



FY2026 Property Tax Update

Property Tax Information from the City of Somerville Board of Assessors and Mayor's Office Dec. 2025

Dear Residents and Taxpayers of Somerville:

From the Assessors: Fiscal Year 2026 is a State Department of Revenue (DOR) Certification (Revaluation) year for the Board of Assessors. Unlike an interim adjustment year, a Revaluation requires the Board adjust values based upon changes in the market and ensure that DOR standards have been met.

Assessments for FY26 were released to the public on December 31, 2025, and can be obtained year-round online, by phone, or email.

The DOR meticulously reviews and approves any and all adjustments by the Board; the standards are enforced and involve a rigorous and comprehensive process to achieve certification. Assessments for FY2026 reflect values as of January 1, 2025, and were released to the public on December 31, 2025. They can be viewed at www.somervillema.gov by clicking "Your Government", "Departments", "Assessing", and the link titled "Assessor's Database." Assessed values will appear on your third-quarter actual tax bill issued on or about 12/31/2025. Taxpayers who feel that their property is overvalued must file a formal appeal (abatement) with the Board of Assessors by no later than February 2, 2026, but not before December 31, 2025.

Among other information, this update explains:

- How to find out your assessed value for FY2026
- The FY2026 tax rates
- Estimated average tax bills for residential homeowners
- How to appeal or file for abatement
- How values are calculated
- Property value trends in Somerville
- Information on property tax exemptions available to qualifying owners

Sincerely,

Francis J. Golden, MAA Chief Assessor & Chairman
Michael Flynn, MAA
Richard Scanlon, MAA

News and Helpful Tips

Are You Receiving the Residential Tax Exemption?

Somerville offers the highest residential exemption in the Commonwealth. In FY2026, the 35% exemption will yield savings of up to \$4,578. Contact the Assessors' Office for more information.

Additional Exemptions Available for Eligible Owners:

Seniors, veterans, widows, individuals with disabilities and other persons facing hardships may be eligible for an additional exemption or other opportunities to reduce their tax bill. Please see the Exemptions sections inside this newsletter for more information or contact the Assessor's Office at (617) 625 - 6600 ext. 3100.

Deadline to Appeal Your Assessment: February 2, 2026

The FY2026 deadline to file an appeal with the Board of Assessors is no later than 4:30 PM on Monday, Feb. 2, 2026. Hand-delivered applications must be in the City's Silver Drop off Box at City Hall by 4:30 PM. Mailed applicants must be post marked by the U.S. Post Office by no later than Feb. 2nd. Applications are available by accessing the "Property Tax Abatements and Appeals" link at somervillema.gov/assessing.

How to find your Approved FY26 Property Valuation

All approved values will appear on the tax bills mailed to owners on or about December 31, 2025, and can be obtained by:

- going online at somervillema.gov/assessing through our online Assessors database
- calling the Assessor's Office at (617) 625-6600 ext. 3100
- emailing the Assessor's Office at assessing@somervillema.gov
- visiting the Assessor's Office during normal business hours

If you need assistance translating or understanding this information in your language, please call 311 (617-666-3311) or contact us at somerviva@somervillema.gov

Assessment Update

For Fiscal Year 2026 (FY26) the total assessed value of taxable property in the City of Somerville is approximately \$25 billion, a 5.3% increase over FY25. Total commercial industrial personal property values combined increased this past year by 3%. Total residential value increased by 5.9 %.

The overall increase in property values reflects continued strong residential market demand in Somerville, new construction of both residential and commercial properties, and increased value created by investment in and renovation of existing properties, among other factors.

AVERAGE VALUATION CHANGES BY PROPERTY TYPE			
Use Type	Average Value FY26	Average % Change Value	Average Tax Change*
Condominium	\$775,675	3.18%	\$58
1 Family	\$1,187,364	6.57%	\$621
2 Family	\$1,193,941	5.40%	\$490
3 Family	\$1,474,682	7.71%	\$992

*Average Tax change includes residential exemption.

It is important to remember that these percentages in this column reflect average changes, which means that some properties have changes that are either higher or lower than the average. For more detailed information, readers are encouraged to visit the Assessing web site at www.somervillema.gov and access the link to “Chief Assessor’s FY2026 Classification Hearing Report.”

Understanding Average Changes

Factors that can result in a value change different from the average include, but are not limited to:

- being located in neighborhoods that had higher or lower sales prices, especially in relation to their assessment in the previous year;
- significant improvements to the property, demolition, or an under-construction status;
- required data changes due to discovery during inspection or estimate due to lack of entry (for example, property condition, number of bathrooms, measurement changes, etc.); and/or
- having received an abatement in FY2025.

Real Estate & Rental Trends

There are valuation changes in FY26 in both the residential and commercial sectors. The housing market continues to be active with the largest increases for one family properties found in the Winter Hill North, Magoun Sq and West Somerville areas. The largest condominium valuation changes can be found in Winter Hill, Ten Hills and Central, Spring and Prospect Hill areas. Note that condo conversions have slowed due to the passage of increased tenants’ rights rules for a property being converted to condominiums.

FY2026 assessments have an effective market date of January 1, 2025, with an emphasis on calendar 2024 sale prices.

Apartment buildings continue to appreciate city wide. Our 4-8 units- and 9 plus units- apartment buildings continue to show increasing rents and low vacancies. The Assessors continue to manage apartment buildings appreciation methodically.



Tax Savings for Seniors

If you’re a senior, you may be able to reduce or defer your property taxes.

Delay Paying Your Taxes

The Senior Tax Deferral program allows qualifying seniors age 65 or over to delay paying all or a portion of their tax bill as long as they live in the home they own, and their gross income is below \$86,000. That way seniors can free up some of their resources to help cover their living expenses. Tax deferral works like a loan. Currently, 2.5 percent interest is charged on the amount deferred. Payment is not due until the property is transferred to heirs or others.

FY2026 Tax Rates

FY2026 PROPOSED TAX RATES AND RESIDENTIAL EXEMPTION CHANGES (Pending DOR approval)		
	FY2025	FY2026
Residential tax rate	\$10.91	\$10.98
Commercial tax rate	\$18.92	\$18.94
Residential exemption %	35%	35%
Residential exemption tax savings	\$4,328	\$4,578

The proposed tax rates for FY2026 will be \$10.98 per thousand dollars of value for residential properties, and the commercial tax rate will be \$18.94 per thousand dollars of value. These rates reflect an increase of \$0.07 for residential and an increase of \$0.02 for commercial. The residential exemption tax savings for owners who reside at their property will increase by \$250 from last fiscal year.

The FY26 residential tax rate will be \$10.98 and the commercial tax rate will be \$18.94 per thousand dollars of property value.

Change in Residential and Commercial Tax Bills

This year, commercial taxpayers will pay 32.62% of the total property tax levy, compared to 33.32% last year. Note that 81.3% of properties are residential in Somerville. Every year we have the opportunity to shift this levy from the residential taxpayers to the commercial taxpayers. We do this in the classification hearing at city council meeting. This year it brought the residential levy down to 67.4%. The assessed values for residential and commercial properties reflect market demand as well as increased value created by renovations and improvements to existing properties.

New Growth and New Development

New growth is the value added to homes and buildings by improvements or new construction. In the prior Fiscal Year Somerville had new growth in the amount of 14.1 M tax levy growth.

In the current fiscal year, the tax levy growth is \$7.8 M. New growth slowed down compared to the increase of new growth experienced last couple of years. The new growth slowdown is caused by a reduction of demand for Lab space in the Greater Boston Area. It is expected this growth will slow down further until the demand for Lab space goes up again.

It is the long-term strategy of the Administration to promote new commercial growth/development goals to reduce the residential tax liability and bring other

community benefits. This strategy is not yet yielding tax decreases, but commercial growth is now helping to reduce the size of residential tax increases.

Water & Sewer Exemptions for Seniors & Others:

If you qualify for a 17D or 41C exemption you will receive a 25% discount on Water Bills.

Three Major Factors Determine Your Tax Bill:

- The City’s Budget: There is an increase in the property tax levy required to balance the FY26 Budget. The property tax levy for FY26 is \$279,376,680.
- Property Values: FY26 values are based on market activity from January 1, 2024 through December 31, 2024.
- The Commercial-Residential Property Tax Classification: The share of FY26 property taxes paid by the commercial taxpayers is 33% and the share of FY26 property taxes paid by the residential taxpayers is 67%.

Exemptions and Other Options to Reduce or Defer Taxes

Residential Exemption: The City of Somerville offers a residential property tax exemption to all owners who reside in their property, regardless of income.

For the current fiscal year 2026, the residential exemption is set at 35% allowing for a tax savings of \$4,578. This percentage and tax savings are both the highest in the Commonwealth. All residential taxpayers who own and occupy their Somerville property as their

principal residence as of January 1, 2025, may apply for the FY2026 Residential Exemption.

The table below shows other exemptions and tax relief available. The City allows up to double the allowed amount for statutory exemptions depending on how much their tax bill increased from the previous year. The deadline to file for Residential and/or Statutory Exemptions is Wednesday April 1, 2026 at 4:30 PM.

EXEMPTIONS & OTHER TAX RELIEF AVAILABLE				
Exemption	Requirements	Income Limits	Asset Limits	Exemption Amount
Elderly & surviving spouses minors 17D	70+ or surviving spouse/minor	None	\$78,970	\$334 & 25% discount on your water bill
Elderly 41C	65+	\$27,632 (S) \$41,445 (M)	\$55,261 (S) \$75,996 (M)	\$1,000 & 25% discount on your water bill
Blind 37A	Blind certificate	None	None	\$500
Veterans 22	VA disability 10%+	None	None	From \$400 up to 100% amount depends on disability
Deferral 41A	65+, Lien payable upon transfer/death Consent other lien holders (mortgage)	\$86,000	None	100% gaining 2.5% interest
Senior Work off program	60+	Contact Council on Aging	Contact Council on Aging	Up to \$1500

State Senior Circuit Breaker: Seniors with low-to-medium incomes, that rent or own their home, may qualify for direct payment or tax credits from the State. If your property tax (or 25% of your rent) exceeds 10% of your gross income, you may be eligible for a payment or tax credit from the State. Contact the Department of Revenue at 617-887-MDOR (617-887-6367), dor.state.ma.us.

Frequently Asked Questions

Who determines the tax rate and why can't it simply be lowered to lower taxes?

Property taxes are a direct result of two factors: the assessed value for all property (minus exemption values for the fiscal year in question) and the City's financial obligations (the required property tax levy) as determined in the adopted budget for that fiscal year. Once these two factors are known, the setting of the tax rate is not discretionary. It becomes a straightforward mathematical exercise as follows:

Classified tax rates = Property Tax Levy/Property values minus exemption value.

Who determines my assessed value and how is that process completed?

The Board of Assessors calculates values based upon real estate market conditions in accordance with State Department of Revenue (DOR) regulations. The Assessors thus use the three

accepted appraisal approaches to value including replacement cost, sales comparisons, and a review of income generated by the property. FY26 assessments were established based upon market value as of January 1, 2025.

What can I do if I disagree with my assessment?

The FY26 deadline to file an appeal with the Board of Assessors is no later than Monday, February 2, 2026. Applications must be received in the Assessors by the close of business at 4:30 PM. Mailed applications will also be accepted if they are postmarked by the U.S. Post Office by no later than February 3rd. Abatement applications can be obtained at the Assessors' Office or by accessing the link on the Assessors homepage at the City website at somervillema.gov/assessing.

Can the Mayor or my Councilor get my assessment reduced?

No. The law prohibits this. Elected officials cannot decrease an assessment based upon hardship or for any other reason. By law,

assessments must be determined by the Assessors according to State DOR regulations. Assessments cannot be arbitrarily lowered to reduce the tax liability. Only the Assessors have authority to grant abatements under Massachusetts General Law, Chapter 59, and reductions are granted only if additional information indicates that the value should be lowered.

Do I have to file every year for the Residential Exemption?

Taxpayers need not file a new application each year although the Assessors periodically send out notices for taxpayers to recertify their eligibility. Taxpayers who move should notify the Assessors of a change of address.

My assessment and resulting taxes went up more than 2½%.

How can the City exceed Proposition 2½?

Proposition 2½ caps the percent increase over the previous year in total property tax dollars collected for all properties in the city combined. In other words, without an override, a city may not collect property taxes in total from all sources that exceed 2½% more than the previous year. However, the limit does not apply to individual properties. Some properties undergo improvements or require adjustments due to inspection that increase an individual property's value by more than 2½ %. For example, a \$400,000 two-family that undergoes improvements that raise its value to \$600,000 increased in value by \$200,000 or 50%. That \$200,000 increase is what is known as "new growth." The additional values created by new growth and the resulting tax dollars are exempt from the limits of Proposition 2½. In Somerville, new growth can be captured up to June 30th prior to the start of the new fiscal year on July 1. Any improvements are assessed as if in existence on the prior January 1 and are not part of the 2½ limit.

Do I have to allow the Assessors to inspect my property?

There are several reasons why the Assessors inspect properties including sales verification for properties that have sold, building permit review, and remeasure-relist for properties that have not been inspected in some time. While no property owner is required to permit an inspection, failure to do so will require that the Board of Assessors estimates your property's interior condition and features. The estimate could lead to an incorrect or misleading assessment. If the property owner has filed an appeal, failure to grant the inspection will require that the Board disallow the appeal. The Assessors rely on the cooperation of taxpayers to ensure a fair and equitable process leading to the development of fair and equitable assessments. The inspection process is therefore of vital importance to both the Assessors and the taxpayers. Inspections can also be beneficial to the property owner by correcting bad data that caused an overvaluation.

What is Classification and how does it affect my taxes?

Classification is a system under Massachusetts State law that allows cities and towns to have one tax rate for commercial property and a different rate for residential property. Whether or not a municipality will classify is a decision recommended by the mayor and approved by the City Council. Somerville has a long

history of approving classification, which allows a greater percentage of the tax liability (an additional 175%) to be shifted to the commercial sector. For FY2026, commercial value is 18.64% of total value. However, with classification, their contribution is increased to 32.62%. The more commercial value we have, the greater the commercial tax levy contribution and the smaller the residential share.

Why is my residential exemption valuation deduction less than 35% of my full assessed value?

The 35% valuation deduction is based upon the average residential value in the City not on an individual property. In other words, to calculate the average residential value, the value of all residential parcels is added and then divided by the number of residential parcels. The valuation deduction allowed is equal to 35% of that average value and is subtracted from the full valuation of those eligible for the exemption.

How will the City pay for its share of the Somerville High School Project?

On Nov. 8, 2016, residents of the City of Somerville voted, with "Yes" votes accounting for 72% of responses, to allow the City to exempt from the Proposition 2½ property tax limit the amounts required to pay for the bonds issued for the new state-of-the art Somerville High School. Fiscal Year 2026 is the sixth year the tax rate has increased to account for the debt exclusion. The amount of the debt excluded from the property tax limit this FY2026 is \$6,716,511.

Citizen Self-Service is the online portal for viewing Real Estate, Water, and Personal Property tax bills and is available on the Somerville Treasury Website

The City of Somerville Treasury Department has on its webpage the **Citizen Self-Service (CSS)** portal providing web-based look-up access to bill information directly from official City records. View real estate tax bills, water (utility) bills, and personal property tax bills online, in real time, 24/7. CSS enables access to official City records without the need to contact the Treasury department or create an online bill account. There is even a payoff date calculation option if you change the date to a future one. Because it is in real time and live, when a payment posts in the office it shows on CSS immediately. **Citizen Self Service is the same database the Treasury staff members use to answer your questions.** Note that payments made on City Hall Systems (the city's online payment vendor) will appear on CSS the next business day after the payment file is loaded. CSS also links to City Hall Systems, enabling easy payment access that is safe, secure and free of charge if a checking account is used as the payment method.

Go to somer villema.gov/treasury for 24/7 CSS access.



**A Joint Publication of
the Board of Assessors and
the Mayor's Office**

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Somerville, MA 02143

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**Questions about your assessment,
contact the Assessor's Office:**

(617) 625-6600 ext. 3100
assessing@somervillema.gov
somervillema.gov/assessing

**For information on how to pay your taxes,
contact the Treasurer's Office:**

(617) 625-6600 ext. 3500
treasury@somervillema.gov
somervillema.gov/treasury

**Pay Real Estate, Personal Property
Taxes (& Water-Sewer Bills Too)
Online, Securely and With No Fee
If You Pay By Checking Account**

Go to the City's website: somervillema.gov – click on **PAYMENTS** tab at top of homepage, and select **REAL ESTATE OR PERSONAL PROPERTY TAX** from the drop down menu. You are directed to the City Hall Systems (CHS) website page for the City of Somerville. CHS is the online payment vendor. For assistance with making payments or setting up an account (which is not needed to make a payment but is required for e-billing, scheduling payments, and auto-pay), CHS offers live support including multi-lingual support by clicking on the **ONLINE chat** link or by e-mailing ePay@CityHallSystems.com or by calling (508) 381-5455, sM-F 8:30-5.

Tax due dates for each fiscal year are August, November, February, and May 1st. Taxpayers are responsible for paying the tax bill in full and on time regardless of receipt of tax bill. If you do not receive a bill, the PDF/bill copy is available online at the bill-pay link (see above instructions on paying the bill online to obtain bill copy), or contact the Treasury department by e-mail, treasury@somervillema.gov or call (617) 625-6600 ext. 3500 to have one sent to you.

Upcoming Important Dates

**December 31,
2025**

Third-quarter actual tax bills are mailed with new fiscal year assessment and tax rate

**January 1-
February 3,
2026**

Official appeal period to request changes to FY2026 valuations by filing for a Property Tax Abatement

**February 3,
2026**

Third-quarter actual tax bill due and deadline for filing for a Property Tax Abatement (4:30 PM)

**April 1,
2026**

Deadline to file for Residential and/or Statutory Exemptions (4:30 PM)