

## FREQUENTLY ASKED QUESTIONS – 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 <https://www.mytaxbill.org/inet/bill/home.do?town=berkleyma> 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.