

Explanation of Your Property Tax Bill

Tax Bills are calculated by the Assessors' office. Once calculated, the Assessors commit the bills to the Tax Collector for collection. Requests for tax abatements and exemptions must be granted by the Assessors. You may contact their office at (978) 456-4100 x 314 or 315 for more information or an application.

Preliminary Tax Bills

The 1st and 2nd quarter tax bills are Preliminary Bills and are based on each property's previous fiscal year taxes including betterments, liens and assessments. These are estimated bills only.

Actual Tax Bills

The 3rd and 4th quarter tax bills are Actual Tax Bills. These bills are calculated by multiplying the assessed value of each property by the new tax rate, (set in the Fall), minus any preliminary tax payments.

Community Preservation Act (CPA)

The Town of Harvard adopted the CPA in 2001 and collects a surcharge of 1.1% on local property taxes towards the Community Preservation Fund.

Late Payments

Per Massachusetts General Law, interest is charged at the rate of 14% per annum. There is no grace period with real estate and personal property taxes. Interest is accrued beginning the day following the due date. Payments are considered on time with the Town of Harvard when received by the Tax Collector – not by when postmarked. Please allow enough time for mailing your payments – including payments made through your personal online banking system (we receive checks from your bank – not an electronic payment). Payments can be made online through our website until 11:59 pm of the due date. Payments (checks only please) can also be placed in the lockbox on the front of the Town Hall 24/7.

Supplemental Tax Assessments on New Construction

In compliance with MGL Chapter 59 Section 2D, cities and towns must make supplemental pro-rated tax assessments on the value of certain improvements to real estate made after the June 30 assessment date for new construction. Properties undergoing significant real estate improvements in which the building value increases by at least 50% are subject to immediate taxation upon completion as indicated by a *Certificate of Occupancy* or *Temporary Certificate of Occupancy*. The supplemental property tax bill is calculated from the date of the occupancy permit to the end of the fiscal year and is in addition to the actual tax bill for the fiscal year. The supplemental tax bills will be mailed to the owner of record and are due in the Tax Collector's office by the date specified on the bill (30 days from date of issue).

If You Did Not Receive Your Tax Bill

Under state law, Chapter 60, Section 3, failure to receive a bill does not affect the validity of the tax or any interest or fines incurred due to late payment. It is the responsibility of the taxpayer to secure his/her tax bill when one is not received. If you do not receive a bill, please contact the Collector's office at (978) 456-4100 (x 311 or 318) for a statement.