

# TOWN COLLECTOR

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## Real Estate and 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 2016F tax rate was set by the Board of Assessors in December of 2015. The Board of Selectmen voted to adopt a single tax rate of \$18.13 per thousand for both residential and commercial properties. The amount of \$32,029,269.66 was committed to us for collection. Over 8,500 real estate bills were printed, processed and mailed by December 31, 2015. By the end of the fiscal year, we had collected or abated approximately \$31,600,948.27 or 98% of the amount committed. Additionally we received \$360,305.03 in payments for 2015F real estate and \$96,879.82 for 2014F and \$2,139.88 for 2013F leaving balances of \$114,666.25, \$3,967.86 and \$0.00 respectively.

Approximately 800 personal property bills totaling \$3,428,008.14 was committed to us for collection. By the end of the fiscal year, we collected or abated \$3,410,274.17 or 99% of the amount committed to us leaving a balance of \$17,733.97. Additionally, we collected \$7,249.06 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](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 (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 \$2,613,143.15 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 2016 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 1994.

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 2015, 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 \$1,594,478.58 were printed, processed and mailed from the Collector's Office on December 7, 2015. By the end of June 30, 2016, we had collected or abated \$1,503,833.92 or 94% of the amount committed to us for collection leaving a balance of \$90,644.66. Any amounts outstanding for previous years were certified to the Board of Assessors in November of 2015 and added to the owner's 2016F real estate bills. All sewer usage accounts for 2014F 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 Bylaws. 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 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

During the past fiscal year, \$1,616,787.82 in additional billings were committed to us for collection by the above departments. By June 30, 2016 we collected or abated 90% 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 Massachusetts 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 2016, 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](http://www.ludlow.ma.us).

Respectfully submitted,  
Fred Pereira, Town Collector

ACCOUNT	COMMITTED	OUTSTANDING	REFUNDS	PAYMENTS	ABATEMENTS	TAX TITLES	BALANCE
2013 real estate		2,139.88		2,139.88			0.00
2014 real estate		125,418.56	2,075.05	96,879.82	2,075.05	24,570.88	3,967.86
2015 real estate		512,246.01	2,481.91	360,305.03	897.35	38,859.29	114,666.25
2016 real estate	#####		80,472.71	#####	227,840.51	89,648.62	428,321.39
2010 personal property		0.00		36.45**			0.00
2011 personal property		12,664.06					12,664.06
2012 personal property		18,060.59		225.32			17,835.27
2013 personal property		16,471.41		62.97	209.47		16,198.97
2014 personal property		7,032.77	4,200.00	691.80	4,398.03		6,142.94
2015 personal property		12,828.78	5,000.00	6,268.97	5,000.00		6,559.81
2016 personal property	3,428,008.14		12,227.73	3,420,505.61	1,996.29		17,733.97
1994 motor v excise				14.17*			0.00
1995 motor v excise				75.00*			0.00
1996 motor v excise				17.50*			0.00
1999 motor v excise				16.88*			0.00
2000 motor v excise				44.17*			0.00
2001 motor v excise				32.50*			0.00
2004 motor v excise				105.93*			0.00
2006 motor v excise				106.56*			0.00
2007 motor v excise				276.55*			0.00
2008 motor v excise				141.98*			0.00
2009 motor v excise				142.28*			0.00
2010 motor v excise				350.42*			0.00
2011 motor v excise		7,413.46		200.42	7,213.04		0.00
2011 motor v excise				639.18*			0.00

ACCOUNT	COMMITTED	OUTSTANDING	REFUNDS	PAYMENTS	ABATEMENTS	TAX TITLES	BALANCE
2012 motor v excise		11,821.76	125.24	2,574.74			9,372.26
2013 motor v excise		16,296.31	109.59	5,072.74	238.96		11,094.20
2014 motor v excise		44,598.58	288.83	23,655.35	716.66		20,515.40
2015 motor v excise	246,863.56	150,465.94	16,793.62	350,414.75	20,208.74		43,499.63
2016 motor v excise	2,366,279.59		16,864.66	2,078,409.53	39,645.93		265,088.79
2012 boat excise		30.00					30.00
2013 boat excise		10.00					10.00
2014 boat excise	15.00	103.00		65.00			53.00
2015 boat excise		138.00		70.00			68.00
2016 boat excise	3,345.00			3,231.25	55.75		58.00
2015 ambulance liens		1,322.40		179.40		1,143.00	0.00
2016 ambulance liens	521.57			468.73		52.84	0.00
2014 sewer usage		96,861.05	290.00	33,605.41			0.00
CERT TO ASSESSORS					63,545.64*		
2015 sewer usage	1,594,478.58		8,264.32	1,429,009.33	83,088.91		90,644.66
2014 sewer usage lien		12,202.98		11,187.27		1,015.71	0.00
2015 sewer usage lien		14,524.99		6,651.77		741.37	7,131.85
2016 sewer usage lien	71,793.24			52,891.95		5,444.41	13,456.88

ACCOUNT	COMMITTED	OUTSTANDING	REFUNDS	PAYMENTS	ABATEMENTS	TAX TITLES	BALANCE
<b>DEPARTMENTAL ACCOUNTS</b>							
Ambulance		486,761.93	7,706.80	173,167.37	193,748.64		127,031.15
LIENED TO 2016 RE					521.57*		
Cemetery	102,470.00	11,325.00	1,000.00	99,970.00			14,825.00
Board of Health	15,295.00	1,925.00		15,375.00	60.00		1,785.00
Trailer Parks	19,728.00	7,620.00		22,968.00			4,380.00
Board of Selectmen	35,310.00			32,810.00			2,500.00
In Lieu of Taxes	1,443,904.47			1,443,904.47			0.00
Highway Department		250.00					250.00
Roll Back Taxes	80.35			80.35			0.00
Street Betterment		0.00					0.00
**INDICATES MONEY COLLECTED AFTER ABATED AS UNCOLLECTABLE							