

Frequently Asked Questions:

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1. How often is property revalued?

Massachusetts General Laws require that all property be assessed at its full and fair cash value as of January 1st each year.

2. What is “Full and Fair Cash Value”?

The courts have defined this to mean “current market value” or the price that a willing buyer would pay a willing seller, each with the knowledge of the market and each acting without undue pressure or compulsion. Assessments are based on full and fair market value.

3. How is my assessed value determined?

The Assessors inspect and analyze all properties that have sold in Saugus for the full calendar year prior to the current fiscal year. Sales determine what property characteristics have a contributory value to the sale price of the property. For example: property condition, building square footage of living area, location, etc. These market adjustments are then applied to all properties to arrive at a new full and fair market value.

4. Why did my value go up by a higher percentage than my neighbor?

Change in value is designed to reflect changes in desirability as well as changes in market conditions. Certain areas, building styles, etc. may increase or decrease at a different rate. The percent of value alone is not a reason for an abatement. The question remains “is it at full and fair cash value?”

5. What do I do if I think my value is too high?

First, you should ask yourself if you think you could have sold your property for the assessed value as of January 1st. If not, then you can file for an abatement and provide information as to why you feel the value is in excess of its full and fair cash value. An abatement application can be picked up in the Assessor's Office or on the Town of Saugus website www.saugus-ma.gov.

6. How will I know if the Board of Assessors adjusted my value?

The Board of Assessors has ninety (90) days to act on your abatement application (unless extended by written consent of the taxpayer). You will receive written notice within ten (10) days of their action.

7. If I have filed for an abatement, should I still pay my property taxes?

Yes. Payment is due thirty (30) days after the mailing of the tax bill. If the payment is received after this date, interest begins to accrue at 14%. Any overpayments due to an abatement being granted will be credited on the fourth (4th) quarter bill or refunded if the bill is paid in full. Failure to pay by the due date prevents your ability to appeal at the Appellate Tax Board.

8. What do I do if I am not happy with the Assessor's decision?

You may appeal the Assessor's decision to the State Appellate Tax Board (ATB) within three (3) months from the date of denial. The ATB is located at:

100 Cambridge Street
Suite 200
Boston, MA 02114
Telephone: 617-727-3100