

REAL ESTATE & PERSONAL PROPERTY

Real estate and personal property bills for the Town of Ludlow continue to be due on the quarterly basis: August 1st, November 1st, February 1st and May 1st. The 2014F tax rate was set by the Board of Assessors in December of 2013. The Board of Selectmen voted to adopt a single tax rate of \$17.22 per thousand for both residential and commercial properties. The amount of \$28,915,727.18 was committed to us for collection. Over 8500 real estate bills were printed, processed and mailed by December 31st, 2013. By the end of the fiscal year, we had collected or abated approximately \$28,482,020.55 or 98% of the amount committed. Additionally, we received \$253,993.38 in payments for 2013F real estate and \$55,766.36 for 2012F leaving a balance of \$114,229.98 and \$0.00 respectively.

Approximately 800 personal property bills totaling \$2,831,647.37 was committed to us for collection. By the end of the fiscal year, we collected or abated \$2,819,329.71 or 99% of the amount committed to us leaving a balance of \$12,314.66. Additionally, we collected \$8,923.83 for prior years dating back to 2010F.

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 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, visa or discover), a fee will be assessed by the credit card service provider.

MOTOR VEHICLE EXCISE

Over 23,000 vehicle excise bills totaling \$2,529,267.90 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/her 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 2014, 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 1978.

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 November of 2013, set the rate of \$2.90 (same as the previous year) per 100 cubic feet of water used. Approximately 4,500 sewer usage bills totaling \$1,554,872.68 were printed, processed and mailed from the Collector's Office on December 16, 2013. By the end of June 30, 2014, we had collected or abated \$1,457,197.21 or 93% of the amount committed to us for collection leaving a balance of \$97,675.47. Any amounts outstanding for previous years were certified to the Board of Assessors in November of 2013 and added to the owner's 2014F real estate bills. All sewer usage accounts for 2012F and prior years have now been collected in full as reflected by the 0.00 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 3.5 million dollars "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, \$3,719,030.90 was committed to us for collection by the above departments. By June 30, 2014, we collected or abated

\$3,719,030.90 or 85% 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 2014, we received over 600 written requests bringing in approximately \$15,000 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. Many towns now charge a \$50.00 fee for Municipal Lien Certificates and the Town of Ludlow will look to update this fee at a future Town Meeting.

Office hours continue to be 8:30 am to 4:30 pm, Monday through Friday. Additionally, to accommodate those Ludlow residents who want the convenience of paying their taxes online, day or night, we continue to offer an online payment option. **Late payments will not be accepted online.**

Once again, I am grateful to Mrs. Alice Bolow, Janice Ouimette, 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.

Respectfully submitted
Fred Pereira, Town Collector

Town Collector's Report - July 1, 2013 to June 30th, 2014

DEPARTMENTAL ACCOUNTS								
<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	2,087,507.00	422,204.20	6,264.33	1,113,287.76	829,773.55		564,487.17	
LIENED TO 2014 RE					8,427.05			
Cemetery	112,725.00	11,700.00		110,750.00			13,675.00	
Board of Health	21,640.00	1,920.00	10.00	21,245.00			2,325.00	
Trailer Parks	19,728.00	7,128.00		19,776.00			7,080.00	
Board of Selectmen	37,650.00			37,630.00	20.00		0.00	
In Lieu of Taxes	1,427,788.99			1,427,788.99			0.00	
Highway Department		250.00					250.00	
Roll Back Taxes	11,991.91		150.00	8,765.31			3,376.60	
		**INDICATES MONEY COLLECTED AFTER ABATED AS UNCOLLECTABLE						
		Respectfully Submitted						
		Fred Pereira						
		Town Collector						