

FREQUENTLY ASKED QUESTIONS

What are the Assessor's Office responsibilities?

The primary responsibility of the assessor's office is the valuation of all real estate and real property in the City of Gardner. Under Massachusetts General Laws Chapter 59, Section 38, the Board of Assessors must assess all property, real and personal, at full and fair cash value. These values are used as the basis of the local property tax. The office also administers all real estate tax exemptions, real estate tax abatements and excise tax abatements.

Why does my newly released assessed value not reflect the value of my house today?

On a yearly basis, all communities in the Commonwealth of Massachusetts must adjust and respond to the sales data from the previous year. The Department of Revenue requires that a full year of sales data be analyzed. With valuation approval required by December of each year, sales from the previous year are required. Therefore, an assessed value is a historical value and not a current market value.

What if I disagree with the assessed valuation of my home?

Every taxpayer has the right to file an application for abatement on the value of their house. An application for abatement is a request for the office to review the value of a property. The taxpayer must file this application between the date when the bills are first mailed, sometime in late December, and the date of first actual tax bill, February 1st. The Assessors Office will fully inspect your property and then review the value which was committed. If the property is determined to be over valued, a refund will be issued to the taxpayer. The office has up to 90 days to act on your application.

If I do not agree with my assessed value and have filed for abatement, do I have to pay my tax bill?

Yes, in order to successfully appeal your assessed valuation, you must pay all your bills on time without accruing interest. An abatement application can be denied if any interest has been accrued on a tax bill.

What is Proposition 2 ½?

Proposition 2 ½ is a law that was passed in 1981 that limits the amount that any town within Massachusetts can raise the local tax levy. Proposition 2 ½ limits the year to year increase of the previous years levy to 2 ½ percent.

Why did my tax bill increase by more than 2 ½ percent from the previous year?

Higher increases in individual tax bills may result from tax burden shifts (your assessed valuation may have increased more than average), tax rate shifts (classification among residential, commercial, and personal property is voted by the City Council, or additions or renovations which increase the valuation of your property. Furthermore, changes in market value are not always reflected evenly across property classes. It is common that different types of property (single-family and multi family) as well as styles (ranch and colonial) do not appreciate or depreciate at the same rate.

What is the difference between an exemption and abatement?

An abatement is a decrease in the assessed valuation of a property resulting in a reduction in the yearly real estate taxes. An exemption is a reduction or credit towards the real estate taxes due for a property because of the owner(s) qualifying for one of several available personal exemptions.

Why did I receive a note on my door indicating that the Assessor wanted to inspect my house?

The Assessors office may want to inspect your property for several different reasons. First, all property within the community must be physically inspected in order to meet state guidelines. This is referred to as a cyclical inspection. The Assessors office also conducts its own inspections after a building permit is issued. The building permit inspections are usually conducted much later then the building départment's inspections.

What is excise tax?

Excise tax is a tax levied on every registered vehicle and trailer within the state. The taxpayer must pay the bill to the community in which the vehicle is registered as of January 1st of each calendar year. The rate for excise tax is \$25 per \$1000 in valuation of the vehicle based off of the MSRP. The MSRP is reduced by a percentage according to MGL Chapter 60A for the first five years of the life of the car and then fixed thereafter. If a vehicle is sold, donated or junked, excise abatement may be obtained with the proper documentation.

PERSONAL PROPERTY:

Personal Property is generally those items not permanently affixed to real estate. Personal property is movable and can be removed without serious damage either to the real estate or to the item being removed. The categories of taxable personal property are:

1. The most common type of personal property is business furniture, fixtures, and equipment.
2. Household furnishings, in property other than principal residence typically a vacation or summer home or rental property.
3. Farm Animals
4. Furniture, fixtures, and equipment owned by utility companies.

Items one, two, and three are assessed by the local Board Assessors. Item four is assessed by the Massachusetts Department of Revenue and committed for collection by the Board of Assessors.

Each year taxpayers are required to return a form of list to the Assessors. The Form of List details taxable personal property and is required by the Massachusetts statue.