

TOWN COLLECTOR

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 2015F tax rate was set by the Board of Assessors in December of 2014. The Board of Selectmen voted to adopt a single tax rate of \$17.29 per thousand for both residential and commercial properties. The amount of \$30,033,494.44 was committed to us for collection. Over 8,500 real estate bills were printed, processed and mailed by December 31, 2014. By the end of the fiscal year, we had collected or abated approximately \$29,521,248.43 or 98% of the amount committed. Additionally we received \$251,141.69 in payments for 2014F real estate and \$73,050.74 for 2013F leaving a balance of \$125,418.56 and \$2,139.88 respectively.

Approximately 800 personal property bills totaling \$3,225,673.97 was committed to us for collection. By the end of the fiscal year, we collected or abated \$3,212,845.19 or 99% of the amount committed to us leaving a balance of \$12,828.78. Additionally, we collected \$8,687.25 for prior years dating back to 2010F.

To accommodate our residents, real estate and personal property taxes for the Town of Ludlow may be paid online. We realize the importance of keeping with the times and offering this online payment option. This 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 (MasterCard, Visa or Discover) a fee will be assessed by the credit card service provider.

MOTOR VEHICLE EXCISE

Over 23,000 vehicle excise bills totaling \$2,472,262.80 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 or 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 2015, 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 1988.

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 2014, 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 \$1,486,619.77 were printed, processed, and mailed from the Collector's Office on December 12, 2014. By the end of June 30, 2015, we had collected or abated \$1,389,758.72 or 93% of the amount committed to us for collection leaving a balance of \$96,861.05. Any amounts outstanding for previous years were certified to the Board of Assessors in November of 2014 and added to the owner's 2015F real estate bills. All sewer usage accounts for 2013F 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. Sewer Usage bills may be paid online similar to real estate, personal property, and motor vehicle excise bills.

DEPARTMENTAL ACCOUNTS

Each year the Collector is responsible for the collection of over 3.5 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

During the past fiscal year, \$3,841,503.85 was committed to us for collection by the above departments. By June 30, 2015, we collected or abated \$3,333,621.92 or 86% of the amount committed. Of the above accounts, ambulance bills continue to be the most sensitive and most difficult to collect. Effective July 1, 2015 the Ambulance Billing has been outsourced to "Comstar". Comstar will work with the Fire Department, Town Treasurer and Town Collector during this transition period.

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 2015, we received over 500 written requests bringing in over \$13,000 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. Janice Ouimette, Sarah Bissonnette 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, 2014 to June 30th, 2015

| ACCOUNT | COMMITTED | OUTSTANDING | REFUNDS | PAYMENTS | ABATEMENTS | TAX TITLES | BALANCE |
|------------------------|------------------|--------------------|----------------|-----------------|-------------------|-------------------|----------------|
| 2013 real estate | | 114,229.98 | 564.89 | 73,050.74 | 564.89 | 39,039.36 | 2,139.88 |
| 2014 real estate | | 433,706.63 | | 251,141.69 | | 57,146.38 | 125,418.56 |
| 2015 real estate | 30,033,494.44 | | 120,914.97 | 29,298,744.79 | 254,426.57 | 88,992.04 | 512,246.01 |
| 2014 supplemental tax | 186,571.60 | | | 186,571.60 | | | 0 |
| 2010 personal property | | 7,850.39 | | 1.38 | 7,849.01 | | 0.00 |
| 2011 personal property | | 13,014.31 | | 350.25 | | | 12,664.06 |
| 2012 personal property | | 18,527.19 | 84.90 | 215.81 | 335.69 | | 18,060.59 |
| 2013 personal porperty | | 19,778.24 | 85.85 | 3,071.94 | 320.74 | | 16,471.41 |
| 2014 personal property | | 12,314.66 | 86.10 | 5,047.87 | 320.12 | | 7,032.77 |
| 2015 personal property | 3,225,673.97 | | 4,306.79 | 3,216,375.74 | 776.24 | | 12,828.78 |
| 1988 motor v excise | | | | 56.25* | | | 0.00 |
| 1989 motor v excise | | | | 20.63* | | | 0.00 |
| 1990 motor v excise | | | | 19.58* | | | 0.00 |
| 1991 motor v excise | | | | 13.75* | | | 0.00 |
| 1998 motor v excise | | | | 56.25* | | | 0.00 |
| 1999 motor v excise | | | | | | | 0.00 |
| 2001 motor v excise | 190.10 | | | 190.10 | | | 0.00 |
| 2001 motor v excise | | | | 9.69* | | | 0.00 |
| 2004 motor v excise | | | | 257.81* | | | 0.00 |
| 2005 motor v excise | | | | 226.25* | | | 0.00 |
| 2006 motor v excise | | | | 26.04* | | | 0.00 |
| 2007 motor v excise | | | | 33.75* | | | 0.00 |
| 2008 motor v excise | | | | 376.21* | | | 0.00 |
| 2009 motor v excise | | | 102.50 | 641.68* | 102.50 | | 0.00 |
| 2010 motor v excise | | 11,715.94 | | 153.75 | 11,562.19 | | 0.00 |
| 2010 motor v excise | | | | 432.19* | | | |
| 2011 motor v excise | | 9,096.62 | | 1,683.16 | | | 7,413.46 |
| 2012 motor v excise | | 17,943.99 | 43.02 | 6,077.23 | 88.02 | | 11,821.76 |

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|-----------------------|------------------|--------------------|----------------|-----------------|-------------------|-------------------|----------------|
| 2013 motor v excise | 275.83 | 39,724.54 | 701.65 | 22,596.44 | 1,809.27 | | 16,296.31 |
| 2014 motor v excise | 232,195.10 | 124,552.61 | 16,919.77 | 311,173.73 | 17,895.17 | | 44,598.58 |
| 2015 motor v excise | 2,239,791.87 | | 11,862.15 | 2,060,546.07 | 40,642.01 | | 150,465.94 |
| 2004 boat excise | | 20.00 | | | 20.00 | | 0.00 |
| 2005 boat excise | | 230.00 | | | 230.00 | | 0.00 |
| 2006 boat excise | | 140.00 | | | 140.00 | | 0.00 |
| 2007 boat excise | | 110.00 | | | 110.00 | | 0.00 |
| 2008 boat excise | | 103.00 | | | 103.00 | | 0.00 |
| 2009 boat excise | | 40.00 | | | 40.00 | | 0.00 |
| 2010 boat excise | | 0.00 | | | | | 0.00 |
| 2011 boat excise | | 53.00 | | 53.00 | | | 0.00 |
| 2012 boat excise | | 30.00 | | | | | 30.00 |
| 2013 boat excise | | 10.00 | | | | | 10.00 |
| 2014 boat excise | | 196.00 | | 93.00 | | | 103.00 |
| 2015 boat excise | 3,749.00 | | 35.00 | 3,536.00 | 110.00 | | 138.00 |
| 2014 ambulance liens | | 1,699.26 | | 1,353.64 | | 345.62 | 0.00 |
| 2015 ambulance liens | 6,266.79 | | | 3,680.30 | | 1,264.09 | 1,322.40 |
| 2013 sewer usage | | 97,675.47 | | 15,900.99 | | | 0.00 |
| CERT TO ASSESSORS | | | | | 81,774.48* | | |
| 2014 sewer usage | 1,486,619.77 | | 939.20 | 1,380,066.26 | 10,631.66 | | 96,861.05 |
| 2013 sewer usage lien | | 3,509.25 | | 932.77 | | 2,576.48 | 0.00 |
| 2014 sewer usage lien | | 22,412.22 | | 6,236.58 | | 3,972.66 | 12,202.98 |
| 2015 sewer usage lien | 92,164.71 | | | 72,675.83 | | 4,963.89 | 14,524.99 |
| 2014 app street | | 121.46 | | 121.46 | | | 0.00 |
| 2014 com int street | | 24.22 | | 24.22 | | | 0.00 |

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|------------------------------|--------------|---|-----------|--------------|--------------|------------|------------|--|
| DEPARTMENTAL ACCOUNTS | | | | | | | | |
| Ambulance | 2,202,809.50 | 564,487.17 | 3,670.38 | 1,166,226.69 | 1,111,711.64 | | 486,761.93 | |
| LIENED TO 2015 RE | | | | | 6,266.79* | | | |
| Cemetery | 102,400.00 | 13,675.00 | 150.00 | 101,750.00 | 3,150.00 | | 11,325.00 | |
| Board of Health | 19,230.00 | 2,325.00 | 20.00 | 19,650.00 | | | 1,925.00 | |
| Trailer Parks | 19,728.00 | 7,080.00 | 19,188.00 | | | | 7,620.00 | |
| Board of Selectmen | 36,680.00 | 0.00 | | 36,600.00 | 80.00 | | 0.00 | |
| In Lieu of Taxes | 1,446,287.60 | 0.00 | | 1,446,287.60 | | | 0 | |
| Highway Department | | 250.00 | | | | | 250.00 | |
| Roll Back Taxes | | 3,376.60 | | 3,376.60 | | | 0.00 | |
| Street Betterment | 14,368.75 | | | 14,368.75 | | | 0.00 | |
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| | | **INDICATES MONEY COLLECTED AFTER ABATED AS UNCOLLECTABLE | | | | | | |