

# **TOWN COLLECTOR**

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## **Real Estate & Personal Property**

Real estate and personal property bills for the Town of Ludlow continue to be due on a quarterly basis: August 1<sup>st</sup>, November 1<sup>st</sup>, February 1<sup>st</sup> and May 1<sup>st</sup>. The 2021F tax rate was set by the Board of Assessors in December of 2020. The Board of Selectmen voted to adopt a single tax rate of \$21.08 per thousand for both residential and commercial properties. The amount of \$41,783,089.69 was committed to us for collection. Over 9400 real estate bills were printed, processed and mailed by December 31, 2020. By the end of the fiscal year, we had collected or abated approximately \$41,309,878.20 or 99% of the amount committed leaving a balance of \$473,211.49. Additionally, we received \$420,717.74 in payments for 2020F real estate; \$68,689.08 for 2019F leaving balances of \$106,237.20, and \$850.56 respectively.

Approximately 800 personal property bills totaling \$4,577,603.30 were committed to us for collection. By the end of the fiscal year, we collected or abated \$4,567,226.46 or 99% of the amount committed to us leaving a balance of \$10,376.84. Additionally, we collected \$6,695.38 for prior years dating back to 2016F.

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

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.

## **Motor Vehicle Excise**

Over 24,000 vehicle excise bills totaling \$2,941,655.81 million dollars were printed, processed and mailed from the Collector's Office throughout the fiscal 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. For calendar year 2021, the amount of \$2,669,943.71 was committed to us for collection. By the end of the fiscal year, we had collected or abated \$2,456,578.27 or 92% of the

amount committed leaving a balance of \$213,365.44. 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 2021, 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 calendar year 2000.

As with real estate and personal property bills, to accommodate our residents, timely motor vehicle excise payments are now being accepted online. Additionally, there is a Night/Weekend drop off box in the back of the Town Hall.

## **Sewer Usage Fees**

The Board of Public Works, in March 2021 set the rate of \$3.80 per 100 cubic feet of water used. Approximately 4,300 sewer usage bills totaling \$1,988,776.38 were printed, processed and mailed from the Collector’s Office on March 5<sup>th</sup>, 2021. By the end of June 30, 2021, we had collected or abated \$1,825,590.18 or 92% of the amount committed to us for collection leaving a balance of \$163,186.20. Any amounts outstanding for previous years were certified to the Board of Assessors in November of 2020 and added to the owner’s 2021F real estate bills. All sewer usage accounts for 2019F 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  
ROLL BACK TAXES

BOARD OF HEALTH – NURSING  
BOARD OF SELECTMEN

During the past fiscal year \$1,601,051.62 in additional billings were committed to us for collection by the above departments. By June 30, 2021, we collected or abated \$1,561,967.98 or 98% of

the amount committed. Effective July 1, 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 2021, we received over 500 written requests bringing in over \$14,000 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 to 4:30, Monday through Friday. This year was a very difficult year for town employees and taxpayers alike as the pandemic forced the town hall to close its doors for four months. As a result, payments were accepted at the window in the back of town hall. 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](http://www.ludlow.ma.us).

Respectfully submitted  
Fred Pereira, Town Collector

**Town Collector's Report - July 1, 2020 to June 30, 2021**

<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>
2019 real estate		111,405.94		68,679.08		41,876.30	850.56
2020 real estate		591,526.88	3,980.24	420,717.74		68,552.18	106,237.20
20 21real estate	41,783,089.69		123,052.37	41,229,099.68	65,399.07	138,431.82	473,211.49
2016 personal porperty				26.15*			0.00
2017 personal property		3,883.00			3,883.00		0.00
2018 personal property		4,600.01	122.09	141.10			4,581.00
2019 personal property		3,497.69		471.67			3,026.02
2020 personal property		11,953.98	81.42	6,056.46			5,978.94
2021 personal property	4,577,603.30		9,514.69	4,571,600.37	5,140.78		10,376.84
2000 motor v excise				28.75*			0.00
2003 motor v excise				218.75*			0.00
2004 motor v excise				145.00*			0.00
2005 motor v excise				11.46*			0.00
2006 motor v excise				40.00*			0.00
2007 motor v excise				40.00*			0.00
2012 motor v excise				188.44*			0.00
2013 motor v excise				256.14*			0.00
2014 motor v excise				512.92*			0.00
2015 motor v excise				536.15*			0.00
2016 motor v excise		10,501.70		558.14	9,943.56		0.00
				405.00*			0.00

**Town Collector's Report - July 1, 2020 to June 30, 2021**

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2017 motor v excise		14,889.38		2,758.65	177.19		11,953.54
2018 motor v excise		22,103.55		7,425.69			14,677.86
2019 motor v excise	37.50	53,612.44	2,002.30	34,415.31	703.85		20,533.08
2020 motor v excise	271,674.60	169,446.44	18,422.69	389,792.87	15,140.00		54,610.86
2021 motor v excise	2,669,943.71		18,908.66	2,449,862.99	25,623.94		213,365.44
2017 boat exise		33.00					33.00
2018 boat excise		96.00					96.00
2019 boat excise		10.00					10.00
2020 boat excise		241.00		93.00			148.00
2021 boat excise	3,965.00		53.33	3,747.33	188.00		83.00
2019 sewer usage		148,235.89	3,603.63	55,496.74	1,033.92		0.00
CERT TO ASSESSORS					95,308.86		0.00
2020 sewer usage	1,988,776.38		10,248.22	1,781,471.55	54,366.85		163,186.20
2019 sewer usage lien		2,319.26		1,402.89		916.37	0.00
2020 sewer usage lien		29,549.59		23,669.30		1,096.33	4,783.96
2021 sewer usage lien	106,279.91			73,458.35		9,174.62	23,646.94

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<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>
<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>
Cemetery	83,775.00	20,075.00	500.00	78,025.00	500.00		25,825.00
Board of Health		75.00		50.00	25.00		0.00
Trailer Parks	18,864.00	10,107.16		16,844.00			12,127.16
Board of Selectmen	45,690.00		60.00	45,670.00	80.00		0.00
In Lieu of Taxes	1,440,374.46			1,439,242.98			1,131.48
Highway Department		0.00					0.00
Roll Back Taxes	12,348.16	2,338.10		14,686.26			0.00
		**INDICATES MONEY COLLECTED AFTER ABATED AS UNCOLLECTABLE					
		Respectfully Submitted					
		Fred Pereira					
		Town Collector					