#### FREQUENTLY ASKED QUESTIONS

# TAX COLLECTOR'S OFFICE

## Q: WHERE IS YOUR OFFICE LOCATED?

A: The Tax Collector's office is located in Berkley Town Hall.

1 North Main Street
Berkley MA 02779

# Q: WHAT HOURS ARE YOU OPEN?

**A:** The office is open Monday-Thursday 9:30am-2:30pm and Wednesdays 9:30am-6:30pm. You can contact the office at 508-823-9620.

## Q: WHEN ARE TAXES DUE?

**A:** The Town of Berkley is on a quarterly tax system and taxes are due 4 times per year. Tax due dates are on the first business day of August, November, February, and May. If the 1<sup>st</sup> falls on a weekend or holiday, taxes are due the following business day.

Fiscal Year 2026 Due Dates:

Q1 - August 4, 2025

Q2 - November 3, 2025

Q3 - February 2, 2026

Q4 – May 4, 2026

# Q: WHAT IS THE PERIOD COVERED IN THE FISCAL YEAR?

**A:** The Fiscal Year begins July 1<sup>st</sup> and ends June 30<sup>th</sup>. Currently we are in FY2026, which began July 1, 2025 and will end June 30, 2026.

# Q: WHAT ARE THE MONTHLY PERIODS COVERED BY THE TAX BILL?

A: The Q1 bill due August 1st covers July 1st through September 30th. (Preliminary Tax bill) The Q2 bill due November 1st covers October 1st through December 31st. (Preliminary Tax bill) The Q3 bill due February 1st covers January 1st through March 31st. (Actual Tax bill) The Q4 bill due May 1st covers April 1st through June 30th. (Actual Tax bill)

# Q: WHAT ARE THE INTEREST RATES FOR PAST DUE BILLS?

A: Real Estate and Personal Property – 14% Interest
Water/Sewer/Trash – 14% Interest
Motor Vehicle Excise – 12% Interest
Tax Titles Prior to November 1, 2024 – 16% Interest
Tax Titles After November 1, 2024 – 8% Interest

Interest rates are calculated on outstanding principal balances per annum.

# Q: DO YOU ACCEPT POSTMARKS FOR PAYMENT DATE RECEIPT?

**A:** No. Bills are considered paid when received by the Treasurer/Collector. Postmark dates on envelopes are not accepted as the date of payment. All payments are to be received by the

Treasurer/Collector's office by the due date. Payments are processed the day they are received. Late payments will incur interest/penalties.

#### Q: DO YOU ACCEPT FUTURE-DATED CHECKS?

A: No. Future-dated checks (aka post-dated checks) are not accepted.

# Q: WHAT IF MY CHECK BOUNCES?

**A:** If your check bounces, you will be responsible for a \$25.00 fee in addition to the amount of the check that is returned, plus any accrued interest/fees

# Q: HOW MUCH DOES A MUNICIPAL LIEN CERTIFICATE COST?

**A:** \$50.00. A Municipal Lien Certificate (MLC) lists the outstanding tax on a property at a particular point in time. MLCs are only a current snapshot of what is on file for a given property at the time of request. Please contact our office prior to making payment to confirm the current amount and if balances are still outstanding.

## **PAYMENTS**

## Q: CAN I PAY MY BILLS ONLINE?

**A:** Yes. For more information and to make an online payment, please visit https://www.mytaxbill.org/inet/bill/home.do?town=berkleyma

## Q: CAN I PAY OVER THE PHONE?

A: No, but you can pay bills online.

# Q: WHO DO I MAKE THE CHECK OUT TO?

**A:** Please make checks payable to Town of Berkley. Please include your remit or reference your bill number or address on the face of your check.

# Q: SOMEONE ELSE PAID MY REAL ESTATE TAX(ES), WHAT SHOULD I DO?

**A:** If your real estate tax account shows a payment that you or your mortgage company or closing attorney did not make, you should make your tax payment as required so there is a credit available for the Town to refund the mistaken payor. If any payment(s) posted to your account was/were in fact erroneous, it is conceivable that you may be contacted in the future for reimbursement by the payor(s) who made the payment(s) in error, or by the Town. If you have an escrow account with your mortgage company, be aware that it may be affected by any payment errors made by third party payors. Mortgage companies and banks sometimes make payment errors. We do not bill them, they electronically choose the accounts upon which they wish to pay. The Town does not have control over erroneous payments made online towards your account.

# Q: HOW DO I OBTAIN COPIES OF THE PAYMENTS I MADE FOR THE LAST CALENDAR YEAR FOR INCOME TAX PURPOSES?

**A:** Please visit <a href="https://www.mytaxbill.org/inet/bill/home.do?town=berkleyma">https://www.mytaxbill.org/inet/bill/home.do?town=berkleyma</a> or contact the Tax Collector's office.

#### Q: WHAT IF MY CHECK BOUNCES?

**A:** If your check bounces, you will be responsible for a \$25.00 fee in addition to the amount of the check that is returned, plus any accrued interest/fees

#### **EXCISE**

## Q: WHAT IS EXCISE TAX?

**A:** Chapter 60A of Massachusetts General Law imposes an excise for the privilege of registering a motor vehicle in Massachusetts. If you have a Massachusetts license plate on your car (or in your possession) you must pay Excise tax, a yearly tax, based on the value of the car on which the plate was registered. All bills must be reconciled within 30 days by either payment in full, or abatement in full. The largest Excise tax billing commitment is usually billed in February and due in March. However, you could receive an Excise bill at any time during the year, depending on when you registered your car and when the Registry of Motor Vehicles generates a bill.

Excise tax information originates with the Registry of Motor Vehicles. The address that the license plate was registered to on January 1 determines where the tax bill for that year will be mailed. If you move January 2nd, the bill will still go to the January 1 address. Failure to receive a bill does not excuse you from the tax or fees that accrue on outstanding tax bills. Change your forwarding address with the US Postal Service so that you receive your Excise bills. Contact the Treasurer/Collector's office if you do not receive a bill. For questions about making payment, contact the Collector's office. For all other questions, i.e. valuation, other tax questions, contact the Assessor's Office.

For more information, please visit <u>Mass.gov</u> (<u>https://www.mass.gov/guides/motor-vehicle-excise#-penalties-</u>)

# Q: WHAT IF I SOLD MY CAR BUT RECEIVED AN EXCISE TAX BILL?

**A:** Pay the bill. Read the back of the bill. Contact the Assessing Department. If a tax abatement is granted by the Assessing Department, you will receive a refund of any tax overpaid. You will be responsible for paying fees and interest charges that accrue on unpaid bills even if the Assessing Department grants an abatement of a portion of the tax.

# Q: I TRANSFERRED MY LICENSE PLATE TO ANOTHER CAR AND RECEIVED ANOTHER EXCISE BILL?

**A:** Pay the bill. Read the back of the bill. Contact the Assessing Department. If a tax abatement is granted by the Assessing Department, you will receive a refund of any tax overpaid. You will be responsible for paying fees and interest charges that accrue on unpaid bills even if the Assessing Department grants an abatement of a portion of the tax.

# Q: CAN I PAY MY EXCISE BILL ONLINE?

A: Initial and Demand excise bills can be paid online <u>at https://www.mytaxbill.org/inet/bill/home.do?town=berkleyma</u>

Excise bills that are in Warrant/Non-renewal status can be paid online at (https://paybills.deputycollector.com/

# Q: WHAT IF I DO NOT RECEIVE A BILL?

**A:** Payment of the motor vehicle excise is due 30 days from the date the excise bill is issued (not mailed, as is popularly believed). According to Chapter 60A, section 2 of the Massachusetts General Laws, "Failure to receive notice shall not affect the validity of the excise". A person who does not receive a bill is still liable for the excise plus any interest charges accrued. Therefore, it is important to keep the Registry, local assessors, and the post office informed of a current name and address so that excise bills can be delivered promptly. All owners of motor vehicles must pay an excise tax; therefore, it is the responsibility of the owner to contact the local assessor if he/she has not received a bill.

## Q: WHAT HAPPENS IF MY PAYMENT IS LATE?

**A:** Interest on Motor Vehicle Excise bills accrues at 12% per annum from the day after the due date. If the excise is not paid three weeks after the due date, the Treasurer/Collector will issue a \$15.00 demand fee.

If the demand is not answered within 14 days, the Treasurer/Collector will issue a warrant to the Deputy Tax Collector, which incurs another \$10.00 and \$12.00 fee.

If there is still no response, a service fee of \$17.00 and a service warrant will be delivered to the taxpayer at their residence.

Finally, the tax payer's vehicle registration and operator's license will be marked at the RMV for non-renewal, along with an additional \$20.00 fee.

For more information, please visit <u>Mass.gov</u> (<u>https://www.mass.gov/guides/motor-vehicle-excise#-penalties-</u>)

# Q: CAN I MAKE A PARTIAL PAYMENT?

A: No, payment for excise bills must be paid in full including all accrued interest and fees.

# REAL ESTATE AND PERSONAL PROPERTY

# Q: WHAT IS PROPERTY/REAL ESTATE TAX?

**A:** Property tax is an assessment on the ownership of real and personal property. An owner's property tax is based on the assessment, which is the full and fair cash value of the property. Each year, local assessors in Massachusetts have a constitutional and statutory duty to assess all property at its full and fair cash value under Massachusetts General Law. As of each January 1<sup>st</sup>, local assessors must classify all real property.

# Q: WHAT IS PERSONAL PROPERTY?

**A:** Personal property generally includes tangible items that are not firmly attached to land or buildings and are not considered to be part of the real estate, for example, merchandise, furniture, machinery, tools, animals and equipment.

#### Q: WHAT IF I DID NOT RECEIVE A TAX BILL?

**A**: Failure to receive your property tax bill does not excuse you from payment of taxes, or from the interest and fees that accrue on the outstanding balance(s). A tax bill is generated and mailed for every parcel in the Town. It is the responsibility of the property owner to pay taxes regardless of receipt of a bill. Contact the Treasurer/Collector office to have a duplicate bill mailed to you.

## Q: HOW DO I OBTAIN A COPY OF MY BILL?

**A:** You can access copies of your current bills online at <a href="https://www.mytaxbill.org/inet/bill/home.do?town=berkleyma">https://www.mytaxbill.org/inet/bill/home.do?town=berkleyma</a> or by contacting the Treasurer/Collector's office.

# Q: WHAT IS THE TAX RATE?

**A:** The tax rate is the amount a taxpayer owes for each one thousand dollars of property value in a given year. This rate is approved by the DOR and appears on your third quarter tax bill. The Tax Rate for FY2025 is \$12.01.

# Q: MY MORTGAGE COMPANY PAYS MY TAXES, WHY DID YOU SEND ME A BILL?

**A:** A tax bill is generated for every parcel in the Town and is sent to the home owner. Mortgage companies and tax servicers receive an electronic file from the Town. We do not bill mortgage companies.

# Q: I RECEIVED A PERSONAL PROPERTY TAX BILL BUT NO LONGER OWN THE BUSINESS.

**A:** Contact the Assessor's office.

# Q: I PAID MY TAXES AND SHOULD NOT HAVE BECAUSE MY MORTGAGE COMPANY PAYS MY TAXES, WHAT SHOULD I DO?

**A:** Reach out to your mortgage company. Credit balances are generally not refunded until the end of the fiscal year because all bills have not yet been issued or paid. A double payment or overpayment will be credited towards the next quarter tax due. If there is an overpayment on the May installment (4th quarter), or a credit balance exists after the May 1 tax installment is paid, a refund will be issued to the homeowner. Credits do not automatically move forward from one Fiscal Year to another.

# Q: I RECEIVED A COLORED REAL ESTATE DEMAND NOTICE, WHY?

**A:** Taxes have not been paid. If you received a Demand notice, you should not ignore this bill. The Demand fee is \$15.00 and cannot be waived.

# Q: MY BILL SHOWS "PRIOR YEARS TAXES OUTSTANDING", WHAT DOES THIS MEAN?

**A:** If you received a bill and there is a statement of Prior Years Tax Outstanding, this means there are taxes past due on the property from a prior year, or that there is a Tax Title lien on the property. Contact our office for an exact pay-off amount as interest continues to accrue daily.

#### Q: WHAT IS AN ABATEMENT?

**A:** An abatement is a reduction in the amount of a committed tax. A taxpayer may apply for abatement for the following reasons:

- Overvaluation
- Disproportionate assessment
- Misclassification of real property
- Statutory exemption

Contact the Assessor's office for more information.

# **Q: WHAT IS AN EXEMPTION?**

**A:** An exemption is a release or discharge from the obligation to pay all or a portion of a local property tax. These exemptions can help reduce your tax burden and provide financial relief.

- Senior Citizens for those age 70+
- Veterans and Surviving Spouses
- Blind or Disabled for those individuals with specific disabilities

# Q: WHAT IS TAX TITLE?

**A:** When Real Estate taxes are not paid on time and in full, a lien is placed on the property by operation of law. An Instrument of Taking is filed with the Registry of Deeds. Once the lien amount is paid in full, a Certificate of Redemption is filed, clearing the lien. See MGL Chapter 60 for more information.

# Q: HOW DO I GET A CERTIFICATE OF REDEMPTION OR A RELEASE?

**A:** The outstanding lien amount must be paid in full, including all interest and fees. Once paid, the Treasurer/Collector's office will file the Redemption with the Registry of Deeds.