



Citizens' Housing and Planning Association

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Property Tax and Condominium or Homeowners' Association Fee Information

Property Taxes

CHAPA would like to remind homeowners of the importance of reviewing their property tax bills for accuracy. As a Chapter 40B homeowner, the future resale price of your home is restricted to an “affordable” amount, so you should ensure your assessed property value is based on that lower “affordable” price, rather than the market rate value. If you suspect that your property’s value has been incorrectly determined, you should do the following:

1. Call your city or town’s Assessor’s Office and ask if the resale restrictions pertaining to the resale price were taken into consideration when determining your property’s value. If they were not, then your taxes are most likely too high.
2. If after talking to the Assessor’s Office, you still believe your tax bill contains inaccuracies you must pay the bill and file an abatement within the specified timeframe in order to reduce your taxes. You should check with your local Assessor’s Office or Tax Collector’s Office for this deadline. If you fail to file for an abatement within the appropriate timeframe, you will lose your right to contest your tax bill, even if there is a mistake. However, you may file again when your next year’s tax bill becomes available.
3. If your abatement is denied you should contact CHAPA.

If you or your town’s Assessor’s Office require a current calculation of your Maximum Resale Price based on the formula contained in your deed restriction, please contact CHAPA.

Condominium or Homeowners’ Association (HOA) Fees

The assessment of condominium fees is controlled by Massachusetts General Laws, [Chapter 183A](#). As the monitoring agent for the affordability deed restrictions on your home, CHAPA has no authority to regulate your condominium or HOA fee. Your condo association or HOA are separate legal entities set apart from the Chapter 40B regulations.

However, there are a few way in which your status as a Chapter 40B homeowner may be relevant to your condo fee. In many developments, Chapter 40B affordable homes were allocated a smaller percentage interest in the common ownership of the condominium as allowed under MA laws. If this is the allocation in your condominium, then Chapter 40B homeowners should be paying a proportionately smaller fee than the market rate homes in the condominium. That also means any increases in the condo fee should be proportionally smaller for affordable homeowners. However, not all condos give the affordable units a smaller percentage of ownership. You should check your condominium master deed to see how the percentages of ownership are set.

Any changes in the percentage of ownership must be approved unanimously by all owners. This is important to remember, as some condo boards have attempted to increase the percentage of ownership for affordable homeowners in an effort to make the fees for all the units equal. You must consent to any such proposed change.

When faced with substantial increases in your condo or HOA fee, remember the association boards or property managers are accountable to the owners. You should actively participate, request all relevant information, and make your opinions heard. Finally, if increases in your condo or HOA fee since the time you purchased have made your home unaffordable for you, please contact CHAPA.

If you have any questions, contact:

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