



## **Important Real Estate Billing Information** **Fiscal 2016**

- **Tax bills are billed on a Quarterly Basis:** Under the quarterly payment system, you will be mailed a **“preliminary”** tax bill each year by July 1st. Your preliminary tax will be based on one half the prior year’s annual (fiscal 2015 total tax) divided by two. This bill will include two payment coupons; the first stub is due on or before Monday, August 3, 2015 and, the 2nd stub will be due on or before Monday, November 2, 2015. These payments will be assessed interest and late charges in accordance with Massachusetts General Law.
- The 3rd & 4th quarter bills will be mailed on or before December 31, 2015. These bills are your **“actual”** tax bills. This bill will also include two payment coupons. The 3rd quarter payment stub is due on or before Monday, February 1, 2016, and the 4th quarter payment stub will be due on or before Monday, May 2, 2016. The actual bill will show the assessed valuation of your property, the current tax rate and the total annual amount of property taxes that you owe for the 2016 fiscal year, including betterments, special assessments or other charges that are added to the tax. The tax bill will also show the amount of preliminary tax billed earlier as a credit against your actual tax for the year providing that your preliminary taxes have been paid.
- Under the quarterly payment system, interest on late tax payments will be charged for the number of days that the payment is actually delinquent. For example, if a payment is due on November 1st is not made timely, interest will be charges from that date until the date the payment is made.

**Payments must be received in the Office by 4:00pm on the due date :** Postmarks are not accepted as receipt dates. Payments must actually be received in the office to avoid additional charges. Payment forms accepted: cash, check, money order or credit card.

- The Treasurer/Collector’s Office is located on the first floor of the Town Hall @ 29 Depot Street and the office is open Monday –Thursday 8:30 AM to 1:00 PM and then 1:30 PM to 4:00 PM, Tuesday evenings 4:00 PM -6:00 PM. The Town Hall is closed on Friday’s. For your added convenience, there is also a Municipal Center drop box (located at the beginning of

the ramp in front of the Town Hall) where residents may drop off tax payments & town census requests. Payments left in the box will be credited the NEXT business day.-

- Please **return your tax bill to the remit address listed at the top of you bill.**

**Town of Douglas  
Post Office Box 884  
Reading MA 01867-0407**

This is the address for our Century Lock Box in Reading MA. Payments are posted and deposited to daily. You must include your remit coupon to ensure that your account is credited correctly.

- If you use **your** banks “On-Line” payment system such as “**Home Link**” please be aware that the Town is actually mailed a check. It may **take up to two weeks** for the Collector’s office to receive the check from your bank. **Also, please remember to add your account number or service id to your payments. This number will change with each type of bill you pay. Not having the correct account number can lead to posting errors.**

**All checks should be made payable to “Town of Douglas”**

- **Please enclose the remittance portion of the bill to ensure proper credit.** If you would like a receipt, enclose a self addressed & stamped envelope with both the payment and the remittance portion of your bill.
- **If your taxes are being paid by a Bank or Mortgage Company,** please contact them to ensure that they have the correct tax information for your account. Remember, as the property owner you are the responsible for the tax obligations.
- **Please do not “post-date” personal checks.**~ Checks are deposited daily.~ If a check is dishonored by a bank for any reason a returned check fine of \$ 25.00 or 1% of the face value of the check whichever is higher will be added.~ It is illegal to submit “post-dated” checks for payment.~
- **Credit Card and Online Payments are accepted:** Please have your check book and bill ready click on the link for “**Online Payments**” found on our website at **www.douglasma.org.** There is \$0.25 fee to pay directly from your checking account. In addition, there are service fees for each credit card transaction processed. The fee schedule will appear when making your payment.
- **Unpaid Real Estate Taxes and the Collection Process:** After the fourth quarter due date, the Town of Douglas will issue a demand notice on any outstanding real estate accounts. This demand notice will be mailed prior to the end of May. Said **demand** will include past due tax amount, a demand fee of \$25.00 and interest calculated to the due date of the demand. Demands are due 14 days from the date of issue by statue.

- **The next step in the collection process:** A courtesy letter will be mailed to all taxpayer's who have an outstanding tax amount for Fiscal 2016 in mid to late August. This letter will explain that if the balance remains outstanding after the due date defined in the letter, the parcel will be advertised for **tax taking**. The **tax taking process** is a legal remedy available to a municipality to secure the Town's financial interest for the unpaid taxes by recording a tax lien on the parcel at the Registry of Deeds until the balance of the outstanding amount is paid in full.
- **Advertising:** Any parcels still outstanding after the due date listed in the courtesy letter will be advertised for tax taking the first week of October and the tax taking date will be provided in the advertisement. Once a parcel has been advertised, the taxpayer must pay the outstanding balance in full in order to avoid the tax taking process.
- **Parcels in Tax Title and Payment Agreements:** Once a parcel has become a tax title account, the rate of interest on the account changes to 16%. In addition to the outstanding tax amount, the account will now include advertising fees, demand fees, recording fees and redemption fees. Once in tax title, the customer can request a payment agreement with the Town Treasurer. This will allow the taxpayer to pay the back taxes over a period of time, providing that they comply with the guidelines set forth in the agreement and are staying current with the current year's taxes.
- **Foreclosure Process:** Six months from the date of tax taking, the parcel is ripe for the foreclosure process. Again, another letter will be issued on the outstanding account, this time explaining that account has been in tax title for a period of six months or longer and that under statute, the account is now ripe for the foreclosure process. If a payment agreement is in place on an outstanding account and the taxpayer is complying with the agreement, the Town will not move forward with the foreclosure process. However, if the taxpayer has not responded to any correspondence mailed to the them and he or she does not have a payment agreement in place, the Town will move forward with any collection actions necessary. In addition to all the fees associated with the tax title account, the account would also be subject to legal fees if the foreclosure process is deemed necessary.

If you have any questions regarding any of the information enclosed on this document or about the quarterly billing process, please feel free to contact our office at 508-476-4000 Ext 119.

Thank you  
Cheryl J Vaidya, Treasurer/Collector  
Pamela A. Carter, Assistant Collector