes accumulates with simple interest at 8%, as a lien on the property until it is sold or the owner has deceased. Applicant must be 65 on July 1, with a maximum income of \$20,000. If you are interested, please contact the Assessors’ Office.

*******ATTENTION: OWNERS OF PROPERTY IN TRUST!**

Trust ownership arrangements may affect qualifications for a statutory exemption. As a general rule, an applicant must be a trustee and a beneficiary and submit:

1. A copy of a recorded trust instrument, including amendments;
2. A copy of the schedule of beneficiaries.

Consult your attorney if these requirements affect you!

IMPORTANT DATES FOR THE PROPERTY OWNER

January 1	“Assessment Date” for the following fiscal year. The ownership, use and physical characteristics of all property are “frozen” as of this date for determining assessments for the following fiscal year.
Late March To Early April	Spring (second half) tax bill issued. Exemptions Applications due April 1 st
Late April To Early May	Abatement application due, “ if estimated tax bill ” (30 days after postmark date on Spring bill). May 1: Spring tax bill payment due OR 30 days after postmark date on Spring bill.
Late June To Early July	Statutory Exemption application due, if estimated tax bill ” (3 months after postmark date on Spring bill).
July 1	Fiscal Year begins. Qualification date for statutory exemptions.
September	Town sets tax rate and secures approval from the state.
Late September To Early October	Fall (first half) tax bill issued. October 1: Applications for Chapter 61A and Chapter 61B due.
Late October To Early November	Abatement application due, “ if actual tax bill ” (30 days after postmark date on Fall bill). November 1: Fall tax bill payment due OR 30 days after postmark date on fall bill.

IMPORTANT PHONE NUMBERS AND ADDRESSES

Town Hall 10 Nickerson Avenue Middleborough, MA 02346	Town Annex 20 Center Street Middleborough, MA 02346
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Town Manager	10 Nickerson Avenue	947-0928
Board of Selectmen	10 Nickerson Avenue	946-2405
Assessors	10 Nickerson Avenue	946-2410
Information Technology	10 Nickerson Avenue	946-2435

Building Department	20 Center Street	946-2426
Conservation Commission	20 Center Street	946-2406
Health Department	20 Center Street	946-2408
Health Nurses	20 Center Street	946-2408
Planning Board	20 Center Street	946-2425
Town Clerk & Accountant	20 Center Street	946-2415
Treasurer/Collector	20 Center Street	946-2420
Veterans Services	20 Center Street	946-2407

Emergency-Police, Fire, Ambulance **911**

Police Department	99 North Main Street	946-2451
Dog Officer	99 North Main Street	946-2455
Fire Department	125 North Main Street	946-2461
Council on Aging	558 Plymouth Street	946-2490
Park Department	Jackson Street	946-2440
Public Library	102 North Main Street	946-2470

Public Works

Highway Department	48 Wareham Street	946-2480
Landfill	48 Wareham Street	946-2481
Water Department	48 Wareham Street	946-2482
Pumping Station	East Grove Street	946-2483
Sewerage Treatment Plant	Everett Street	946-2485

School Superintendent	30 Forest Street	946-2000
Middleboro Housing Authority	8 Benton Street	947-3824