Informational Guideline Release

Bureau of Municipal Finance Law
Informational Guideline Release (IGR) No. 09-201
March 2009

FISCAL YEAR 2010 TAX BILLS SEMI-ANNUAL PAYMENT SYSTEM

(G.L. c. 59, § 57 and c. 60, §§ 3 and 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 FY2010 by those cities, towns and districts under a semi-annual tax payment system.

The guidelines have been revised to reflect 2008 legislation that eliminates a fixed demand fee statewide and allows a demand fee of up to $30, as set locally. See Bulletin 2008-09B, *Setting Demand Charges for Delinquent Taxes*. As a result, the reverse side of the demands will no longer include the amount of the fee. The locally set amount will now be printed on the front. See Models 5(S) and 6(S).

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, as will occur in fiscal year 2010. 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:	Distribution:
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SEMI-ANNUAL PAYMENT SYSTEM

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FISCAL YEAR 2010 TAX BILLS SEMI-ANNUAL PAYMENT SYSTEM

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

General Laws Chapter 60, §§ 3 and 3A set forth requirements for the content of property tax bills. In addition, G.L. c. 60, § 3A provides that tax bills must be in a form approved by the Commissioner of Revenue.

These guidelines establish minimum requirements for the form and content of Fiscal Year 2010 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 FY2010 must include:

1. Assessment Date/Fiscal Year - The bills must be captioned "Fiscal Year 2010 Real Estate Tax Bill" or "Fiscal Year 2010 Personal Property Tax Bill" and must state the assessment date of January 1, 2009.

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 <u>must</u> 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. <u>Property Description</u> - 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 <u>must</u> 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. <u>Valuation Information</u> - The following valuation information must be provided:

a. For real property parcels, the <u>Total Valuation</u> of the parcel must be shown. This will be the total assessed valuation of all land, buildings and other improvements comprising the parcel. <u>A separate value for land and for buildings and other improvements no longer must appear on the bill</u>.

In addition, communities with <u>classified tax systems</u> (*i.e.*, those communities certified by the Commissioner as assessing property at full and fair cash value in FY08, FY09 and FY09) must include:

- <u>Classification</u> - 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 <u>allocation of the total valuation by usage class must also be shown</u>.

- <u>Residential/Small Commercial Exemption</u> - 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.

The residential and small commercial exemptions are the <u>only</u> exemptions that may be shown on the tax bill.

- <u>Total Taxable Valuation</u> - 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 <u>Value</u> of each type of personal property shown in the description must be stated separately.

In addition, the <u>Total Valuation</u> of all personal property must be stated.

6. <u>Special Assessment Information</u> - 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. <u>Tax Rate Information</u> - The tax rate per $1000 of assessed valuation must be stated.

In addition, communities with <u>classified tax systems</u> 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. <u>Tax Information</u> - The following tax information must be shown:

a. For real property parcels, the total <u>Real Estate Tax</u> assessed must be shown.

In addition, the <u>Total Tax and Special Assessments Due</u> 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 <u>Personal Property Tax</u> assessed must be shown.

9. <u>Payment Information</u> - The following payment information must be provided:

- Amount payable by November 1, 2009 (or 30 days after mailing of tax bill, whichever is later**).** **<u>The exact due date must appear on the bill</u>.** Printing the statutory due date (*i.e*., November 1, 2009) alone is not sufficient unless bills were mailed on or before October 1, 2009. Nor is simply printing the bill issuance date with a notice that payment is due in 30 days.
- Amount payable by May 1, 2010.

10. <u>Payment Instructions</u> - 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. <u>Billing/Appeal Rights Information</u> -

- 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 **<u>last date abatement applications</u>** may be filed with the assessors. **<u>The exact due date must appear on the bill, and it must be the same due date given for the first installment payment</u>.** The language used in the statement may vary depending on the availability of space, but the following are preferred:

  ABATEMENT APPLICATIONS TO ASSESSORS DUE: ______________, 200_.

  <u>or</u>

  DEADLINE FOR FILING ABATEMENT APPLICATIONS WITH ASSESSORS: ____________, 200_.

  <u>or</u>

  ABATEMENT APPLICATIONS MUST BE FILED WITH THE ASSESSORS BY _____________, 200__.

- 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. <u>Overdue Taxes and Charges</u> – For real property parcels, the bill must include a general statement of delinquency <u>if</u>: (1) any real estate taxes assessed for any prior fiscal year, or (2) 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 FY09 taxes are committed. Overdue charges for fire, water, sewer or electric service do not have to be included <u>if</u>: (1) 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 (2) 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. <u>Form</u>

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

b. <u>Content</u>

The language used in the statement may vary depending on the availability of space and system capabilities, but the following are **<u>examples of the type of general language that may be used</u>**:

OTHER TAXES OR CHARGES ARE PAST DUE. SEE (COLLECTOR/TREASURER).

<u>or</u>

PARCEL IN TAX TITLE FOR DELINQUENT TAXES OR CHARGES. SEE TREASURER.

<u>or</u>

OTHER TAXES OR CHARGES THAT ARE LIENS ON PARCEL ARE PAST DUE. CONTACT (COLLECTOR/TREASURER).

<u>or</u>

CONTACT (COLLECTOR/TREASURER) IMMEDIATELY TO ADDRESS OTHER OUTSTANDING TAXES OR CHARGES.

B. Second Payment Notices

By April 1, 2010, notices are to be issued by the collector to each taxpayer showing the amount of the FY2010 real estate and personal property taxes that must be paid by May 1, 2010 to avoid interest charges. These notices must be captioned "Second Payment Notice Fiscal Year 2010 Real Estate Tax" or "Second Payment Notice Fiscal Year 2010 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, 2010.

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

   - Amount payable by November 1, 2009 (or 30 days after mailing of tax bill, whichever is later).
   - Amount payable by May 1, 2010.

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 FY2010 real estate or personal property tax has not been paid by May 1, 2010 (or 30 days after the tax bill was mailed if mailed after April 1, 2010), 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 2010 Real Estate Tax" or "Demand for Payment Fiscal Year 2010 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.

2. The following Payment Information:

    - Amounts abated or exempted since tax bill issued.
    - Payments made since tax bill issued.
    - Amount of 1^{st} payment overdue.
    - Amount of 2^{nd} 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 (17, 17C, 17C½, 17D) (37, 37A) (41, 41B, 41C, 41C½) (52) (53) 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. **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 scholarship and education funds authorized by G.L. c. 60, § 3C, and the fund to assist low income elderly or disabled persons pay their property taxes authorized by G.L. c. 60, § 3D. 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 appearing in line 2.

VOLUNTARY CHECK-OFF FOR CONTRIBUTION TO LOCAL FUNDS

1. Amount Now Due $______

2. Scholarship $ Education $ Seniors/Disabled $

(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. APPROVAL OF BILLS

Cities, towns or districts may print bills without the prior written approval of the Bureau of Municipal Finance Law, provided the 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" FY09 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 2010 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, 2009, your Real Estate Tax for the fiscal year beginning July 1, 2009 and ending June 30, 2010 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	
1st Payment Due (Nov. 1), ( )	
2nd Payment Due May 1, 2010	
AMOUNT NOW DUE	

REAL ESTATE VALUES

Description	
Class	Valuation
Total Valuation	
Residential/Commercial Exemption	
Total Taxable Valuation	

SPECIAL ASSESSMENTS

Type	Amount	Comm. Int.
TOTAL SP. ASSESSMENTS		

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.

ABATEMENT APPLICATIONS TO ASSESSORS DUE: ( )
(OTHER TAXES OR CHARGES ARE PAST DUE. SEE (COLLECTOR/TREASURER.))

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

THIS FORM APPROVED BY COMMISSIONER OF REVENUE

FISCAL YEAR 2010 TAX: This tax bill shows the amount of real estate taxes you owe for fiscal year 2010 (July 1, 2009 - June 30, 2010). The tax shown in this bill is based on assessments as of January 1, 2009. 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, 2009, 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, 2010. 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, 2009, or the date tax bills were mailed, whichever is later, and on overdue second payments from April 1, 2010, 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, 2009, 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, 2009, or 3 months after the date tax bills were mailed, whichever is later. The filing deadline for (Clause 41C½, if locally adopted, and) all other exemptions under Ch. 59, §5 is November 1, 2009, 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 2010 PERSONAL PROPERTY TAX BILL

TAX RATE PER $1000

Based on assessments as of January 1, 2009, your Personal Property Tax for the fiscal year beginning July 1, 2009 and ending June 30, 2010 on the personal property described below is as follows:

Property Identification (Acct. No. / Other)	Page & Line	Bill No.	Personal Property Tax
PERSONAL PROPERTY VALUES — Description		Value	1st Payment Due (Nov. 1), ( )
			2nd Payment Due May 1, 2010
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.

ABATEMENT APPLICATIONS TO ASSESSORS DUE: ( )

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

THIS FORM APPROVED BY COMMISSIONER OF REVENUE

FISCAL YEAR 2010 TAX: This tax bill shows the amount of personal property taxes you owe for fiscal year 2010 (July 1, 2009 - June 30, 2010). The tax shown in this bill is based on assessments as of January 1, 2009.

PAYMENT DUE DATES/INTEREST CHARGES: You may pay the total amount you owe in two payments. Your first payment is due on November 1, 2009, 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, 2010. 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, 2009, or the date tax bills were mailed, whichever is later, and on overdue second payments from April 1, 2010, 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, 2009, 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 2010 REAL ESTATE TAX

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

Your fiscal year 2010 Real Estate Tax on the parcel described below that is payable by May 1, 2010 is as follows:

Property Identification (M-B-L/Other)	Property Location (Address)	Page & Line	Bill No.

REAL ESTATE VALUES	
Description	
Class	Valuation
Total Valuation	
Residential/Commercial Exemption	
Total Taxable Valuation	

SPECIAL ASSESSMENTS		
Type	Amount	Comm. Int.
TOTAL SP. ASSESSMENTS		

Real Estate Tax	
Total Tax & Sp. Assessments Due	
Abatement/Exemption	
1st Payment Made	
1st Payment Overdue	
Interest	
2nd Payment Due May 1, 2010	
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 (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

THIS FORM APPROVED BY COMMISSIONER OF REVENUE

SECOND PAYMENT NOTICE FISCAL YEAR 2010 TAX: This notice shows the amount of real estate taxes for fiscal year 2010 (July 1, 2009 - June 30, 2010) that you must pay by May 1, 2010.

PAYMENT DUE DATES/INTEREST CHARGES: The total amount of taxes, betterments, special assessments and other charges you owe for fiscal year 2010 is payable in two payments. Your first payment was due on November 1, 2009, 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, 2010. 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, 2009, or the date tax bills were mailed, whichever was later, and on overdue second payments from April 1, 2010, 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 2010 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 2010 PERSONAL PROPERTY TAX

TAX RATE PER $1000

Your fiscal year 2010 Personal Property Tax on the property described below that is payable by May 1, 2010 is as follows:

Property Identification (Acct. No. / Other)	Page & Line	Bill No.	
			Personal Property Tax
			Abatement
PERSONAL PROPERTY VALUES			1st Payment Made
Description	Value		
			1st Payment Overdue
			Interest
			2nd Payment Due May 1, 2010
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 (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

THIS FORM APPROVED BY COMMISSIONER OF REVENUE

SECOND PAYMENT NOTICE FISCAL YEAR 2010 TAX: This notice shows the amount of personal property taxes for fiscal year 2010 (July 1, 2009 - June 30, 2010) that you must pay by May 1, 2010.

PAYMENT DUE DATES/INTEREST CHARGES: The total amount of taxes you owe for fiscal year 2010 is payable in two payments. Your first payment was due on November 1, 2009, 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, 2010. 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, 2009, or the date tax bills were mailed, whichever was later, and on overdue second payments from April 1, 2010, 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 2010 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 2010 REAL ESTATE TAX

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

As required by law, demand is made upon you for payment of your fiscal year 2010 Real Estate Taxes as follows:

Property Identification (M-B-L/Other)	Property Location (Address)	Page & Line	Bill No.

REAL ESTATE VALUES	
Description	
Class	Valuation
Total Valuation	
Residential/Commercial Exemption	
Total Taxable Valuation	

SPECIAL ASSESSMENTS		
Type	Amount	Comm. Int.
TOTAL SP. ASSESSMENTS		

Real Estate Tax	
Total Tax & Sp. Assessments Due	
Abatement/Exemption	
Payments Made	
1st Payment Overdue	
2nd Payment Overdue	
Interest	
Demand	$(insert locally set amount)
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 (at $____ per day) will accrue on overdue payments until payment is made.

SEE REVERSE SIDE FOR
IMPORTANT INFORMATION

THIS FORM APPROVED BY COMMISSIONER OF REVENUE

DEMAND FOR PAYMENT OF FISCAL YEAR 2010 TAX

This notice shows the amount of your fiscal year 2010 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 2010 PERSONAL PROPERTY TAX

TAX RATE PER $1000

As required by law, demand is made upon you for payment of your fiscal year 2010 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	
			1st Payment Overdue
			2nd Payment Overdue
			Interest
			Demand $(insert locally set amount)
TOTAL VALUATION			AMOUNT NOW DUE

Assessed Owner(s)

Make Checks Payable to:
The (City/Town) of (   )

Address

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

THIS FORM APPROVED BY COMMISSIONER OF REVENUE

<u>DEMAND FOR PAYMENT OF FISCAL YEAR 2010 TAX</u>

This notice shows the amount of your fiscal year 2010 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.