

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 2020F tax rate was set by the Board of Assessors in December of 2019. The Board of Selectmen voted to adopt a single tax rate of \$20.62 per thousand for both residential and commercial properties. The amount of \$39,864,098.60 was committed to us for collection. Over 9400 real estate bills were printed, processed and mailed by December 31st, 2019. By the end of the fiscal year, we had collected or abated approx. \$39,272,571.72 or 98% of the amount committed to us leaving a balance \$591,526.88. Additionally, we received \$340,260.71 in payments for 2019F, \$24,530.75 for 2018F and \$3,930.59 for 2017F leaving balances of \$111,405.94 and \$0.00 respectively.

Approximately 800 personal property bills totaling \$4,385,132.49 was committed to us for collection. By the end of the fiscal year, we collected or abated \$4,373,178.51 or 99% of the amount committed to us leaving a balance of \$11,953.98. Additionally, we collected \$4,635.05 for prior years dating back to 2015F.

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

If paying from a checking account a nominal fee of 25 cents will be charged. If using a credit card (master card, visa or discover) a fee will be assessed by the credit card service provider.

Additionally, we have added a silver NIGHT/WEEKEND DROP-OFF BOX in the back of the Town Hall available 24 hours a day where payments can be dropped off.

Motor Vehicle Excise

Over 24,000 vehicle excise bills totaling \$2,817,675.91 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 2020 over 500 licenses and registrations were marked for NON-RENEWAL 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 1993.

Sewer Usage Fees

The Board of Public Works, in December of 2019 set the rate of \$3.80 per 100 cubic feet of water used. Approximately 4,300 sewer usage bills totaling \$1,894,629.92 were printed, processed and mailed from the Collector's Office on December 31, 2019. By the end of June 30, 2020, we had collected or abated \$1,746,394.03 or 92% of the amount committed to us for collection leaving a balance of \$148,235.89. Any amounts outstanding for previous years were certified to the Board of Assessors in November of 2019 and added to the owner's 2020F real estate bills. All sewer usage accounts for 2018F 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 1.5 million dollars in "In Lieu of Taxes" and the following departmental accounts:

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

During the past fiscal year \$1,639,756.93 in additional billings were committed to us for collection by the above departments. By June 30th, 2019 we collected or abated \$1,565,230.31

or 99% of the amount committed. Effective July 1st, 2015 the Ambulance Billing has been outsourced to "COMSTAR". The Collector's Office is no longer responsible for the collection of these accounts.

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 2020, we received over 600 written requests bringing in over \$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.

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 continue to offer an online payment option. Once again, I am grateful to Mrs. Janice Ouimette, Lori Leduc 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, 2019 to June 30, 2020

<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>
2017 real estate		3,930.59		3,930.59			0.00
2018 real estate		45,596.68		24,530.75		21,065.93	0.00
2019 real estate		472,670.18	16,083.37	340,260.71		37,087.20	111,405.94
2020 real estate	39,864,098.60		116,300.27	38,936,023.02	330,174.38	122,674.59	591,526.88
2013 personal porperty		7,476.40			7,476.40		0.00
2014 personal property		5,851.61			5,851.61		0.00
2015 personal property		6,132.16		17.29	6,114.87		0.00
2016 personal property		5,151.65	640.00		5,791.65		0.00
2017 personal property		3,923.21		40.21			3,883.00
2018 personal property		5,741.19		1,141.18			4,600.01
2019 personal property		50,523.15	508.28	3,453.66	44,080.08		3,497.69
2020 personal property	4,385,132.49		3,847.97	4,372,697.31	4,329.17		11,953.98
1993 motor v excise				38.75*			0.00
1994 motor v excise				16.25*			0.00
2003 motor v excise				41.25*			0.00
2004 motor v excise				21.46*			
2008 motor v excise				45.00*			0.00
2009 motor v excise				37.50*			0.00
2010 motor v excise				495.00*			0.00
2011 motor v excise				358.12*			0.00
2012 motor v excise				225.00*			0.00
2013 motor v excise			12.50	257.18*	12.50		0.00
2014 motor v excise				423.84*			0.00
2015 motor v excise		7,865.34		380.42	7,484.92		0.00
2016 motor v excise		13,142.23		2,640.53			10,501.70

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2017 motor v excise	123.75	20,852.71	26.04	6,087.08	26.04		14,889.38
2018 motor v excise	52.50	50,073.12	1,696.86	27,715.29	2,003.64		22,103.55
2019 motor v excise	270,444.89	150,070.05	23,433.35	367,851.57	22,484.38		53,612.34
2020 motor v excise	2,547,054.77		10,243.91	2,352,341.17	35,511.07		169,446.44
2017 boat excise		33.00					33.00
2018 boat excise		111.00		15.00			96.00
2019 boat excise		63.00	5.00	53.00	5.00		10.00
2020 boat excise	3,709.00			3,418.00	50.00		241.00
2018 sewer usage		129,497.25	559.43	37,883.35			0.00
CERT TO ASSESSORS					92,173.33*		
2019 sewer usage	1,894,629.92		6,009.47	1,736,461.93	15,941.57		148,235.89
2017 sewer usage lien		230.11		230.11			0.00
2018 sewer usage lien		1,610.90		557.90			1,053.00
2019 sewer usage lien		7,816.80		5,327.27		170.27	2,319.26
2020 sewer usage lien	102,457.44			68,333.02		4,574.83	29,549.59

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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		0.00					0.00
Cemetery	82,775.00	25,375.00		88,075.00			20,075.00
Board of Health	13,770.00	2,010.00	220.00	15,635.00	290.00		75.00
Trailer Parks	18,864.00	11,868.00		20,624.84			10,107.16
Board of Selectmen	43,270.00	700.00		42,400.00	1,570.00		0.00
In Lieu of Taxes	1,398,495.47			1,398,495.47			0.00
Highway Department		0.00					0.00
Roll Back Taxes	2,338.10						2,338.10
Street Betterment		0.00					0.00
		**INDICATES MONEY COLLECTED AFTER ABATED AS UNCOLLECTABLE					
		Respectfully Submitted					
		Fred Pereira					
		Town Collector					