



News From the Tax Collector

The 3rd QTR tax bills have been mailed with a due date of Feb 1, 2024.

Payments may be mailed to P.O Box 606, Charlemont, MA 01339 or dropped off at Town Hall in the Tax Collector's drop box.

Any questions about your assessment, please call the Assessor's office at 413-339-8586 ext. 2

Happy New Year!

News From the Assessors

HOW PROPERTY VALUES AND TAXES ARE DETERMINED

How Assessors Determine Value

Property Valuation in Massachusetts is assessed on an "ad valorem" basis each year, which means that all property is taxed "according to value". Assessed values are based on "full and fair cash value" or 100% of the fair market value; the amount a willing buyer would pay a willing seller on the open market. The average residential property in Town gets its new assessment each year from the Assessing Department's analysis of the property sales market. Essentially, the amount your new neighbors paid your old neighbors for the houses in your area provided the Assessors with the basis for your new property value.

The Assessing office must collect, input and analyze a great deal of information about property and market conditions in order to determine the fair market value of all taxable properties in their communities. The state of Massachusetts requires that Assessors submit the values to the Department of Revenue for review and approval to ensure they reflect the property's full and fair cash value. This is so that each property taxpayer in the community pays their fair share of the cost of local government in proportion to the amount their property is worth.

Why Assessments Go Up When a Property Hasn't Changed?

Since assessments must reflect market value, rising or falling sales prices in the community will in turn result in higher or lower assessments. The property sales submitted to the DOR for review each year must fall within a median ASR (Assessment to Sales Ratio) of between 90-110%. Sales outside of the ASR must be analyzed, and the values adjusted accordingly by the assessing staff in order to pass DOR approval. When

relevant sales information is entered into the Assessor's computer assisted mass appraisal (CAMA) system, it generates new values for similar properties that did not sell.

Several factors influence market value, so the changes to values may not be uniform. Building style is one example; ranch style homes have been in increasing demand the last several years and buyers are willing to pay more for them, thus raising their market value more than other styles. The resulting higher prices paid for certain building styles raises the price for all homes in this building style (with some exceptions).

Another factor is location, for various reasons, certain neighborhoods are more attractive to buyers than others and the resulting demand raises the price for homes in the preferred neighborhood. In addition, conditions affect property value. For two homes comparable in style, grade, and location, the better-maintained home will have a higher value.

This year's analysis period (7/1/2021-6/30/2023) saw condos and "old style" properties coming in with higher ASR's. Additionally, land sold for considerably higher than the assessed value, causing land values to increase this year.

How Property Taxes Are Assessed

The Proposition 2 ½ tax limitation law sets the maximum amount a community may collect, or levy, from the property tax to 2.5 percent of the total full and fair cash value of all real and personal property in the community. Note that this refers to the total amount that the Town collects from the community and not the amount it collects from an individual taxpayer. Budgets must be made to fit within that limit (with the exception of any override(s) passed by the voters). The Town's operating budget is adopted at the Annual Town Meeting, including any capital requests and/or overrides. Then annually, the Assessors, with the assistance of the Town's financial team (Town Accountant, Treasurer, Town Clerk, etc.) determine the amount that must be raised, less receipts and revenues, through property taxation. This figure, divided into the total assessed value of the Town's taxable property, determines the tax rate per \$1,000 of assessed value.

Determining the Tax Rate

Before the tax rate can be set, the Town must decide if they want all property to be taxed at the same rate, or if they prefer separate rates for a certain class of property, such as commercial/industrial. So, the Assessors prepare tax rate shift worksheets showing various tax rate shift options and the effect on the tax rate to each property class. The Selectboard holds a Classification Hearing, whereby the Assessors present their information and make their recommendation for the Select Board to decide if there will be a single or multiple tax rate. Property values for each parcel are then multiplied by this tax rate, per \$1,000 of assessed value to generate the tax bills.

What If You Disagree with the Assessed Value of Your Property?

Once the tax bills have been mailed, an aggrieved taxpayer may file for an abatement for any of the following reasons: overvaluation, disproportionate assessment, misclassification of real property or the taxpayer believes a statutory exemption should have applied. Abatement applications may be picked up at the Assessors' Office or printed from the website: [Board of Assessors - Town of Charlemont \(charlemont-ma.us\)](http://charlemont-ma.us). They must be filed with the Assessors within thirty days from the date the tax bills were mailed and should include information to support the claim, sufficient for the Assessors to make a determination on the application. In some cases, you may also need to allow a property inspection. If the Assessors do not grant the desired abatement, the taxpayer has the right to appeal to the State's Appellate Tax Board (ATB). The appeal must be filed within three months of the denial. Information and applications are available on the ATB website: Appellate Tax Board | Mass.gov.

For more specific questions or information, you can contact the Assessor's office at 413-339-8586, x2 or via email: assessor@charlemont-ma.us.

Welcome to Charlemont!

We are a proud “Right to Farm” Community

Farming has been a part of Charlemont’s history for over 250 years. Our residents raise and grow everything from cows to herbs, from pumpkins to sheep, and so much more! With many active farms and almost 6,000 acres of protected farmland, Charlemont is committed to preserving our agricultural heritage and supporting the future of farming in our community.

What is a Right to Farm Bylaw?

A Right to Farm Bylaw is a general bylaw that encourages the pursuit of agriculture and forestry, promotes agriculture based economic opportunities, and protects farmlands within the community by allowing agricultural uses and related activities to function with minimal conflict with abutters and town agencies.

Why do we need a Right to Farm Bylaw?

Over the past 30 years, as productive farmland has been converted to residential development, persons new to farming are moving into traditional agricultural areas. New rural residents may be surprised to discover that the beautiful agricultural landscape is sometimes accompanied by odors, noise from farm equipment and animals, slow moving farm equipment on roads, and other necessary by-products of farming operations. Many states, including Massachusetts, have adopted Right to Farm



Photo courtesy of Charlemont Resident Kristen Martin

language in the state statutes to protect farmers from nuisance lawsuits from neighbors, and to create public awareness regarding the needs of the farming community.



How does Right to Farm Bylaw work?

The Right to Farm bylaw is based on the Commonwealth of Massachusetts statutes and regulations that protect agricultural activities, such as MGL Chapter 40A, Section 3; Chapter 90, Section 9; Chapter 111, Section 125A and Chapter 128 Section 1A. A town’s authority conferred by Article 89, or the “Home Rule Amendment” of the MA Constitution. The text of Charlemont’s Right to Farm Bylaw can be accessed via the Town’s website: <https://charlemont-ma.us>. (Information obtained from:

www.pvpc.org and www.mass.gov)

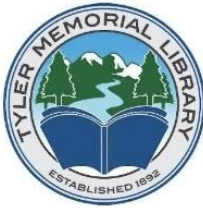
Did you know Charlemont has an Agricultural Commission?

Photo courtesy of Hicks Family Farm, Charlemont, MA

The Agricultural Commission is currently made up of five Committee Members and two Alternates. Meetings are held one Monday a month at the Charlemont Town Hall. The Committee is working on placing Right to Farm signs throughout the town and in the future, we would like to support our local farmers big and small! We are looking to collect information on farms in Charlemont and find out ways the Agricultural Commission can help our local farmers.

If you’re an Ag Producer, big or small, in Charlemont, please watch for a forthcoming questionnaire in the next month or two. We hope you’ll complete and return the questionnaire so that we can better serve you.

To contact the Agricultural Commission please reach out to: Victoria Valenti-victoria.valenti@townofcharlemont.org or call Sarah Reynolds, Town Administrator at (413)339-4335 ext. 8.



Tyler Memorial Library Charlemont MA

Town Hall
157 Main Street

FAMILY STORY HOUR

Come and listen, dance, and sing!

Saturday, January 13 at 11:00 a.m.

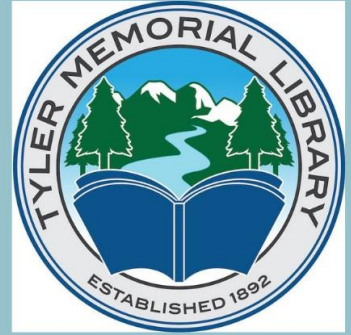
We will read a story, sing a song and clap our hands!



***January 13**

WINTER

Crafting



Beaded Jewelry and
Birchbark Candleholder



Thursday, January 18
Drop in between 5-7 PM
All Ages Welcome!



Come and Join

Tyler Memorial Library
157 Main Street
Charlemont, MA



Climate Cafe

Saturday, January 27

1-2:30 p.m.

A Climate Cafe is a welcoming space for people concerned about the climate crisis and the impact on the global, local, and individual levels. It is a safe space for people to speak about their emotions.

Talking with others helps build emotional resilience in the face of uncertain times.

A Climate Cafe focuses on feelings rather than action.

Discussion will be facilitated by Sadie Forsyth, LICSW, a climate-aware therapist, and Hannah Harvester, Conway-based artist. Both are members of the Climate Psychology Alliance of North America.

**Tyler Memorial Library
157 Main Street
Charlemont, MA**

