PART 1 OF 3 · DECISION SUMMARY

Fictional example. Every address, owner, parcel, sale, and tax rate in this sample is invented.

Result: Possible issue supported by available evidence

> The assessment is above the middle half of 6 qualifying sales of similar homes, sized to this home.

Property and year	12 Sample Street, Newton Application for FY2027; analysis uses the FY2027 assessment (valued January 1, 2026)
Evidence status	Matched to the public record (parcel SAMPLE-0012). Data confidence: **Moderate**.
Strongest supported issue	The assessed value of $1,250,000 is above the middle half of 6 qualifying sales of similar homes, sized to this home ($1,135,000 to $1,173,000). (Exhibit A)
Unresolved facts	• Recorded living area: your statement, not yet documented.
Conditional tax effect	About $746 to $854 on the FY2027 tax bill, at $9.69 per $1,000 (FY2027 rate), for one fiscal year only, and only if the assessors reduce the assessment. Over five years, about $3,700 to $4,300, if the gap and the tax rate stayed the same. An abatement lowers one fiscal year's bill; later years depend on later assessments. It is not a promise of savings.
Filing status	**Needs your input before filing.** The application is incomplete. 1 item only you can supply, plus your signature and date. Customary deadline (confirm with the assessors): Monday, February 1, 2027.

Next tasks

1. Supply: applicant's opinion of value.

2. Gather the documents listed in Exhibit C.
3. Read the contrary evidence in the appendix before deciding whether to file.
4. Sign and date the application, then file it with the Board of Assessors by the deadline. Keep a copy and proof of mailing.
5. Keep paying the tax as billed. Filing does not stop collection.

PART 2 OF 3 · FILING PACKET

Filing packet for the Board of Assessors

State Tax Form 128 (revised 11/2016), prepared from your entries and the public record. Form 128 is the application form approved by the Commissioner of Revenue. Whether your town also issues its own application or requires a supplement has not been confirmed for every town; check with the assessors before filing.

You review and file this application yourself. Property Tax Hawk does not file, sign, or represent you.

Incomplete: 3 items only you can supply. Items marked “Owner to complete” are left blank on purpose. Nothing is signed or attested for you.

- Applicant’s opinion of value: Your own figure. The figures in this packet are reference data, not an opinion of value.
- Signature, under penalties of perjury: Only you can sign. Review every page first.
- Date signed

Application fields

Application fields and where each value came from

Field	Value	Source	Status
City or town	Newton	Owner entry from the tax bill	Supplied by you
Fiscal year	2027	Owner entry from the tax bill	Supplied by you
Name(s) of assessed owner	Jordan Sample and Taylor Sample	Owner statement (not verified)	Supplied by you
Mailing address	12 Sample Street, Newton, MA 02400	Owner statement (not verified)	Supplied by you
Tax bill number	SAMPLE-2027-0012	Owner entry from the tax bill	Supplied by you
Assessed valuation	$1,250,000	Owner entry from the tax bill	Supplied by you
Property location	12 Sample Street, Newton	Owner statement (not verified)	Supplied by you
Parcel ID (map-block-lot)	SAMPLE-0012	Owner entry from the tax bill	Supplied by you
Land area	0.34 ac	Owner statement (not verified)	Supplied by you
Reason(s) abatement sought	Overvaluation	Owner decision	Supplied by you

Field	Value	Source	Status
Applicant's opinion of value			**Owner to complete** Your own figure. The figures in this packet are reference data, not an opinion of value.
Explanation	The assessed value is higher than recent sales of similar nearby homes indicate. See the attached statement and Exhibit A.	Owner decision	**Supplied by you**
Signature, under penalties of perjury			**Owner to complete** Only you can sign. Review every page first.
Date signed			**Owner to complete**

Statement in support of the application

This statement accompanies the application for abatement of the FY2027 real property tax on 12 Sample Street, Newton (parcel SAMPLE-0012). The assessed value used in this statement is $1,250,000, the FY2027 assessment, valued as of January 1, 2026. [Public record, Exhibit B]

Exhibit A lists 6 recorded sales of similar homes that closed within 24 months before and 12 months after the valuation date. Their sale prices range from $344.37 to $369.84 per square foot, with a median of $365.38. [Public sales records, Exhibit A]

Applied to the recorded living area of 3,180 sq ft, the middle half of these sales spans $1,135,000 to $1,173,000 (median $1,162,000). The assessed value of $1,250,000 is above that range. [Public sales records, Exhibit A]

The sales are not adjusted for market change, lot, condition, or other differences. Exhibit A lists the known differences for each sale and what is not known. [Public sales records, Exhibit A]

The applicant reports that the living area is 2,960 sq ft; the assessors' record lists 3,180 sq ft. This is the applicant's statement. Supporting documents are listed in Exhibit C. [Applicant's statement, Exhibit C]

[The applicant has not yet stated an opinion of value.] **[Owner to complete]**

The applicant prepared this statement with an automated tool. It is not an appraisal. The figures come from the records cited in the exhibits. [Preparation note]

Exhibit A. Comparable sales near the valuation date

Subject: 12 Sample Street, assessed at $1,250,000 with 3,180 sq ft of living area ($393.08 per sq ft). Valuation date January 1, 2026. Source: Fictional sample sales (not public records).

Exhibit A: qualifying sales, unadjusted

Address	Sale date	Sale price	Adjustment	Adjusted price	Living area	$ per sq ft	Months from valuation date	Differences and unknowns
6 Example Lane	Nov 2025	$1,205,000	None	$1,205,000	3,260 sq ft	$369.63	-1.5	No important difference found
22 Placeholder Road	Dec 2025	$1,140,000	None	$1,140,000	3,110 sq ft	$366.56	-0.5	No important difference found
19 Specimen Street	Apr 2025	$1,040,000	None	$1,040,000	3,020 sq ft	$344.37	-8.5	No important difference found
5 Fictional Road	Jul 2025	$1,165,000	None	$1,165,000	3,150 sq ft	$369.84	-5.5	No important difference found
41 Demo Street	Sep 2025	$1,060,000	None	$1,060,000	2,990 sq ft	$354.52	-3.5	No important difference found
9 Model Terrace	Feb 2026	$1,180,000	None	$1,180,000	3,240 sq ft	$364.20	+1.5	No important difference found

Exhibit A: summary of the qualifying sales

Qualifying sales	6
$ per sq ft, 25th / 50th / 75th percentile	$356.94 / $365.38 / $368.86
Middle half sized to 3,180 sq ft	$1,135,000 to $1,173,000 (median $1,162,000)
Assessed value versus that median	+7.6%

Sale prices per square foot of 6 qualifying sales, from $344.37 to $369.84. The middle half spans $356.94 to $368.86. This home is assessed at $393.08 per square foot. Shaded: middle half of the sales. This is a spread of the selected sales, not a confidence interval.

No sale is adjusted for time, lot, condition, or other differences. These are public sales records, not certified comparables or an appraisal.

Exhibit B. Property record used in this statement

Exhibit B: property record

Item	Value	Source
Property	12 Sample Street, Newton	Public record
Parcel ID	SAMPLE-0012	Public record
Property class	Single-family residential	Public record
Assessed value (FY2027)	$1,250,000	Public record
Valuation date	January 1, 2026	Prepared from the figures above
Living area used	3,180 sq ft	Public record
Lot size (units as recorded)	14800	Public record
Year built	1936	Public record

Sources: Fictional sample data (not a public record) (data dated 2026-10-14).

Exhibit C. Owner documents

Attach these yourself. Each is your document, labeled as Exhibit C-1, C-2, and so on.

- C-1. Copy of the FY2027 tax bill **Owner to attach**
- C-2. Measured floor plan or appraisal sketch showing the living area **Owner to attach**
- C-3. Property record card from the assessors **Owner to attach**

PART 3 OF 3 · RESEARCH APPENDIX

Research appendix

For checking the work. Not part of the filed application.

Contrary evidence and weaknesses

Read these before deciding whether to file. The assessors will likely raise them.

- 2 sales examined were not used. Each reason is listed below; check that none was removed in error.
- “Recorded living area” is the owner’s statement and is not documented or verified. The assessors may inspect or ask for evidence.
- You reported a different living area than the record; the record is used until verified.
- Condition, finish quality, and amenities are not in the public sales data, so they are not compared.

Records, owner statements, and verified corrections

Evidence by origin

Origin	Item	Value
Public record	Assessed value	$1,250,000
Public record	Living area	3,180 sq ft
Public record	Lot size	14800
Public record	Year built	1936
Owner statement (not verified)	Living area	2,960 sq ft

If the figures you reported are correct

Recomputed with the figures you reported, which are not verified. The public record governs every figure above until the assessor or a document confirms the correction. This scenario is shown beside the record-based figures, not added to them.

Owner-figure scenario

Living area used	2,960 sq ft
Assessed value used	$1,250,000
Middle half of the same sales	$1,057,000 to $1,092,000 (median $1,082,000)
Result under this scenario	Possible issue supported by available evidence

How the figures were calculated

Calculation steps

Step	How	Value
Assessed value used	public record	$1,250,000.00
Living area used	public record	3,180 sq ft
Assessed value per square foot	$1,250,000 / 3,180 sq ft	$393.08
Qualifying sales	sales that passed every selection test	6
Sale price per square foot, 25th / 50th / 75th percentile	linear interpolation across the 6 qualifying sales	$356.94 / $365.38 / $368.86
Indicated range (middle half of qualifying sales)	percentile $/sq ft × 3,180 sq ft	$1,135,055.43 / $1,161,903.66 / $1,172,986.88
Assessment versus the indicated median	($1,250,000 - $1,161,904) / $1,161,904	7.58%
Comparison assessment rate	median assessed $/sq ft of 6 homes	$360.32

Public sales used (original and adjusted figures)

Address	Sale date	Sale price	Adjustment	Adjusted price	Living area	$ per sq ft	Months from valuation date	Differences and unknowns
6 Example Lane	Nov 2025	$1,205,000	None	$1,205,000	3,260 sq ft	$369.63	-1.5	No important difference found
22 Placeholder Road	Dec 2025	$1,140,000	None	$1,140,000	3,110 sq ft	$366.56	-0.5	No important difference found
19 Specimen Street	Apr 2025	$1,040,000	None	$1,040,000	3,020 sq ft	$344.37	-8.5	No important difference found
5 Fictional Road	Jul 2025	$1,165,000	None	$1,165,000	3,150 sq ft	$369.84	-5.5	No important difference found
41 Demo Street	Sep 2025	$1,060,000	None	$1,060,000	2,990 sq ft	$354.52	-3.5	No important difference found
9 Model Terrace	Feb 2026	$1,180,000	None	$1,180,000	3,240 sq ft	$364.20	+1.5	No important difference found

Public sales examined and not used, with the reason

Address	Sale date	Sale price	Living area	$ per sq ft	Months from valuation date	Reason not used
3 Template Way	Jun 2025	$1	3,100 sq ft	$0.00	-6.5	Nominal price (family, trust, or $1 transfer)
30 Instance Avenue	May 2023	$1,010,000	3,050 sq ft	$331.15	-31.5	Sale date too far from the valuation date

- Condition, finish quality, and amenities are not in the public sales data, so they are not compared.

Assessments of similar homes (context, not separate proof)

6 similar homes; reference rate from the median assessed $ per sq ft of all similar-sized homes. This home: $393.08 per sq ft; reference: $360.32 (+9.09%). These homes also supply the sales above, so this is context for the market comparison. A higher assessment per square foot does not by itself establish disproportionate assessment.

Sources and versions

- Fictional sample data (not a public record) (FY2027), data dated 2026-10-14
- Fictional sample sales (not public records)
- Methodology version pta/1; packet version pkt/1; prepared October 14, 2026.

- Sales from 24 months before to 12 months after the valuation date (January 1, 2026); no time adjustment.
- Living area within ±25%; same property class; price above $1,000.

- Sale-to-assessment screen 0.5 to 2, checked for whether it changes the result; outlier test at a modified z-score of 3.5.
- At least 3 qualifying sales for a market conclusion. A possible issue requires the assessment above the 75th percentile of the qualifying sales, sized to this home.
- Figures keep full precision internally; ranges are rounded to the nearest $1,000 for display.

Supporting detail

Background for the research appendix. None of it is part of the filed application.

Values you entered

These are your entries. Where they differ from the public record, the record governs the figures in this report until the difference is verified (see the evidence status below).

Property location	**12 Sample Street**
City or town	**Newton**
Fiscal year	**FY2027 (valuation date January 1, 2026)**
Parcel ID	**SAMPLE-0012**
Source of figures	**Public record (Fictional sample data (not a public record)), with values you entered noted separately below**
Property class	**Single-family (101)**
Living area you entered	**2,960 sq ft**
Assessed value you entered	**$1,250,000**
Tax rate (per $1,000)	**$9.69 (as entered)**
Assessed $/sq ft used in the analysis	**$393**

Property identification and evidence status

Property	**12 Sample Street, Newton**
Parcel ID	**SAMPLE-0012**
Unit	**Not applicable**
Property class	**Single-family residential**
Assessment fiscal year	**FY2027**
Valuation date	**January 1, 2026**
Tax rate	**$9.69 per $1,000 (FY2027)**

ITEM	PUBLIC RECORD	YOU REPORTED	STATUS
assessed value	**$1,250,000**	$1,250,000	Agrees with the record
living area	**3,180 sq ft**	2,960 sq ft	Differs: the public record governs until verified
lot size	**14800**	—	Public record
year built	**1936**	—	Public record

Public-record values come from the sources below. Values you entered are kept beside them, not substituted for them, and stay unverified until the assessor or a document confirms them.

Sources:

- Fictional sample data (not a public record), data dated 2026-10-14

LIMITATIONS

- **Limitation:** You reported a different living area (2,960 sq ft) than the public record (3,180 sq ft). We keep both. The record governs our figures until the difference is verified.

Result and strength of the evidence

Possible issue supported by available evidence. The assessment is above the middle half of 6 qualifying sales of similar homes, sized to this home.

WHAT COULD CHANGE THIS RESULT

- Evidence that the selected sales are better or worse than this home (lot, condition, location, finish) could narrow or remove the gap.
- The assessor may rely on different sales; ask which sales support the assessment.
- The assessment comparison suggests this home is assessed at a higher rate than most similar homes. That is a reason to ask the assessor; it is not proof of over-assessment.

Data confidence		**Moderate** • **You reported a different living area than the record; the record is used until verified.**
Evidence support	Recent sales of similar homes	**Assessment is above the middle half of the qualifying sales**
	Assessments of similar homes (context)	**Assessed at a higher rate per square foot than most similar homes** (not separate proof)
	Property record	**Differences you reported, not yet documented**
Conditional financial impact		**If the assessment were reduced to the upper end of the middle half of the qualifying sales, the reduction would be about $77,000; to their median, about $88,000. At the FY2027 rate of $9.69 per $1,000, that is about $746 to $854 on the FY2027 tax bill, for one fiscal year only, and only if the assessors agree. Over five years, about $3,700 to $4,300, if the gap and the tax rate stayed the same. An abatement lowers one fiscal year's bill; later years depend on later assessments. Not a promise of savings.**
Filing readiness		**Needs confirmation** • **Gather documents for the record differences you reported.**
Timing		**Not yet open Customary deadline Monday, February 1, 2027**

These are explained separately on purpose. There is no combined score, and nothing here estimates the chance an application succeeds. The owner-figure scenario, if any, is in the research appendix.

Why this property may be overassessed

This analysis cross-checked the assessor's record against public data and the information you provided. It flagged 1 strong signal and 1 item to verify. Each item below explains what the record says, what conflicts with it, and what to verify. The available records suggest potential discrepancies that

should be verified; nothing here is a finding that the assessor made an error.

STRONG SIGNAL more than one source points the same way. **VERIFY** worth checking before you rely on it. **CONSISTENT** the records agree.

STRONG SIGNAL	**Assessment sits above what recent comparable sales indicate**	CONFIDENCE: MEDIUM +
VERIFY	**You indicated the recorded living area appears overstated**	CONFIDENCE: MEDIUM +

Items worth raising, in order

1. **Assessment sits above what recent comparable sales indicate.** An assessment is meant to reflect fair cash value as of the valuation date, and sales of genuinely similar homes are direct market evidence of it. Data reliability: Medium.
2. **You indicated the recorded living area appears overstated.** If the record overstates finished area, the assessment is likely built on more house than exists. Data reliability: Medium.

Ordered by how much each fact usually bears on value, the reliability of the supporting data, ease of verification, and strength of comparable-property evidence. No dollar estimate is used to order them. State Tax Form 128 lists overvaluation (assessed above fair cash value), disproportionate assessment, and incorrect classification as grounds. A comparison with similar homes is a screening signal; it does not by itself establish disproportionate assessment.

Questions to confirm about your property

Where information was missing or uncertain, the analysis could not go further. Answering these, even informally and before you file, closes those gaps:

- **Is the basement finished, partially finished, or unfinished — and does the record card agree?** Space carried as finished is valued far above unfinished space.
- **Are all listed bathrooms, fireplaces, garages, pools, decks, sheds, and accessory structures actually present?** A feature on the record that does not exist adds value for something that

is not there.

- **Has any structure listed on the record been removed?** A demolished garage, shed, or pool may still be carried at full value.
- **Has the property been substantially renovated?** Renovation assumptions lower the effective age and raise the value.
- **Are there major repair needs or deferred maintenance the assessor would not know about?** Condition problems the record misses overstate the building value.
- **Is the assessor's condition/quality rating reasonable for the home's actual state?** The rating scales the whole building value.
- **Does the property have flooding, drainage, access, easement, wetland, septic, structural, or topographical issues?** Site problems reduce what a buyer would pay and may not be discounted in the assessment.
- **Do you have photographs, an appraisal, inspection reports, contractor estimates, a survey, or floor plans supporting your position?** Documents like these turn a claim into evidence an assessor can act on.

Document checklist

- Your most recent property tax bill
- Your property record card from the assessor
- The assessor's property record card
- Floor plan, appraisal, or professional measurement
- The comparable-sales table in this report
- Deeds or listing records for the strongest sales

Gather these before filing; they are the documents most likely to verify (or rule out) the items above.

Preparation notes

RECORD-CARD ITEMS TO CONFIRM

- Confirm the finished living area on your property record card.
- Check the room, bedroom, and bathroom counts.
- Verify any finished basement or attic area.

- Confirm the year built and any recorded renovations.
- Check the recorded condition or grade against the home's actual condition.

CONDITION AND FACTUAL ISSUES TO DOCUMENT

- Any difference between the recorded living area and the actual finished area.
- Condition, damage, or deferred maintenance the record may not reflect.
- Features the record lists that the property does not have.

EVIDENCE TO GATHER

- Your most recent tax bill.
- Your property record card from the assessor.
- Photos documenting any condition or damage issues.
- The comparable sales you are relying on.

QUESTIONS TO ASK THE ASSESSORS

- What finished living area and feature data is on file for my property?
- Which comparable sales were relied on for my assessment?
- How was my property's condition determined?
- What is the deadline and required form to file an abatement this year?

Other exemptions you may qualify for

Separate from the over-assessment case above, Massachusetts law offers property-tax exemptions based on *your* situation — not the property. If any apply to you or a co-owner, they can take hundreds to thousands of dollars off your bill.

EXEMPTION	WHO MAY QUALIFY	AMOUNT
Veterans (cl. 22)	A veteran (or a surviving spouse) with a service-connected disability of at least 10%, or who received certain decorations; with a Massachusetts residency requirement.	$400, rising to a larger or full exemption for higher disability ratings (clauses 22A–22F)
Legally blind (cl. 37A)	Homeowners who are legally blind, with an annual certificate from a doctor or the Massachusetts Commission for the Blind.	$500
Elderly (low income) (cl. 41C)	Owners 70 or older (65 where the town adopted the lower age) who meet income and asset limits and have owned and occupied a Massachusetts home for the required years.	up to $1,000 (towns adopt $500–$1,000)
Elderly / surviving spouse / minor (cl. 17D)	Owners 70 or older, or a surviving spouse or a minor with a deceased parent, who meet an asset limit (no income limit).	$175 base (towns may adopt up to double)
Senior tax deferral (cl. 41A)	Owners 65 or older who meet an income limit and agree to a lien — a way to delay, not reduce, the tax.	defers up to 100% of the tax (a lien repaid when the home is sold or transferred), at low interest
Hardship (cl. 18)	Owners who meet all of age, infirmity, and low income — for those who are older, ill or disabled, and very low income.	amount varies; granted at the assessors' discretion
Senior tax work-off (cl. 5K)	Income-eligible owners 60 or older who do light municipal work in exchange for a credit on their bill — apply through the Council on Aging.	up to about $1,500 a year (some towns higher)
Community Preservation Act surcharge (cl. 44B)	Income-eligible seniors / low-income owners in towns that have adopted the Community Preservation Act.	exempts the full CPA surcharge

Amounts are the statutory base figures and your town may offer more; the income and asset limits are set by law and adjusted yearly. Confirm eligibility and current limits with your assessor or the Massachusetts DOR Taxpayer's Guide to Local Property Tax Exemptions.

Official resources and filing links

- Your local Board of Assessors. Verify the mailing address on your tax bill or your town's official website.
- State Tax Form 128, Application for Abatement of Real Property Tax (included in your packet).
- Massachusetts Appellate Tax Board, mass.gov/orgs/appellate-tax-board, for an appeal if your abatement is denied.

Confirm all addresses, forms, deadlines, and procedures with your city or town.

Important limitations

This automated report is informational only and is built entirely from information you provided. It does not determine market value, provide an appraisal, or give legal or tax advice. The figures shown are estimates to verify, not guarantees.

This automated report is based on public records and the information you provided. It does not determine market value, provide an appraisal, provide legal advice, provide tax advice, represent the homeowner, file documents, or predict any outcome.

- Property Tax Hawk is an informational screening service that organizes public records and the information you provide.
- It does not provide legal advice, tax advice, or appraisal services, and it does not guarantee any abatement or appeal result.
- Public records can be incomplete, outdated, or inaccurate. Every potential discrepancy identified here must be independently verified before you rely on it.
- Local appeal rules, deadlines, valuation dates, and evidentiary standards vary by municipality and can change. Confirm them with your assessor.
- You remain responsible for confirming all facts before submitting an appeal.