



Informational Guideline Release

Bureau of Municipal Finance Law
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March 2012

FISCAL YEAR 2013 TAX BILLS **SEMI-ANNUAL PAYMENT SYSTEM**

[\(G.L. c. 59, § 57; G.L. c. 60, § 3; G.L. c. 60, § 3A\)](#)

This Informational Guideline Release (IGR) sets forth requirements for tax bills and provides "model" tax bills, second payment notices and demands for use in FY2013 by those cities, towns and districts under a semi-annual tax payment system.

The Abatement/Exemption Application section in the reverse side of the actual real estate bill for FY2013 has been revised to include a reference to local option exemption Clauses 56 and 57. See Model 3(S) and Section III-B, page 7, for explanation of option to specify only those clauses in effect in the community on the reverse side of the bill. All see [Bulletin 2011-02B, Local Option Personal Exemptions](#), for explanation of the exemptions.

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. 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 may be referred to the Bureau of Municipal Finance Law.

Topical Index Key:

Tax Bills

Distribution:

Assessors
Collectors

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SEMI-ANNUAL PAYMENT SYSTEM

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Model Tax Bills, Second Payment Notices and Demands

FISCAL YEAR 2013 TAX BILLS
SEMI-ANNUAL PAYMENT SYSTEM

(G.L. c. 59, § 57; G.L. c. 60, § 3; G.L. c. 60, § 3A)

The required content of local property tax bills is set forth in General Laws Chapter 60, §§ 3 and 3A. Tax bills must also be in a form approved by the Commissioner of Revenue. G.L. c. 60, § 3A.

These guidelines establish minimum requirements for the form and content of Fiscal Year 2013 property tax bills that apply to cities, towns and districts using a semi-annual tax payment system. Tax bills must conform to these minimum requirements in order to be considered approved forms and properly issued. The "model" tax bills, second payment notices and demands included as part of this guideline meet these minimum requirements.

GUIDELINES:

I. CONTENT OF BILLS

A. Tax Bills

Tax bills for FY13 must include:

1. Assessment Date/Fiscal Year - The bills must be captioned "Fiscal Year 2013 Real Estate Tax Bill" or "Fiscal Year 2013 Personal Property Tax Bill" and must state the assessment date of January 1, 2012.
2. 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).

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 describe 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 describe the property.
4. Property Description - A description of the taxable parcel or account must be provided.
- a. 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.
 - b. 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.
5. Valuation Information - The following valuation information must be provided:
- a. 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 FY10, FY11 and FY12) 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.

- 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.

b. 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.

6. Special Assessment Information - For real property parcels, the following information for any betterments, special assessments or other charges added to the tax for collection purposes must be shown:

- 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.

7. Tax Rate Information - The 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.

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

a. 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.

b. For personal property accounts, the total Personal Property Tax assessed must be shown.

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

- Amount payable by November 1, 2012 (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.*, November 1, 2012) alone is not sufficient unless bills were mailed on or before October 1, 2012. Nor is simply printing the bill issuance date with a notice that payment is due in 30 days.

- Amount payable by May 1, 2013.

10. 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.

11. 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:
_____, 20__.

or

DEADLINE FOR FILING ABATEMENT APPLICATIONS WITH
ASSESSORS: _____, 20__.

or

ABATEMENT APPLICATIONS MUST BE FILED WITH THE
ASSESSORS BY _____, 20__.

- The reverse side of the bill must provide the billing and appeal rights information shown in Models 1(S) (real estate) and 2(S) (personal property).

12. Overdue Taxes and Charges – For real property parcels, the bill must include a general statement of delinquency **if**: (a) any real estate taxes assessed for any prior fiscal year, or (b) 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 FY13 taxes are committed. Overdue charges for fire, water, sewer or electric service do not have to be included **if**: (a) 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 (b) 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.

a. Form

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

b. 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.

B. Second Payment Notices

By April 1, 2013, notices are to be issued by the collector to each taxpayer showing the amount of the FY13 real estate and personal property taxes that must be paid by May 1, 2013 to avoid interest charges. These notices must be captioned "Second Payment Notice Fiscal Year 2013 Real Estate Tax" or "Second Payment Notice Fiscal Year 2013 Personal Property Tax" 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 tax bill as explained in Section I-A above. The statement of overdue municipal taxes and charges is not required.
2. The following Payment Information must be provided where possible:
 - Amounts abated or exempted since tax bill issued.
 - Payments made since tax bill issued.
 - Amount of 1st payment overdue.
 - Amount of interest on overdue payment to date notice issued.
 - Amount payable by May 1, 2013.

If the Payment Information set forth above cannot be provided, the notices must include, at a minimum, the following:

- Amount payable by November 1, 2012 (or 30 days after mailing of tax bill, whichever is later).
 - Amount payable by May 1, 2013.
3. The following statement on interest computation "Interest at the rate of 14% per annum (or at \$_____ per day) will accrue on payments not made by November 1 or May 1 from the first day of the preceding month until payment is made."
 4. The billing and appeal rights information shown in Model 3(S) (real estate) and 4(S) (personal) on the reverse side of the bill.

C. Demands

If the entire FY13 real estate or personal property tax has not been paid by May 1, 2013 (or 30 days after the tax bill was mailed if mailed after April 1, 2013), 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 2013 Real Estate Tax" or "Demand for Payment Fiscal Year 2013 Personal Property Tax" 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 tax bill as explained in Section I-A above. The statement of overdue municipal taxes and charges is not required.
2. The following Payment Information:
 - Amounts abated or exempted since tax bill issued.
 - Payments made since tax bill issued.

- Amount of 1st payment overdue.
 - Amount of 2nd 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) (real estate) and 6(S) (personal) on the reverse side of the bill.

II. FORM OF BILLS

Cities, towns or districts may use the formats shown in the models or may adapt those formats to their own specifications, provided the formats used present the required content to the taxpayer in a clear and concise manner.

III. 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 (seniors, surviving spouses and minors with deceased parents: 17, 17C, 17C½ or 17D); (blind persons: 37 or 37A); (seniors: 41, 41B, 41C or 41C½); (seniors/others in community with water/sewer debt shift: 52 and 53); (National guardsmen and reservists: 56); (seniors receiving state circuit breaker income tax credit: 57) 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. Personal Exemptions

The actual real estate tax bill may display the amount of any personal exemption granted under one of the clauses listed in the third paragraph of G.L. c. 59, § 59 (seniors, surviving spouses, minors with deceased parents, blind persons, veterans, and seniors/others in community with water/sewer debt shift) and the amount of the tax net of the exemption.

D. 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 excise bills) for taxpayers to check off amounts to donate to the local acceptance scholarship and education funds authorized by G.L. c. 60, § 3C, and the local acceptance fund to assist low income elderly or disabled persons pay their property taxes authorized by G.L. c. 60, § 3D. They may also include check-offs for other donations when authorized by special act. The local funds check-off may also appear on or accompany any demand notice issued for the bill.

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

VOLUNTARY CHECK-OFF FOR CONTRIBUTION TO LOCAL FUNDS

1.	Amount Now Due			\$_____
2.	Scholarship	Education	Seniors/Disabled	
	<input type="text" value="\$"/>	<input type="text" value="\$"/>	<input type="text" value="\$"/>	
	(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."

IV. ISSUANCE OF BILLS

This section applies to the actual tax bills and second payment notices.

A. E-Billing

Property tax bills may be issued in an electronic form as set forth in this section. G.L. c. 60, § 3A(b).

1. Program Authorization – The collector’s use of e-billing must be approved by the mayor or board of selectmen. The scope and duration of that approval may be decided locally.
2. Taxpayer Participation – Taxpayers must agree to receive their property tax bills in an electronic form. Participation must be completely voluntary. No taxpayer may be required to receive an electronic bill.

Each taxpayer who wants to participate in the e-billing program must be informed and agree, in a written form, to the terms and conditions of the program. At a minimum, the program must require the taxpayer to:

- a. Provide the collector, in the manner and by the date prescribed by the collector, with an accurate e-mail address for e-billing purposes.
 - b. Notify the collector, in the manner and by the date prescribed by the collector, of any change in e-mail address to be used for subsequent e-billing purposes.
 - c. Accept electronic billing as the sole means by which the collector is legally required to give notice of the taxpayer’s property tax obligations.
 - d. Acknowledge any electronic bill issued to the e-mail address provided to the collector is a valid and properly issued property tax bill and failure to receive it does not alter the taxpayer’s legal obligation to make payments, or file abatement or exemption applications, on time.
3. E-Bill Form and Content – The form and content of e-bills must be the same as the mailed bills and must meet all requirements set forth in these guidelines for property tax bills.
 4. E-Bill Issuance – The bill may be issued in the e-mail message, as an attachment to the e-mail, or a link in the e-mail that allows the taxpayer to obtain it.

B. Bill Inserts

Information may be inserted in the same envelope or e-mail as the property tax bills as set forth in this section.

1. Property Tax Billing Information – The collector may insert property tax billing information. Property tax billing inserts are those advising taxpayers of tax billing and payment information such as (a) a new location for the collector’s office, (b) collector’s office hours, (c) payment options such as electronic payments, (d) different due dates because of later issuance of the tax bills than usual or (e) changes in tax payment systems (semi-annual to quarterly for example).
2. Consolidated Bills and Billing Information – The collector may insert bills for utility charges or fees as authorized by a consolidated billing by-law or ordinance, and information explaining adopted consolidated billing procedures. See Section IV-C below.
3. Non-political Municipal Information – The collector may insert non-political municipal informational material **if the insert (a) is approved by the mayor or board of selectmen and (b) does not increase the postage required to send the property tax bill by mail.** G.L. c. 60, § 3A(d). Non-political means information that does not advocate for, or seek to advance or influence a particular policy position or candidate. Municipal informational material means information that originates with the municipality and relates directly to municipal operations, services and programs.

C. Consolidated Billing

Bills for utility charges and fees may be included in the same envelopes or e-mail as the property tax bills as set forth in this section. G.L. c. 60, § 3A(c).

1. Program Authorization - Consolidated billing must be authorized by by-law or ordinance.
 - a. Municipal Utility - The by-law or ordinance may allow one or more of the bills for the following municipal utility charges or fees to be included with property tax bills:
 - Water use.
 - Sewer use.
 - Solid waste disposal or collection.
 - Gas.
 - Electricity.
 - Other municipal utility.

- b. Independent Water and Sewer Commission - If water and sewer service in the municipality is provided by an independent water and sewer commission established under G.L. c. 40N or a special act as a separate body politic and corporate from the municipality, the by-law or ordinance may also permit bills for water and sewer use charges assessed by the commission to be included with the property tax bills **if approved by vote of the commission.**
2. Bill Identification – The bill for each charge or fee must be separate and distinct from the property tax bills and from each other. Various means may be used, including but not limited to, making the bills different sizes or printing them on different color paper, distinctively captioning the bills or providing separate and distinctively identified attachments or links in e-mail.
3. Collection – Bills for charges or fees may be included with the property tax bills even if the customer is to remit payment for the particular charge or fee to the municipal board, officer or department assessing it, not the collector. The collector does not have to be a municipal collector charged with collecting all municipal bills for a municipality to use consolidated billing.
4. Assessed Ratepayer – The collector may only include bills for utility charges and fees assessed to and owed by the property owner being sent the property tax bill, *i.e.*, the assessed or current property owner shown on the property tax bill. See Section I-A-2 above. Bills for charges and fees assessed to tenants or others contracting for the service cannot be included in the property owner’s tax bill. They must be sent to the assessed ratepayers.
5. Consolidated Billing Information - In the first year consolidated billing is used or changed, the collector must include a separate insert with all property tax bills to explain the new billing procedure to taxpayers. The collector may elect to include consolidated billing information with tax bills in other years, and if so, may include it as a separate insert, or as part of a property tax billing insert. See Section IV-A-1 above.

Consolidated billing information advises taxpayers of (a) the utility bills being sent with their property tax bills and the means of distinguishing them, (b) the remittance and payment procedure for each bill, including, for example, whether payment for the charge or fee is to be sent to the collector or the municipal board, officer or department or independent commission that assessed the charge or fee, and (c) the changes, if any, made by the community in the billing schedule for a charge or fee in order to be able to the send the bills with the property tax bills.

V. APPROVAL OF BILLS

Cities, towns or districts may print bills for mailing or prepare bills for electronic billing without the prior written approval of the Bureau of Municipal Finance Law, provided all bills conform to the minimum requirements for form and content established in this guideline. Only bills that meet these requirements may state "This form approved by Commissioner of Revenue."

ATTACHMENTS

MODEL TAX BILLS, SECOND PAYMENT NOTICES AND DEMANDS

Attached are the following "model" FY13 tax bills, second payment notices and demands. These models meet the minimum requirements set forth in this guideline.

Model 1(S)	Tax Bill - Real Estate
Model 2(S)	Tax Bill - Personal Property
Model 3(S)	Second Payment Notice - Real Estate
Model 4(S)	Second Payment Notice - Personal Property
Model 5(S)	Demand - Real Estate
Model 6(S)	Demand - Personal Property

MODEL 1(S)

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

FISCAL YEAR 2013 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, 2012, your Real Estate Tax for the fiscal year beginning July 1, 2012 and ending June 30, 2013 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		(Exemption)
Description		Type	Amount	Comm. Int.
Class	Valuation			
Total Valuation				
Residential/Commercial Exemption		TOTAL SP. ASSESSMENTS		AMOUNT NOW DUE
Total Taxable Valuation				
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: () (OTHER TAXES OR CHARGES ARE PAST DUE. SEE (COLLECTOR/TREASURER.))				

FISCAL YEAR 2013 TAX: This tax bill shows the amount of real estate taxes you owe for fiscal year 2013 (July 1, 2012 - June 30, 2013). The tax shown in this bill is based on assessments as of January 1, 2012. The bill also shows betterments, special assessments and other charges.

PAYMENT DUE DATES/INTEREST CHARGES: You may pay the total amount you owe in two payments. Your first payment is due on November 1, 2012, or 30 days after the date tax bills were mailed, whichever is later, and must be at least one-half of the tax and any betterments, special assessments and other charges shown. The balance is due May 1, 2013. If your 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 first payments from October 1, 2012, or the date tax bills were mailed, whichever is later, and on overdue second payments from April 1, 2013, 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 November 1, 2012, 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 December 15, 2012, or 3 months after the date tax bills were mailed, whichever is later. The filing deadline for (Cl. 41C½, 56 or 57, if locally adopted, and) all other exemptions under Ch. 59, §5 is November 1, 2012, 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 2(S)

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

FISCAL YEAR 2013 PERSONAL PROPERTY TAX BILL

TAX RATE PER \$1000

Based on assessments as of January 1, 2012, your Personal Property Tax for the fiscal year beginning July 1, 2012 and ending June 30, 2013 on the personal property described below is as follows:

Property Identification (Acct. No. / Other)	Page & Line	Bill No.	Personal Property Tax
PERSONAL PROPERTY VALUES			1 st Payment Due (Nov. 1), ()
Description	Value		2 nd Payment Due May 1, 2013
TOTAL VALUATION			AMOUNT NOW DUE
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.	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	
ABATEMENT APPLICATIONS TO ASSESSORS DUE: ()			

FISCAL YEAR 2013 TAX: This tax bill shows the amount of personal property taxes you owe for fiscal year 2013 (July 1, 2012 - June 30, 2013). The tax shown in this bill is based on assessments as of January 1, 2012.

PAYMENT DUE DATES/INTEREST CHARGES: You may pay the total amount you owe in two payments. Your first payment is due on November 1, 2012, or 30 days after the date tax bills were mailed, whichever is later, and must be at least one-half of the tax. The balance is due May 1, 2013. If your 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 first payments from October 1, 2012, or the date tax bills were mailed, whichever is later, and on overdue second payments from April 1, 2013, 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 November 1, 2012, 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 3(S)

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

SECOND PAYMENT NOTICE
 FISCAL YEAR 2013 REAL ESTATE TAX

Your fiscal year 2013 Real Estate Tax on the parcel described below that is payable by May 1, 2013 is as follows:

TAX RATE PER \$1000			
Class 1 Residential	Class 2 Open Space	Class 3 Commercial	Class 4 Industrial
Property Identification (M-B-L/Other)	Property Location (Address)	Page & Line	Bill No.
REAL ESTATE VALUES			SPECIAL ASSESSMENTS
Description	Valuation	Type	Amount
Class		Comm. Int.	
Total Valuation			
Residential/Commercial Exemption		TOTAL SP. ASSESSMENTS	
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 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.		

SECOND PAYMENT NOTICE FISCAL YEAR 2013 TAX: This notice shows the amount of real estate taxes for fiscal year 2013 (July 1, 2012 - June 30, 2013) that you must pay by May 1, 2013.

PAYMENT DUE DATES/INTEREST CHARGES: The total amount of taxes, betterments, special assessments and other charges you owe for fiscal year 2013 is payable in two payments. Your first payment was due on November 1, 2012, or 30 days after the date tax bills were mailed, whichever was later, and had to be at least one-half of the tax and any betterments, special assessments and other charges shown. The balance is due May 1, 2013. If your 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 first payments from October 1, 2012, or the date tax bills were mailed, whichever was later, and on overdue second payments from April 1, 2013, 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: The deadlines for filing applications for an abatement of or an exemption from your fiscal year 2013 tax are determined by the date tax bills were mailed, not the date this second payment notice was mailed. You should refer to your tax bill for more detailed information on those deadlines and on application procedures.

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)

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

SECOND PAYMENT NOTICE
FISCAL YEAR 2013 PERSONAL PROPERTY TAX

TAX RATE PER \$1000

Your fiscal year 2013 Personal Property Tax on the property described below that is payable by May 1, 2013 is as follows:

Property Identification (Acct. No. / Other)	Page & Line	Bill No.	Personal Property Tax
			Abatement
PERSONAL PROPERTY VALUES			1 st Payment Made
Description	Value		1 st Payment Overdue
			Interest
			2 nd Payment Due May 1, 2013
TOTAL VALUATION			AMOUNT NOW DUE
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 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.		

SECOND PAYMENT NOTICE FISCAL YEAR 2013 TAX: This notice shows the amount of personal property taxes for fiscal year 2013 (July 1, 2012 - June 30, 2013) that you must pay by May 1, 2013.

PAYMENT DUE DATES/INTEREST CHARGES: The total amount of taxes you owe for fiscal year 2013 is payable in two payments. Your first payment was due on November 1, 2012, or 30 days after the date tax bills were mailed, whichever was later, and had to be at least one-half of the tax. The balance is due May 1, 2013. If your 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 first payments from October 1, 2012, or the date tax bills were mailed, whichever was later, and on overdue second payments from April 1, 2013, 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: The deadline for filing an application for an abatement of your fiscal year 2013 tax is determined by the date tax bills were mailed, not the date this second payment notice was mailed. You should refer to your tax bill for more detailed information on that deadline and on application procedures.

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)

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

DEMAND FOR PAYMENT
FISCAL YEAR 2013 REAL ESTATE TAX

As required by law, demand is made upon you for payment of your fiscal year 2013 Real Estate Taxes as follows:

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

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
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.			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

DEMAND FOR PAYMENT OF FISCAL YEAR 2013 TAX

This notice shows the amount of your fiscal year 2013 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)

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

DEMAND FOR PAYMENT
 FISCAL YEAR 2013 PERSONAL PROPERTY TAX

TAX RATE PER \$1000

As required by law, demand is made upon you for payment of your fiscal year 2013 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	
			1 st Payment Overdue
			2 nd Payment Overdue
			Interest
			Demand \$ (insert locally set amount)
TOTAL VALUATION			AMOUNT NOW DUE
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 2013 TAX

This notice shows the amount of your fiscal year 2013 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.