

# **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 2022F tax rate was set by the Board of Assessors in December of 2021. The Board of Selectmen voted to adopt a single tax rate of \$19.99 per thousand for both residential and commercial properties. The amount of \$42,117,605.83 was committed to us for collection. Over 9400 real estate bills were printed, processed and mailed by December 31, 2021. By the end of the fiscal year, we had collected or abated approximately \$41,720,517.73 or 99% of the amount committed leaving a balance of \$397,088.10. Additionally, we received \$350,433.62 in payments for 2021F real estate; \$61,532.72 for 2020F leaving balances of \$53477.17, and \$6132.41 respectively.

Approximately 800 personal property bills totaling \$4,588,806.33 were committed to us for collection. By the end of the fiscal year, we collected or abated \$4,570,512.09 or 99.5% of the amount committed to us leaving a balance of \$18,294.24. Additionally, we collected \$7,715.47 for prior years dating back to 2018F.

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 50 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 \$2,951,761.22 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 2022 the amount of \$2,684,406.08 was committed to us for collection. By the end of the fiscal year, we had collected or abated \$2,500,611.70 or 94% of the

amount committed leaving a balance of \$183,794.38. 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 2022, 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 2007.

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 2022 set the rate of \$4.00 per 100 cubic feet of water used. Approximately 4,300 sewer usage bills totaling \$2,109,701.76 were printed, processed and mailed from the Collector’s Office on March 4th, 2022. By the end of June 30, 2022, we had collected or abated \$1,873,074.39 or 90% of the amount committed to us for collection leaving a balance of \$236,627.37. Any amounts outstanding for previous years were certified to the Board of Assessors in November of 2021 and added to the owner’s 2022F real estate bills. All sewer usage accounts for 20F 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 2 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  
TRASH BILLING

During the past fiscal year \$2,259,502.29 in additional billings were committed to us for collection by the above departments. By June 30, 2022, we collected or abated \$2,074,427.29 or 92% of the amount committed.

## **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 2022, 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. 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.

## **Retirements**

After 39 years in office, I have decided to retire at the end of my term on March 27<sup>th</sup>, 2023. It has been an honor and a privilege to serve the taxpayers of the Town of Ludlow. I want to express my gratitude to all department heads, town employees and residents for their support and cooperation during my 39 years in office. A special thanks to Alice Bolow for the on-the-job training during my first few years in office and for the Polish lessons (dziekuje). Finally, congratulations to my administrative assistant, Janice Ouimette, who retired on December 16<sup>th</sup>, 2022 after twenty-eight years of outstanding work. I thank her for her loyalty and dedication and wish her good luck on her own retirement.

Respectfully submitted,  
Fred Pereira, Town Collector