

EXEMPTIONS

Exemption Clause 17D – Seniors/ Surviving Spouses

- As of July 1st of the tax year, a surviving spouse or a minor with a parent deceased who owns and occupies the property as his/her domicile OR a person 70 years or over who has owned and occupied the property as his/her domicile for at least 10 years
- Asset qualification

Documentation: Birth Certificates/ Evidence of domicile and occupancy/
Bank and other asset account statements

Exemption Clause 41C – Seniors

- An individual must be 65 years or older or joint owner with a spouse 65 years or older as of July 1st of the tax year
- An individual must own and occupy the subject property on July 1st of the tax year, in addition you must also have had a domicile in Massachusetts for 10 consecutive years before the tax year begins, and have owned and occupied the property or any other property in Massachusetts for 5 years.
- Asset and Income qualification

Documentation: Birth Certificates/ Evidence of ownership, domicile and occupancy/
Income tax return and bank and other asset account statements

Exemption Clause 41A - Tax Deferral

Unlike an exemption which discharges a tax obligation, Clause 41A permits a senior taxpayer to delay payment of property taxes.

A qualified applicant must enter into a written tax deferral and recovery agreement with the assessor who records a statement at the Registry of Deeds to continue the lien that exists on the property by laws to secure payment. Joint owners, remainder men and/or mortgagees must give prior written approval.

- 65 years or older as of July 1st of the tax year
- An applicant must have had a domicile in Massachusetts for ten consecutive years. The applicant must also be domiciled in the property that is the subject of the application.
- An applicant must have owned and occupied the subject property or other real property, in Massachusetts as a domicile for at least 5 years. The years do not have to be consecutive or for the same location.
- Income cannot exceed \$40,000
- A person who qualifies may defer payment of all or a portion of the taxes each year provided this amount does not exceed 50% of the value of the property. Interest on the deferred taxes accrues at 2% interest.
- The payment of taxes and accrued interest is due upon the sale of the property or the death of the taxpayer.

Documentation: Birth Certificates/ Evidence of domicile and occupancy/
Income tax return

Senior Work off Program

- Age 60 or older as of July 1st of the tax year
- Owner of domicile
- Work the necessary hours at minimum wage, for up to \$1,500 off real estate tax bill

Contact Council on Aging to arrange for work and once work is completed the recorded hours worked would be submitted to council on aging for processing.

Community Preservation Act Low/Moderate Income Exemption

- Own and occupy the property as domicile as of **January 1**
- **Applicant and each co-owner must have household income for the** calendar year before January 1 at or below the limit for that owner's household type and number of persons.
- Household Annual Gross income from all sources:

Includes wages, salaries and bonuses, public and private pensions, retirement income, Social Security, alimony, child support, interest and dividend income, net income from business, public assistance, disability and unemployment insurance, regular contributions/gifts from party outside the household. Includes income of all household members who were 18 or older and not full time students during calendar year.

Deduct: Dependents Allowance: number dependents on January 1st (not spouse) of \$300.00

Deduct: total out of pocket medical expenses of all household members for the calendar year exceeding 3% of household annual gross income along with health insurance premiums, payments to doctors, hospitals and other

health care providers, diagnostic tests, prescription drugs, medical equipment or other expenses not paid or reimbursed by employers, public/private insurers or other third parties.

Documentation: Birth Certificates/ Evidence of domicile and occupancy/
Income tax return

Veterans:

- A veteran must have been a Massachusetts domiciliary for at least six months before entering the service OR have lived in Massachusetts for at least 5 years.
- A veteran, or if deceased, the veteran's surviving spouse or parent, must occupy the property as his or her domicile on July 1st of the tax year.
- A qualifying applicant must possess a sufficient ownership interest in the domicile as of July 1st of the tax year. This ownership requirement is satisfied if the person's ownership interest is worth at least an amount ranging from \$2,000 to \$10,000 depending on the exemption.

Clause 22

Veterans with a service connected disability of 10% or more as determined by the Veterans Administration or the branch of service from which separated. Veteran was awarded the Purple Heart. Gold Star mothers and fathers

Clause 22A

Veterans who lost, or had permanent loss of use of, one hand , foot or eye in the line of duty or were awarded Congressional Medal of Honor, Distinguished Service Cross, Navy Cross or Air Force Cross

Clause 22B

Veterans who lost or had permanent loss of use of, two hands, feet or eyes in the line of duty

Clause 22C

Veterans with 100% disability in the line of duty and whose domicile is specially adapted housing acquired with assistance from the Veterans Administration

Clause 22D

Surviving spouses of service members or guardsmen who died from injury or disease due to being in combat zone, or who are missing in action and presumed dead due to combat

Clause 22E

Veterans with 100% disability in the line of duty

Paraplegic Veterans

This exemption is available to veterans who are certified by the Veterans Administration as paraplegic and their surviving spouses.

Documentation: Evidence of residency, ownership, domicile and occupancy and Certificate of service-connected disability or death from the U.S. Department of Veterans Affairs (VA)

Exemption Clause 37A – Blind

- Applicants must submit a current certificate from the Commission for the Blind with each year's application.
- Evidence of domicile and ownership