Property Tax Edge

Massachusetts Property Tax Appeal Checklist

Deadlines, process, and what to gather — 2026

If your home's assessed value is higher than what it would realistically sell for, you may be overpaying — and Massachusetts lets you appeal. Use this checklist to file correctly and on time.

Massachusetts at a glance

Appeal deadline	Due date of the first installment of your ACTUAL tax bill — February 1 only in quarterly-billing municipalities
Effective tax rate	1% (about $5,992/yr on a $562,100 home)
Assessment basis	100% of full and fair cash value
Appeals heard by	Board of Assessors !' Appellate Tax Board (ATB) !' Appeals Court

February 1 is correct only where the municipality bills quarterly. M.G.L. c.59 §59 keys the abatement deadline to the first installment due date of the ACTUAL bill, not a preliminary one: §57 annual or semi-annual billing is November 1, or 30 days after mailing if the bill went out after October 1; §57C semi-annual billing is April 1; and if actual bills are not mailed by December 31 the deadline becomes May 1 or 30 days after mailing, whichever is later. Confirm your city or town billing cycle. The assessors have three calendar months to act — silence is a deemed denial that starts the Appellate Tax Board clock, and you then have three months from that date (c.59 §§64-65). Deadlines and forms vary by county — always confirm with your local local board of assessors before filing.

Step-by-step checklist

- ☐ **Find your assessment notice.** Note the assessed value and your parcel / account number.
- ☐ **Estimate your home's real market value.** Pull 3–5 recent comparable sales of similar nearby homes.
- ☐ **Check if you're over-assessed.** If assessed value is higher than market value, you likely have a case — use the free calculator at propertytaxedge.com.
- ☐ **Gather your evidence.** Comparable sales, photos of condition issues, repair estimates, and an appraisal if you have one.
- ☐ Receive tax bill
- ☐ Pay tax first (required to appeal)
- ☐ File the abatement application with your local Board of Assessors by the first-installment due date of your ACTUAL tax bill (February 1 only if your city or town bills quarterly)
- ☐ If denied, appeal to Appellate Tax Board (ATB) within 3 months
- ☐ Further appeal to Appeals Court
- ☐ **After the decision.** Accept the reduction, or pursue the next level of appeal if warranted. A win can lower your bill for years.

Exemptions that may lower your bill

- **Homestead:** Residential Exemption: up to 35% of average assessed value (opt-in by municipality)

- **Senior / other relief:** Clause 41A: tax deferral for 65+ with income under $40,000

Evidence that wins appeals

- 3–5 comparable sales lower than your assessed value
- Photos of needed repairs, damage, or condition problems
- Contractor repair estimates
- Independent appraisal (the strongest single piece of evidence)