

**TOWN COLLECTOR'S REPORT  
JULY 1, 2009 TO JUNE 30, 2010**

**REAL ESTATE & PERSONAL PROPERTY**

Real estate and personal property bills for the Town of Ludlow continue to be due on the quarterly basis: August 1<sup>st</sup>, November 1<sup>st</sup>, February 1<sup>st</sup> and May 1<sup>st</sup>. The 2010F tax rate was set by the Board of Assessors in December of 2009. The Board of Selectmen voted to adopt a single tax rate of \$14.82 per thousand for both residential and commercial properties. The amount of \$25,689,669.81 was committed to us for collection. Over 8500 real estate bills were printed, processed and mailed by December 31<sup>st</sup>, 2009. By the end of the fiscal year, we had collected or abated approx. \$25,300,116.30 or 98% of the amount committed. Additionally we received \$367,052.38 in payments for 2009F real estate, \$54,637.92 for 2008f and \$7.98 for 2007F leaving a balance of \$73,144.20, \$79.92, and \$0.00 respectively.

We received commitments for 2008f supplemental taxes in the amount of \$37,249.49. By the end of the fiscal year, we had collected or abated \$37,075.63 or 99% leaving a balance of \$173.86. Additionally we received commitments for 2009f supplemental taxes in the amount of \$46,586.95. By June 30th, 2010 we had collected 100% of that amount leaving a zero balance for that account

Approximately 800 personal property bills totaling \$1,015,518.92 was committed to us for collection. By the end of the fiscal year, we collected or abated \$1,000,441.74 or 98% of the amount committed to us leaving a balance of \$15,077.18. Additionally, we collected \$7,458.11 for prior years dating back to 2006F.

To accommodate our residents, real estate and personal property taxes for the Town of Ludlow may now be paid online. We realize the importance of keeping with the times and offering this new online payment option. This new payment method serves to accommodate those Ludlow residents who want the convenience of paying their taxes online, anytime day or night. We are fortunate to have found a banking partner, who has years of financial experience and who adheres to strict security methods to protect our residents' personal information. UniBank uses state-of-the industry encryption methods which safely handle these transactions so that town employees never gain access to bank account information. The process for residents to pay online is simple: with your bill and checkbook in hand,

- 1) Go to: [www.ludlow.ma.us](http://www.ludlow.ma.us)
- 2) Click on: **Taxes & Sewer**
- 3) Complete each screen to process payment

**Online payments will not be accepted after their due date.** If using a credit card (master card or discover) a fee will be assessed by the credit card service provider.

**MOTOR VEHICLE EXCISE**

Over 23,000 vehicle excise bills totaling \$2,077,117.72 million dollars were printed processed and mailed from the Collector's Office throughout the year. Payments of auto excise are due 30 days from the date the tax notice is mailed. 90% of the committed bills are paid by their due date. Automobile owners are advised not to ignore their bills for a \$5.00 tax bill can jump to \$70.00, loss of license and registration within two months if late notices go unanswered. According to Chapter 60A of the Massachusetts General Laws, "failure to receive a notice shall not affect the validity of the excise". Thus, a person who does not receive a bill is still liable for the tax plus interest and charges accrued. Therefore, it is important to keep the Registry and Post Office informed of your current name and address so that your tax bills can be delivered promptly. The Registry will be notified of any excise bill that remains outstanding. The Registrar then marks the individual's registration preventing the renewal of his (hers) motor vehicle registration and the owner's driver's license until such time as the Registrar is notified that full and final payment has been made to the Town of Ludlow. During fiscal year 2010 over 500 licenses and registrations were marked for non-payment of their excise tax. This continues to be a successful collection tool as monies were collected for delinquent accounts dating back to 1987.

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As with real estate and personal property bills, to accommodate our residents, timely motor vehicle excise payments are now being accepted online. **Late payments will not be accepted online.**

**SEWER USAGE FEES**

The Board of Public Works, in March of 2010 set the rate of \$2.50 per 100 cubic feet of water used. Approximately 4,500 sewer usage bills totaling \$1,431,272.93 were printed, processed and mailed from the Collector's Office on March 5th of 2010. By the end of the June 30, 2010, we had collected or abated \$1,298,478.09 or 90% of the amount committed to us for collection leaving a balance of \$132,794.84. Any amounts outstanding for previous years were certified to the Board of Assessors in November of 2009 and added to the owner's 2010F real estate bills. All sewer usage accounts for 2008F and prior years have now been collected in full as reflected by the -0- balance for those accounts. Sewer bills are due 60 days from the mailing date. Sewer payments received after their due date are assessed a \$10.00 Demand plus a 10% penalty in accordance with Town By-Laws.

**DEPARTMENTAL ACCOUNTS**

Each year the Collector is responsible for the collection of over 1.5 million dollars in "In Lieu of Taxes" and the following departmental accounts:

AMBULANCE  
CEMETERY  
TRAILER PARKS  
BOARD OF HEALTH - NURSING  
BOARD OF SELECTMEN  
ROLL BACK TAXES  
HIGHWAY DEPARTMENT

During the past fiscal year \$3,227,709.35 was committed to us for collection by the above departments. By June 30<sup>th</sup>, 2010 we collected or abated \$2,915,493.78 or 90% of the amount committed. Of the above accounts, ambulance bills continue to be the most sensitive and most difficult to collect. The ambulance records have been computerized by the Collector's Office under a "General Billing Program". The computerization of these records has allowed us to abandon the time consuming practice of manual posting and record keeping. As a result, this has improved efficiency and productivity in the Collector's Office.

**MUNICIPAL LIEN CERTIFICATES**

Upon written request from attorneys, banks, mortgage companies and real estate agencies, the Collector shall furnish a certificate of all outstanding taxes and other assessments and charges which constitute a lien on a parcel of land. The Collector consults with the Board of Assessors, DPW and other departments to secure required information. In accordance with Mass General laws, a \$25.00 fee is charged for each certificate prepared. Once again many hours were spent researching and preparing these certificates. During fiscal year 2010, we received over 600 written requests bringing in approximately \$16,000 of additional revenue. We ask attorneys and other agencies requesting such information to cooperate and mail their application to us as early as possible so that we can complete and return them in a timely manner.

Office hours continue to be 8:30 to 4:30, Monday through Friday. Additionally, to accommodate those Ludlow residents who want the convenience of paying their taxes online, day or night, we are offering a new online payment option. **Late payments will not be accepted online.** Once again, I am grateful to Mrs. Alice Bolow, Janice Ouimette, Victorina Robbins and Carmen Desrochers for their assistance. Additionally, I'd like to express my gratitude to all department heads, town employees and residents for their support and cooperation. For more up to date information, please visit the Town of Ludlow website at [www.ludlow.ma.us](http://www.ludlow.ma.us).

Respectfully submitted  
Fred Pereira, Town Collector

**Town Collector's Report - July 1, 2009 to June 30th, 2010**

<u>ACCOUNT</u>	<u>COMMITTED</u>	<u>OUTSTANDING</u>	<u>REFUNDS</u>	<u>PAYMENTS</u>	<u>ABATEMENTS</u>	<u>TAX TITLES</u>	<u>BALANCE</u>
2006 real estate		7.05		7.05			0.00
2007 real estate		7.98		7.98			0.00
2008 real estate		88,637.53		54,637.92		33,919.69	79.92
2009 real estate		483,854.53	2,280.45	367,052.38	1,641.80	44,296.60	73,144.20
2010 real estate	25,689,669.81		82,844.61	25,145,819.61	199,263.70	37,877.60	389,553.51
2008 supplemental tax	37,249.49	3,755.89		39,221.79	1,609.73		173.86
2009 supplemental tax	46,586.95		766.39	45,980.05	1,373.29		0.00
2006 pers property		4,560.99		28.20			4,532.79
2007 pers property		4,827.86					4,827.86
2008 pers property		8,088.16		123.54			7,964.62
2009 pers property		17,607.77		7,306.37			10,301.40
2010 pers property	1,015,518.92		5,403.07	996,873.96	8,970.85		15,077.18
1987 motor v excise				31.25*			0.00
1988 motor v excise				20.00*			0.00
1989 motor v excise				20.00*			0.00
1990 motor v excise				74.17*			0.00
1991 motor v excise				93.75*			0.00
1992 motor v excise				30.83*			0.00
1993 motor v excise				20.00*			0.00
1994 motor v excise				5.00*			0.00
1995 motor v excise				16.25*			0.00
1996 motor v excise				16.25*			0.00
2000 motor v excise				123.54*			0.00

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2002 motor v excise				230.00*			0.00
2003 motor v excise				299.27*			0.00
2004 motor v excise				455.21*			0.00
2005 motor v excise				1,606.58*			0.00
2006 motor v excise	55.94	12,794.45	323.75	1,302.72			11871.42
2007 motor v excise	123.75	18,880.05	1,966.03	5,223.78	1,961.76		13,784.29
2008 motor v excise	4,371.06	40,365.90	1,259.79	27,006.78	836.90		18,153.07
2009 motor v excise	278,102.84	97,825.28	16,217.69	334,602.51	17,690.62		39,852.68
2010 motor v excise	1,794,464.13		11,177.64	1,568,771.10	26,362.58		210,508.09
2004 boat excise		20.00					20.00
2005 boat excise		230.00					230.00
2006 boat excise		140.00					140.00
2007 boat excise	80.00	110.00	53.00	86.33	46.67		110.00
2008 boat excise		153.00	53.00		53.00		153.00
2009 boat excise		1,934.79	71.75	1,801.37	150.17		55.00
2010 boat excise	4,144.00		83.18	3,919.82	166.36		141.00
2009 ambulance liens		852.03		756.84			95.19
2010 ambulance liens	4,199.20			3,425.18			774.02
2010 cemetery lien	450.00			450.00			0.00
2010 health lien	30.00			30.00			0.00

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2008 sewer usage		65,773.58		12,398.08			0.00
liened to 2010 real estate					53,375.50		
2009 sewer usage	1,431,272.93		2,146.05	1,294,644.14	5,980.00		132,794.84
2008 sewer usage lien		740.72		565.00		175.72	0.00
2009 sewer usage lien		20,152.65		14,391.91		436.25	5,324.49
2010 sewer usage lien	58,907.61			50,683.21		806.00	7,418.40
2008 appp sewer		64.14				64.14	0.00
2008 com int sewer		6.73				6.73	0.00
2009 app st		59.42					59.42
2009 com int st		5.94					5.94
2010 app st	258.84			199.42			59.42
2010 com int st	49.31			46.34			2.97

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<b>DEPARTMENTAL ACCOUNTS</b>								
<u>ACCOUNT</u>	<u>COMMITTED</u>	<u>OUTSTANDING</u>	<u>REFUNDS</u>	<u>PAYMENTS</u>	<u>ABATEMENTS</u>	<u>TAX TITLES</u>	<u>BALANCE</u>	
Ambulance	1,203,078.75	229,140.38	3,246.56	923,244.30	227,456.62		280,565.57	
LIENED TO 2010 RE					4,199.20			
Cemetery	351,650.00	7,150.00	25.00	331,225.00	2,500.00		24,650.00	
Liened to 2010 re					450.00			
Board of Health	19,123.00	1,926.00	10.00	19,268.00	25.00		1,766.00	
Trailer Parks	18,348.00	5,028.00		18,492.00			4,884.00	
Board of Selectmen	37,370.00	4,000.00		41,270.00			100.00	
In Lieu of Taxes	1,598,139.60			1,598,139.60			0.00	
Highway Department		250.00					250.00	
Roll Back Taxes	1,161.43			1,161.43			0.00	
		**INDICATES MONEY COLLECTED AFTER ABATED AS UNCOLLECTABLE						
		Respectfully Submitted						
		Fred Pereira						
		Town Collector						