

Town of Hopkinton

SENIOR SOLUTIONS GUIDEBOOK

A helpful guide for seniors, veterans and their families to the tax relief resources available through the Town of Hopkinton



Summer, 2019

Front Cover insert

If you have any questions or would like a copy of information printed in this book, please:

Email a request to: Assessors@HopkintonMA.gov

Or, call (508) 497-9720

Or, Visit the Assessor's Office at 18 Main Street, Hopkinton MA 01748

(office hours are 8 am till 4:30 pm Monday, Wednesday and Thursday, 8 am till 7 pm Tuesday and 8 am till 2 pm on Friday).

Town of Hopkinton



18 Main Street
Hopkinton, Massachusetts 01748

Summer, 2019

Dear Hopkinton Residents,

Welcome to the first edition of "Senior Solutions", a helpful guide for seniors, offering a one-stop summary of all the programs designed to provide Town tax relief to seniors, seniors who are disabled or injured veterans, and disabled or injured veteran spouses. The guide covers:

- The State "Circuit Breaker" program that provides refundable State income tax credits for seniors whose property taxes or rent exceeds threshold levels
- Partial property tax exemptions in state law for those over ages 65 and 70, widows and widowers of any age, and minor children; all subject to income or asset limits
- Partial property tax exemptions in state law for the blind; and for certain injured or disabled veterans and their surviving spouses
- Deferrals of property taxes due (with interest charged) for income-qualifying seniors
- 3-year deferrals of property taxes due (with interest charged) for certain hardship cases
- Abatements (reductions) of property tax or motor vehicle excise tax based on error or overvaluation
- Property tax credit for volunteer work for 60+ seniors at \$12 per hour, up to \$1,500
- Grants from a donor-based Elderly and Disabled Tax Relief Fund
- General tax tips for seniors

In addition to these helpful financial programs, Hopkinton has a state-of-the-art Senior Center with a full service café offering continental breakfast and lunch. Daily activities include a wide array of quality programs such as computer, art and exercise classes, social activities, health and wellness services, veterans' benefit assistance, an annual flu shot clinic, and much more. There is something for everyone, five days a week, at the Hopkinton Senior Center.

Residents may sign up for the Senior Center's monthly newsletter, The Hilltopper, to stay informed. To subscribe, visit our website or the Senior Center. Seniors can also stay in touch with events and available services through the website, newsletter and Facebook.

We hope this publication is a valuable resource for seniors, veterans and their families to understand and access all of the helpful services available through our Senior Center and the town. As always, if anyone has questions, please call the Hopkinton Senior Center at (508) 497-9730. Any questions on tax relief programs can be directed to the Assessors' Office at (508) 497-9720.

Norman Khumalo
Town Manager

Amy Beck
Senior Services Director

John Neas
Principal Assessor



Hopkinton Council on Aging

28 Mayhew Street
Hopkinton, MA 01748
(508) 497-9730

**Tax Relief Programs for Seniors, Veterans,
and Legally Blind Individuals
Fiscal 2020**

- I. Circuit Breaker Tax Credit
- II. Statutory Tax Exemptions
 - A. Seniors
 - B. Legally Blind Individuals
 - C. Veterans
 - D. Senior Surviving Spouses & Minor Children
 - E. CPA Surcharge Exemption
 - F. Means-Tested Senior Exemption
- III. Deferrals
 - A. Seniors 65 & Older
 - B. Financial Hardship
- IV. Abatements
 - A. Real Estate Tax
 - B. Personal Property Tax
 - C. Motor Vehicle Excise Tax
- V. Senior Tax Work-off Abatement Program
- VI. Tax Relief Fund
- VII. Tax Tips for Seniors & Retirees

**CIRCUIT BREAKER
TAX CREDIT**

**MUST APPLY FOR THIS
TO BE CONSIDERED
FOR
THE NEW HOPKINTON
MEANS-TESTED
SENIOR EXEMPTION**

MORE TAX TIPS FOR SENIORS

Limited Income Credit

You may qualify if your adjusted gross income is between:

\$8,000-\$14,000 Single

\$14,400-\$25,200 Head of Household
(plus \$1,750 per dependent)

\$16,400-\$28,700 Married, Joint Return
(plus \$1,750 per dependent)

No Tax Status

If qualified, you may not have to pay state income taxes if your adjusted gross income is:

Less than \$8,000 Single

Less than \$14,400 Head of Household
(plus \$1,000 per dependent)

Less than \$16,400 Married, Joint Return
(plus \$1,000 per dependent)

Exemption for Age 65+

You are eligible for a \$700 exemption if age 65 before December 31, 2018. The same exemption is available for a spouse if he or she is 65 before December 31, 2018.

Dependent Deduction

For households with elderly or disabled dependents, the deduction is \$3,600 for a single dependent and \$7,200 for two or more dependents.

Capital Gains on Sale of Residence

On a principal residence sold after December 31, 1997, a gain of up to \$250,000 is not subject to tax. For joint filers, the gain excluded from tax is \$500,000.

Non-Taxable Income

Social Security payments received, as well as Veterans Administration compensation, is not taxable in Massachusetts.

WANT TO FIND OUT MORE?



Senate President Karen E. Spilka

Email: karen.spilka@masenate.gov

Call: (617) 722-1500

Visit: 24 Beacon Street, State House
Room 332, Boston, MA 02133



Massachusetts Department of Revenue
Customer Service Bureau

Visit: www.mass.gov/dor

Call: (617) 887-6367

THE CIRCUIT BREAKER

A TAX RELIEF PROGRAM
FOR MASSACHUSETTS
SENIOR CITIZENS

BROUGHT TO YOU BY

Senate President
★ ★ ★ Karen
Spilka
For Our Future

FEBRUARY 2019



DEAR FRIENDS,

It is my great pleasure to share information about the Circuit Breaker tax credit program designed for Massachusetts seniors, age 65 and older.

Living on a fixed income can be challenging, and this tax credit can help alleviate some of the burden of property taxes. In this brochure, you will find information to help you to determine your eligibility.

If you have any questions or need more information, please call my office any time at 617-722-1500

Warm Regards,

Fauna C. Spill

WHAT IS THE CIRCUIT BREAKER?

The Circuit Breaker is a refundable tax credit for eligible seniors, age 65 or older, whose property tax payments exceed 10% of their annual income.

All who qualify must still pay property taxes to their local communities. However, they will receive a dollar credit for every dollar their property tax, and water and sewer bills, exceed 10% of their income, up to the \$1,100 maximum in tax year 2018.

Senior citizens who rent their homes can also take advantage of the same dollar-for-dollar credit, up to the same \$1,100 maximum in tax year 2018, if 25% of their annual rent exceeds 10% of their annual income.

HOW MUCH IS THE CREDIT?

The credit is capped at \$1,100 for the 2018 tax year.

IS THERE A SPECIAL FORM OR APPLICATION?

If qualified, you can claim the credit by submitting a completed Schedule CB, Circuit Breaker Credit, with your 2018 state income tax return.

Eligible seniors must file a return and claim a refund even if they do not owe taxes.

WHO IS ELIGIBLE?

- Must be a Massachusetts resident, age 65 or older before December 31, 2018 (for joint filers, it is sufficient if one taxpayer is 65 years of age or older).
- Must own or rent residential property in Massachusetts and occupy the property as your primary residence.
- Must have an annual income of \$58,000 or less for a single filer; \$73,000 or less for a head of household; and \$88,000 or less for joint filers.

WHO IS NOT ELIGIBLE?

- Married persons who do not file jointly for this credit.
- Those who are a dependent of another tax filer.
- Those who receive federal or state rent subsidy directly, or those who live in a property-tax exempt facility.
- Those whose property is assessed at a value of \$778,000 or more.
- Renters who receive a subsidy.



Mass.gov

Senior Circuit Breaker Tax Credit

Certain seniors who own or rent residential property as their principal residence are eligible for a refundable tax credit. Find out if you qualify.

What to know

As a senior citizen, you may be eligible to claim a refundable credit on your personal state income tax return. The Circuit Breaker Tax Credit is based on the actual real estate taxes paid on the Massachusetts residential property you own or rent and occupy as your principal residence.

The maximum credit amount for tax year 2018 is \$1,100. If the credit you're owed exceeds the amount of the total income tax payable for the year, you'll be refunded the additional amount of the credit without interest.

Who is eligible

- You must be a Massachusetts resident or part-year resident
- You must be 65 or older by December 31, 2018
- You must file a Massachusetts personal income tax return
- You must own or rent residential property in Massachusetts and occupy it as your primary residence
- For tax year 2018, your total Massachusetts income doesn't exceed:
 - \$58,000 for a single individual who is not the head of a household
 - \$73,000 for a head of household
 - \$88,000 for married couples, filing a joint return
- If you are a homeowner, your Massachusetts property tax payments, together with half of your water and sewer expense, must exceed 10% of your total Massachusetts income for the tax year
- If you are a renter, 25% of your annual Massachusetts rent must exceed 10% of your total Massachusetts income for the year.

Who is not eligible

- You are a nonresident
- You are married and your status is married filing separately
- You are a dependent of another taxpayer
- You receive a federal and/or state rent subsidy or you rent from a tax-exempt entity
- For tax year 2018, the assessed value of principal residence exceeds \$778,000

How to apply

If you are eligible for the Circuit Breaker Credit, complete Schedule CB with your Massachusetts state income tax return.

If you qualify for the tax credit in a prior tax year but didn't file Schedule CB with your original state income tax return, you should file an amended return with your Schedule CB. Be sure to fill in the "Amended Return" oval on the return. The Schedule CB must be completed within 3 years from the last day for filing the return, without regard to any extension of time to file.

Don't make these common mistakes

- If you live in a multi-family home

Be sure to claim only the portion of real estate taxes and water and sewer charges that apply to your portion of the property, rather than the entire bill.

- If your property is more than one acre in size

You may claim the value of the land immediately surrounding your home, but the total cannot exceed one acre. Prorate the value of the land to include not more than one acre in your calculation.

- If your principal residence is held in trust

If your principal residence is owned by a grantor trust, and either you or your spouse is a trustee, then you would qualify as a homeowner. If your principal residence is owned by a grantor trust, and you or your spouse are not Trustees, then renter rules are applied when determining the allowable credit. Renter rules also apply if the principal residence is owned by an irrevocable trust, regardless of whether you or your spouse is a trustee.

Contact

Department of Revenue

Phone 8:30 a.m. 0 4:00 p.m., Monday through Friday

Tax Department (617) 887-6367

Toll free in MA (800) 392-6089

Online

<https://www.mass.gov/info-details/dor-contact-us>

SENIOR CIRCUIT BREAKER WORKSHEET

(TO HELP DETERMINE ELIGIBILITY ONLY – THIS IS NOT AN OFFICIAL TAX DOCUMENT)

For HOMEOWNERS

Your property tax: (a) \$ _____

PLUS 50% of water/sewer charges: (b) \$ _____

= (c) \$ _____

TOTAL annual income: (d) \$ _____

(INCLUDES ALL INCOME EXEMPT FROM STATE
INCOME TAX, E.G. SOCIAL SECURITY,
STATE/MUNICIPAL PENSIONS, ETC.)

(e) \$ _____

To calculate total possible credit (f):

Line (c) **MINUS** Line (e): (f) \$ _____

For RENTERS

Your annual rent: (a) \$ _____

MULTIPLY Line (a) by 25%: (b) \$ _____

TOTAL annual income: (c) \$ _____

(INCLUDES ALL INCOME EXEMPT FROM STATE
INCOME TAX, E.G. SOCIAL SECURITY,
STATE/MUNICIPAL PENSIONS, ETC.)

(d) \$ _____

To calculate total possible credit (e):

Line (b) **MINUS** Line (d): (e) \$ _____

FIRST NAME

M.I. LAST NAME

SOCIAL SECURITY NUMBER

You, or your spouse if married filing jointly, must be at least 65 years of age before January 1, 2018 to qualify for this credit. Also, you must file as single, married filing jointly or head of household to qualify for this credit. If married filing separately, you do not qualify for this credit.

Schedule CB Circuit Breaker Credit. Enclose with Form 1 or Form 1-NR/PY. Do not cut or separate these schedules.

2018

ADDRESS OF PRINCIPAL RESIDENCE IN MASSACHUSETTS (DO NOT ENTER PO BOX)

CITY/TOWN/POST OFFICE/FOREIGN COUNTRY

STATE

ZIP + 4

- 1** Living quarters status during 2018: ☐ Homeowner ☐ Multi-use or multi-family property (see instructions)
Note: If you moved during the year, see reverse. ☐ Renter (if you received any federal and/or state rent subsidy, or you rent from a tax-exempt entity, you do not qualify for the Circuit Breaker Credit; see instructions)

- 2** Homeowners only, enter assessed value of principal residence as of January 1, 2018. If over \$778,000, you do not qualify for this credit. See instructions. 0 0

INCOME CALCULATION

- 3** Massachusetts adjusted gross income (from line 20 of Schedule CB, line 3 worksheet on reverse) 0 0
- 4** Total Social Security benefits (see instructions) 0 0
- 5** Pensions/annuities/IRA/Keogh distributions not taxed on your Massachusetts tax return 0 0
- 6** Miscellaneous income, including cash public assistance 0 0
- 7** Massachusetts total income. Add lines 3 through 6 0 0
- 8** Exemptions from income (from Form 1, lines 2b through 2d or Form 1-NR/PY, lines 4b through 4d) 0 0
- 9** Qualifying income. Subtract line 8 from line 7. 0 0
 You do **not** qualify for the Circuit Breaker Credit if you are filing as "Single," and line 9 is greater than \$58,000; or you are filing as "Head of household," and line 9 is greater than \$73,000; or you are filing as "Married filing jointly," and line 9 is greater than \$88,000.

CREDIT CALCULATION. If you filled in "Homeowner" in line 1, complete lines 10–17; if "Renter," skip to line 18.

- 10** Real estate taxes paid in calendar year 2018 for your principal residence (see instructions) 0 0
- 11** Adjustments to real estate taxes (from line 4 of Schedule CB, line 11 worksheet on reverse) 0 0
- 12** Subtract line 11 from line 10 0 0
- 13** Enter 50% (.50) of water and sewer use charges paid in 2018. 0 0
- 14** Add lines 12 and 13 0 0
- 15** Income threshold. Multiply line 9 by 10% (.10) 0 0
- 16** Subtract line 15 from line 14. If line 15 is equal to or greater than line 14, you do not qualify for this credit. 0 0
- 17** Enter the lesser of line 16 or \$1,100 here and on Form 1, line 44 or Form 1-NR/PY, line 48. 0 0
- 18** Enter total amount of rent paid for your principal residence in 2018: a. 0 0
 Landlord's name and address ÷ 4 = 18
- 19** Income threshold. Multiply line 9 by 10% (.10) 0 0
- 20** Subtract line 19 from line 18. If line 19 is equal to or greater than line 18, you do not qualify for this credit. 0 0
- 21** Enter the lesser of line 20 or \$1,100 here and on Form 1, line 44 or Form 1-NR/PY, line 48. 0 0

Schedule CB Worksheets

Schedule CB, Line 3 — Massachusetts Income Worksheet

Part 1. Complete only if you only have 5.1% income reported on Form 1, line 10 or Form 1-NR/PY, line 12 or partnership, trust or S corporation income not reported on Form 1 or Form 1-NR/PY. Otherwise, enter "0" on line 6 and go to Part 2.

1. Enter your total 5.1% income from Form 1, line 10 or Form 1-NR/PY, line 12. Not less than "0" *
2. Enter the total of Schedule Y, lines 1 through 10 and line 18
3. Subtract line 2 from line 1. Not less than "0"
4. Enter total Massachusetts bank interest or the interest exemption amount, whichever is smaller, from Form 1, line 5a or line 5b or Form 1-NR/PY, line 7a or line 7b
5. Enter any income from a partnership, trust or S corporation not reported on Form 1 or Form 1-NR/PY

Note: If Form 1, line 10 or Form 1-NR/PY, line 12 is a loss, do not complete line 4 above. Instead, combine Form 1, line 10 or Form 1-NR/PY, line 12 with the smaller amount of total Massachusetts bank interest or the interest exemption amount. Enter the result in line 4 above, unless the result is a loss. If the result is a loss, enter "0."

6. Add lines 3 through 5

Part 2. Complete only if you have interest income (including tax-exempt interest) other than from Massachusetts banks, dividend income, short-term capital gains, long-term gains on collectibles and installment sales. Otherwise, enter "0" on line 11 and go to Part 3.

7. Enter the amount from Schedule B, line 9. If there is no entry in Schedule B, line 9, enter the amount from Form 1, line 20 or Form 1-NR/PY, line 24
8. Enter the amount from Schedule B, line 6
9. Add lines 7 and 8
10. Enter the amount from Schedule B, line 15
11. Add lines 9 and 10

Note: If you moved during the year you may have to complete separate computations for each residence that would qualify for the credit. On Schedule CB you should complete separate computations for each residence for lines 10 through 14 and/or line 18. The income threshold (line 15 or 19) should be subtracted from the total of these computations to determine if you qualify for the credit.

Part 3. Complete only if you have long-term capital gains or capital gain distributions. Otherwise, enter "0" on line 18 and go to Part 4.

12. Enter any gains (not including any losses) included in U.S. Schedule D, lines 8a and 8b, col. h
13. Enter any gains (not including any losses) included in U.S. Schedule D, line 9, col. h
14. Enter any gains (not including any losses) included in U.S. Schedule D, line 10, col. h
15. Enter any gains (not including any losses) included in U.S. Schedule D, line 11, col. h
16. Enter any gains (not including any losses) included in U.S. Schedule D, line 12, col. h
17. Enter any gains included in U.S. Schedule D, line 13, col. h. If U.S. Schedule D not filed, enter the amount from U.S. Form 1040, Schedule 1, line 13
18. Add lines 12 through 17

Part 4. Massachusetts adjusted gross income.

19. Part-year residents, enter any income earned while a nonresident not included in lines 1 through 18 above. Not less than "0"
20. Add lines 6, 11, 18 and 19. Enter the result here and on Schedule CB, line 3

*Add back any Abandoned Building Renovation deduction claimed on Schedule(s) C and/or E.

Schedule CB, Line 11 — Adjustments to Real Estate Taxes Paid Worksheet

1. Enter the amount of any real estate tax abatement, including senior work program, or exemption received in 2018. Do not exclude amounts if they were already reflected on your tax bill and you did not pay them
2. Enter any interest amount paid due to late real estate tax payments in 2018
3. Enter the amount of any betterment or special assessment paid in 2018
4. Add lines 1 through 3. Enter result here and on Schedule CB, line 11

STATUTORY TAX EXEMPTIONS

If you believe you may qualify for one of the statutory tax exemptions listed in the following pages, please contact the Assessors' Office to have your name and address added to the list of applicants. Each year in late-Summer, the Assessors' Office mails the appropriate application forms to residents in the program. Interested residents can also obtain an application from the Assessors' Office. The income and asset qualifications are updated annually.



Town of Hopkinton

OVERVIEW OF FISCAL YEAR 2019 STATUTORY EXEMPTIONS & DEFERRALS FOR DISABLED VETERANS, SENIORS, SURVIVING SPOUSES AND MINORS

The Assessor's Office receives many inquiries regarding property tax exemptions from taxpayers on limited income who are coping with rising household expenses and property taxes.

Fortunately, there are programs to help you meet your tax obligations. These programs, which provide either property tax exemptions or a deferral of taxes, are set forth in different clauses of Chapter 59, Section 5 of the General Laws of Massachusetts.

The Town of Hopkinton has voted to accept the provisions of Chapter 59, Section 5C1/2 of the Massachusetts General Laws to provide an additional real estate tax exemption of 75% for all statutory exemption categories. Thus, if an exemption is granted, the taxpayer will receive the base exemption amount in the first year of acceptance; in subsequent years, they will receive the base amount **PLUS** an additional amount up to 75% of the base amount, provided the additional exemption does not reduce the tax for the current year below that of the prior year.

The Assessors have briefly outlined the following regulations pertaining to these exemptions:

Clause 17D – Seniors, Surviving Spouses and Minors (\$265.92 Tax Exemption)

Senior must be 70 years of age by July 1. Surviving Spouse, of any age, must have been widowed by July 1. A minor is a child who has a deceased parent. Assets (see explanation below) must not exceed \$60,782.38 as of July 1. Income is not considered.

Clause 22 – Veterans (Various Exemptions)

This provides exemptions to certain veterans who were not dishonorably discharged, their spouses or surviving spouses. Certification of a service-connected disability from the Veterans Administration or the branch of service from which separated is required.

22a	10% Disability	Exemption	\$400
22c	Purple Heart	Exemption	\$400
22d	Surviving Spouse	Exemption	\$400
22A	Loss of Limb or eye	Exemption	\$750
22E	100% Disability	Exemption	\$1,000

Clause 22D – Surviving Spouses

This exemption is available to surviving spouses (who do not remarry) of soldiers, sailors and guardsmen who died due to injury or disease from being in a combat zone, or are missing and presumed dead due to combat. The exemption is the entire assessed Real Estate taxes.

Clause 37A – Blind (\$500 Tax Exemption)

Person must be considered legally blind as of July 1 and registered with the Massachusetts Commission for the Blind.

Clause 41A – Tax Deferral

Persons must be 65 years or older by July 1 of the year of application, and must have been a resident of Massachusetts for the preceding ten years. Applicants must have owned and occupied as domicile any real property in Massachusetts, including present property for five years. Gross annual income cannot exceed \$40,000 in preceding year.

If the applicant meets the requirements, he/she can defer all or apportion of the taxes for the year. The interest on the amount deferred is five percent (5%) simple interest. The Town of Hopkinton imposes a lien on the property when the deferral is approved.

Clause 41C – Elderly Exemption (\$1,000 Tax Exemption)

Must be 65 years of age by July 1.

For a Single Person: Income less than \$24,628 per year – Assets not to exceed \$40,000

For a Married Person: Income less than \$36,942 per year – Assets not to exceed \$55,000

Assets (17D and 41C) include bank accounts, checking accounts, stocks, bonds, money market certificates, boats and all other real estate. They DO NOT include assessed value of your primary residence.

Income (41A and 41C) includes wages, social security, pensions, interest, etc.

Residence Requirement An applicant must have owned and occupied real estate in MA for 5 years and lived in MA for the last 10 years. Surviving Spouse must have occupied the property for five years.

Applications must be received no later than April 1st, 2019. If you would like to be added to the mailing list please forward your information to the Assessors' Office.

17	22	37	41	42&43
Assessors' Use only				
Date Received				
Application No.				
Parcel Id.				

Name of City or Town

SENIOR -- SURVIVING SPOUSE OR MINOR -- VETERAN -- BLIND
FISCAL YEAR _____ APPLICATION FOR STATUTORY EXEMPTION
General Laws Chapter 59, § 5

THIS APPLICATION IS NOT OPEN TO PUBLIC INSPECTION
(See General Laws Chapter 59, § 60)

Return to: Board of Assessors

Must be filed with assessors on or before April 1, or 3 months after actual (not preliminary) tax bills are mailed for fiscal year if later.

INSTRUCTIONS: Complete all sections that apply. If you qualify under more than one category, you will receive the exemption that provides the greatest amount of assistance. Please print or type.

A. IDENTIFICATION. Complete this section fully.

Name of Applicant _____		Marital Status _____	
Telephone Number _____		Mailing Address (if different) _____	
Legal Residence (Domicile) on July 1, _____		_____	
No. _____	Street _____	City/Town _____	Zip Code _____
Location of Property: _____		No. of Dwelling Units: 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> Other _____	
Did you own the property on July 1, _____? Yes <input type="checkbox"/> No <input type="checkbox"/>			
If yes, were you: Sole Owner <input type="checkbox"/> Co-owner with Spouse Only <input type="checkbox"/> Co-owner with Others <input type="checkbox"/>			
Was the property subject to a trust as of July 1, _____? Yes <input type="checkbox"/> No <input type="checkbox"/>			
If yes, please attach trust instrument including all schedules.			
Have you been granted any exemption in any other city or town (MA or other) for this year? Yes <input type="checkbox"/> No <input type="checkbox"/>			
If yes, name of city or town _____		Amount exempted \$ _____	

DISPOSITION OF APPLICATION (ASSESSORS' USE ONLY)

Ownership <input type="checkbox"/>	GRANTED <input type="checkbox"/>	Assessed Tax \$ _____
Occupancy <input type="checkbox"/>	DENIED <input type="checkbox"/>	Exempted Tax \$ _____
Status <input type="checkbox"/>	DEEMED DENIED <input type="checkbox"/>	Adjusted Tax \$ _____
Income <input type="checkbox"/>		
Assets <input type="checkbox"/>		
Board of Assessors		
Date Voted/Deemed Denied _____		
Certificate No. _____		
Date Cert./Notice Sent _____		
Exemption: Clause _____ Date: _____		

B. EXEMPTION STATUS. Check each status that applies to you and complete the questions that follow.

☐ **BLIND PERSON**

Were you legally blind as of July 1, _____? Yes ☐ No ☐

Are you registered with Mass. Commission for the Blind? Yes ☐ No ☐

If yes, give Certificate Number _____ Date Registered _____ Attach copy of certificate.

If no, attach a letter from your doctor indicating status as of July 1.

IF NO OTHER STATUS APPLIES TO YOU, GO ON TO SECTION E

☐ **VETERAN**

☐ **VETERAN'S SPOUSE**

Veteran's Name _____

Was the property the veteran's domicile as of July 1, _____?

Yes ☐ No ☐

If no, where does the veteran reside? _____

☐ **VETERAN'S/SERVICEMEMBER'S/ NATIONAL
GUARD MEMBER'S SURVIVING SPOUSE or
SERVICEMEMBER'S SURVIVING PARENT**

Deceased Veteran's/Servicemember's/National Guard member's
Name _____

If first year of application, attach copy of death certificate.

If you are surviving spouse, have you remarried? Yes ☐ No ☐

Date Enlisted/Inducted _____

Date Discharged _____

Type of Discharge _____

If first year of application, attach copy of discharge papers.

Military Decorations or Awards _____

Did the veteran/service/national guard member live in Massachusetts for at least 6 months before entering the service?
Yes ☐ No ☐ If no, list places and dates where veteran or member lived during the last 6 years or if deceased, the 6 years before
death (2 years if local option adopted - See Assessors)

Address

Dates

Continue list on attachment in same format as necessary.

If yes to any of the next 2 questions and if first year of application, (1) attach documentation from U.S. Dept. of Veterans Affairs, branch of service and (2) list above places and dates where surviving spouse has lived during the last 6 years (2 years if local option adopted - See Assessors)

Is the servicemember or national guard member missing in action and presumed dead? Yes ☐ No ☐

Was the proximate cause of the veteran's, servicemember's or national guard member's death due to an active duty injury or illness? Yes ☐ No ☐

If yes to next question and first year of application, attach Certificate of Disability from U.S. Dept. of Veterans Affairs or branch of service.

Does the veteran have a 100% disability rating for service-connected blindness? Yes ☐ No ☐

If yes to any of the next 3 questions and

If first year of application, attach Certificate of Disability from U.S. Dept. of Veterans Affairs or branch of service.

If exemption granted previously, attach certificate only if disability rating is 100% or has changed.

Does the veteran have a service-connected disability? Yes ☐ No ☐

Has the veteran acquired "specially adapted housing?" Yes ☐ No ☐

Is the veteran a paraplegic? Yes ☐ No ☐

IF NO OTHER STATUS APPLIES TO YOU, GO ON TO SECTION E

☐ **SURVIVING SPOUSE**

Deceased Spouse's Name _____

Date of Death _____

Have you remarried? Yes ☐ No ☐ If yes, date of remarriage _____

☐ **MINOR WITH PARENT DECEASED**

Deceased Parent's Name _____

Date of Death _____

If first year of application, attach a copy of death certificate.

Are you a surviving spouse or a minor child of a firefighter or a police officer killed in the line of duty? Yes ☐ No ☐

IF NO, AND NO OTHER STATUS APPLIES TO YOU, GO ON TO SECTION D

If yes, and this is the first year of application, provide circumstances of death.

GO ON TO SECTION E

☐ **SENIOR 70 OR OLDER (65 or older by local option- See Assessors)** Date of Birth _____

If first year of application, attach copy of birth certificate.

Have you owned and occupied the property as your domicile for at least 11 years? Yes ☐ No ☐
(6 years if local option under Clause 41C½ adopted - See Assessors)

If no, list the other properties you owned and/or occupied during the past 11 years (6 years if local option under Clause 41C½ adopted - See Assessors.)

Address _____

Dates _____

Owned Occupied

☐☐☐☐

Continue list on attachment in same format as necessary.

GO ON TO SECTION C

C. GROSS RECEIPTS FROM ALL SOURCES IN PRECEDING CALENDAR YEAR. Complete this section if you are a senior.
Copies of your federal and state tax income returns, and other documentation, may be requested to verify your income.

	Applicant & Spouse	Co-owner(s) & Spouse(s)
Retirement Benefits (Social Security, Railroad, Federal, MA & Political Subdivisions)		
Other Pensions and Retirement Allowances.....		
Wages, Salaries and other Compensation		
Net Profits from Business, Profession or Property Rental.....		
Interest and Dividends.....		
Other Receipts (Capital Gains, Public Assistance, etc.)		
TOTALS		

GO ON TO SECTION D

D. VALUE OF ALL PROPERTY OWNED ON JULY 1 THIS YEAR. Complete this section if you are a (1) surviving spouse, (2) minor child of a deceased parent, or (3) senior. Documentation may be requested to verify your assets.

Real Estate	Assessed Valuation	Amount Due on Mortgage	Value
Domicile			
Other			
Personal Estate			
Bank Accounts: Name & Address of Bank			
Stocks, Bonds, Securities, etc.: Description & Amount			
Motor Vehicles & Trailers: Year, Make & Model			
Other Non-exempt Personal Property: Kind & Description			
TOTAL			

GO ON TO SECTION E

E. SIGNATURE. Sign here to complete the application.

This application has been prepared or examined by me. Under the pains and penalties of perjury, I declare that to the best of my knowledge and belief, this return and all accompanying documents and statements are true, correct and complete.

Signature

Date

If signed by agent, attach copy of written authorization to sign on behalf of taxpayer.

TAXPAYER INFORMATION ABOUT PERSONAL EXEMPTIONS

PERSONAL EXEMPTIONS. You may be eligible to reduce all or a portion of the taxes assessed on your domicile if you meet the qualifications for one of the personal exemptions allowed under Massachusetts law. Qualifications vary, but generally relate to age, ownership, residency, disability, income or assets.

You may be eligible for an exemption if you fall into any of these categories:

- Legally blind person
- Veteran with a service-connected disability
- Surviving spouse of servicemember, national guard member or veteran who died from active duty injury or illness
- Minor child of deceased parent
- Surviving Spouse
- Senior citizen age 70 and older (65 and older by local option)

More detailed information about the qualifications for each exemption may be obtained from your board of assessors.

WHO MAY FILE AN APPLICATION. You may file an application if you meet all qualifications for a personal exemption as of July 1. You may also apply if you are the personal representative of the estate, or trustee under the will, of a person who qualified for a personal exemption on July 1.

WHEN AND WHERE APPLICATION MUST BE FILED. Your application must be filed with the assessors on or before April 1, or 3 months after the actual bills were mailed for the fiscal year, whichever is later. An application is filed when (1) received by the assessors on or before the filing deadline, or (2) mailed by United States mail, first class postage prepaid, to the proper address of the assessors, on or before the filing deadline, as shown by a postmark made by the United States Postal Service. THIS DEADLINE CANNOT BE EXTENDED OR WAIVED BY THE ASSESSORS FOR ANY REASON. IF YOUR APPLICATION IS NOT TIMELY FILED, YOU LOSE ALL RIGHTS TO AN EXEMPTION AND THE ASSESSORS CANNOT BY LAW GRANT YOU ONE.

PAYMENT OF TAX. Filing an application does not stay the collection of your taxes. In some cases, you must pay all preliminary and actual installments of the tax when due to appeal the assessors' disposition of your application. Failure to pay the tax when due may also subject you to interest charges and collection action. To avoid any loss of rights or additional charges, you should pay the tax as assessed. If an exemption is granted and you have already paid the entire year's tax as exempted, you will receive a refund of any overpayment.

ASSESSORS DISPOSITION. Upon applying for an exemption, you may be required to provide the assessors with further information and supporting documentation to establish your eligibility. The assessors have 3 months from the date your application is filed to act on it unless you agree in writing before that period expires to extend it for a specific time. If the assessors do not act on your application within the original or extended period, it is deemed denied. You will be notified in writing whether an exemption has been granted or denied.

APPEAL. You may appeal the disposition of your application to the Appellate Tax Board, or if applicable, the County Commissioners. The appeal must be filed within 3 months of the date the assessors acted on your application, or the date your application was deemed denied, whichever is applicable. The disposition notice will provide you with further information about the appeal procedure and deadline.

SENIORS



TAXPAYER'S GUIDE TO LOCAL PROPERTY TAX EXEMPTIONS

SENIORS

Clauses 41, 41B, 41C, 41C½

The Department of Revenue (DOR) has created this fact sheet to provide general information about local property tax exemptions for seniors. **It is not designed to address all questions or issues and does not change any provision of the Massachusetts General Laws. To find out about the specific eligibility and application requirements in your city or town, you must contact your local board of assessors.** The DOR cannot determine your eligibility or give you legal advice. Property taxes are assessed and collected by cities and towns, not by the DOR. Under state law, only your board of assessors, as the local tax administrator, can decide whether you qualify for an exemption. If you disagree with its decision, you may appeal to the state Appellate Tax Board (or county commissioners if your county's government has not been abolished).

INTRODUCTION

Cities and towns may give property tax exemptions to some individuals as defined by state law. An exemption discharges a taxpayer from the legal obligation to pay all or a part of the tax assessed for the fiscal year. Exemptions are found in various clauses of Massachusetts General Laws Chapter 59, Section 5 (M.G.L. c. 59, § 5).

Clauses 41, 41B, 41C or 41C½ provide exemptions to seniors who meet specific ownership, residency, income and asset requirements. Seniors 70 or older may, alternatively, qualify for exemption under Clauses 17, 17C, 17C½ or 17D, which provide a reduced benefit, but have less strict eligibility requirements. Clause 41 is the basic exemption for seniors. Over the years, as income and asset values rose, the Legislature enacted alternative exemptions (Clauses 41B, 41C and 41C½), and options within those exemptions, that cities and towns may adopt.

Clause 41 applies unless the legislative body of your city or town has voted, subject to local charter, to accept another clause. The most recently accepted clause establishes eligibility rules in your city or town.

EXEMPTION AMOUNT	Clauses 41, 41B, 41C	\$500
	Clause 41C½	5% of the average assessed valuation of residential property in your city or town.
	The Clause 41C exemption may be increased up to \$1,000, by vote of the legislative body of your city or town.	
	The Clause 41C½ exemption may be increased up to 20% of the average assessed valuation of residential property in your city or town, by vote of the legislative body of your city or town.	

For more information, please contact your local assessors.

APPLICATIONS	You must file an application for each fiscal year with the assessors in the city or town where your property is located. The application is due on April 1, or three months after the actual tax bills are mailed, whichever is later. <i>Filing on time is required. By law, the assessors may not waive this filing deadline, nor act on a late application, for any reason.</i> Filing an application does not entitle you to delay your tax payment.
DOCUMENTATION	You must provide the assessors with whatever information is reasonably required to establish your eligibility. This information may include, but is not limited to: <ol style="list-style-type: none"> 1. Birth certificates. 2. Evidence of ownership, domicile and occupancy. 3. Income tax returns, bank and other asset account statements.
NUMBER OF EXEMPTIONS	With limited exceptions, you may only receive one exemption under M.G.L. c. 59, § 5 for each fiscal year. If you qualify for more than one, you will receive the one that provides the greatest benefit. You may receive an exemption and if qualified, defer all or a part of the balance of the reduced tax.
ELIGIBILITY REQUIREMENTS	You must satisfy tests relating to age, domicile, ownership, occupancy, annual income and assets. You must meet <u>all</u> eligibility requirements as of July 1 of the tax year. (<i>The fiscal year of cities and towns begins July 1 and ends the following June 30.</i>) If you do not meet all requirements as of July 1, you <u>cannot</u> receive all or any portion of the exemption for that tax year. If you own the property with someone who is not your spouse, for example, your children, siblings or other relatives, then each of the other co-owners must also satisfy the annual income and asset tests.
AGE	You must be 70 or older. For Clauses 41C and 41C½, the eligible age may be reduced to 65 or older, by vote of the legislative body of your city or town.

OWNERSHIP AND DOMICILE	<p>You must own and occupy the property as your domicile. Your domicile is where your principal and legal home is located, your family, social, civic and economic life is centered and you plan to return whenever you are away. You may have more than one residence, but only one domicile.</p> <p>For Clauses 41B, 41C and 41C½, 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 any 5 years. The 10 year continuous domicile requirement for Clause 41C½ may be reduced to 5 years, by vote of the legislative body of your city or town.</p> <ol style="list-style-type: none"> 1. Under Clauses 41, 41B and 41C, your ownership interest must be worth at least \$4,000. You may own this interest solely, as a joint owner or as a tenant in common. If you own the property with someone who is not your spouse, your exemption will be equal to the same percentage of the exemption as your ownership interest in the property, for example, 50% if you are a joint owner with one other person. 2. If you hold a life estate in the domicile, you are the owner. 3. If your domicile is held in a trust, you are the owner only if: <ol style="list-style-type: none"> a. You are a trustee or co-trustee of that trust, and b. You have a sufficient beneficial interest in the domicile.
INCOME LIMITS	<p>Your income (gross receipts) for the previous calendar year cannot exceed a specified limit. Each clause has a different limit.</p> <p>Gross receipts means income from <u>all</u> sources and is broader than taxable income for federal or state income tax purposes. Ordinary business expenses and losses are deducted but not personal or family expenses. If you received income from social security or certain public pensions systems in the prior calendar year, the assessors will deduct a "minimum social security" allowance, which is set by the DOR each year.</p> <p>If you are single, your allowable gross receipts can range from \$6,000 (Clause 41) to the limit for the "circuit breaker" state income tax credit for single non-head of household filers (Clause 41C½). If you are married, the limit is based on the combined gross receipts of you and your spouse and ranges from \$7,000 (Clause 41) to the limit for the "circuit breaker" state income tax credit for single non-head of household filers (Clause 41C½).</p> <p>For Clauses 41, 41B and 41C, the gross receipts limit may increase annually by the percentage increase in the Consumer Price Index (CPI) determined by the DOR each year. For Clause 41C½, the gross receipts limit may be applied to the combined income of you and your spouse or other household members. These adjustments apply only if the legislative body of your city or town has voted, subject to local charter, to accept the local option.</p>

ASSET LIMITS	<p>Your assets (whole estate) on July 1 cannot exceed a specified limit. Each clause has a different limit.</p> <p>Whole estate means <u>all</u> assets to which you have legal title and access as sole, joint owner or trustee that contribute to your total worth. The value of the applicant's cemetery plots, registered motor vehicles, wearing apparel and household furniture and effects located in the domicile is not included in the calculation of the applicant's whole estate. In addition, the value of the domicile is generally not included, but depending on the clause, portions generating income or over a certain number of units may be included.</p> <p>If you are single, your allowable whole estate can range from \$17,000 (Clause 41) to \$40,000 (Clause 41C). If you are married, the limit is based on the combined whole estates of you and your spouse and ranges from \$20,000 (Clause 41) to \$55,000 (Clause 41C). There is no asset limit under Clause 41C½.</p> <p>For Clauses 41, 41B and 41C, the whole estate limit may increase annually by the percentage increase in the CPI determined by the DOR each year. This increase applies only if the legislative body of your city or town has voted, subject to local charter, to accept this local option.</p>
EXEMPTION CREDIT	<p>If the assessors decide you are eligible and grant an exemption, the amount granted is credited toward and reduces the tax outstanding on your domicile for the fiscal year. You will not receive a refund unless you have already paid the entire year's tax, as reduced by the exemption, at the time the exemption is granted.</p>
SALE OF DOMICILE	<p>If you are selling your domicile, you should make your attorney aware that you receive a property tax exemption that reduces the tax owed for the fiscal year. The sale is a private financial transaction and as a party, you are responsible for seeing that the exemption is properly credited at the closing, through escrow or other arrangements, when the parties make adjustments for local property taxes or charges. Your city or town is not responsible for seeing that you and the buyer allocate the property taxes so you get the benefit of the exemption.</p>

APPEALS

Appellate Tax Board	<p>The Appellate Tax Board (ATB) is an independent, quasi-judicial state board that hears taxpayer appeals from local assessors' decisions on property tax abatements and exemptions. If county government has not been abolished, appeals may be made to the county commissioners instead, but assessors may and usually do transfer those appeals to the ATB. ATB decisions may be appealed to the Appeals Court and, ultimately, to the Supreme Judicial Court.</p> <p>You can obtain the ATB's <u>guide</u> to the property tax appeal process from its website (www.mass.gov/atb) or by calling 617-727-3100.</p>
Appeal of Action of Assessors	<p>You have three months from the date of the assessors' decision on your exemption application to appeal to the ATB. This includes decisions to deny any exemption or to grant an exemption that provides a lesser benefit. If the application was deemed denied, your appeal must be filed within three months of the deemed denied date. As a general rule, if the real estate tax on your domicile is over \$5,000, you must also have paid all preliminary and actual tax installments on time for the ATB to hear your appeal.</p> <p>The assessors may grant the exemption or higher exemption in final settlement of your application during the three month period for filing an appeal. In that case, you do not have to have filed an appeal with the ATB. However, if a settlement is not reached and an exemption not granted during that period, you must have filed your appeal by the deadline. If not, the ATB cannot hear the appeal.</p>

ASSESSMENT AND EXEMPTION CALENDAR

January 1	Property Tax Assessment Date for Next Fiscal Year
July 1	Fiscal Year Begins Real Estate Exemption Eligibility Date for Fiscal Year
October - December	Actual Tax Bills Mailed for Fiscal Year
November 1 (Semi-annual Payment Communities) February 1 (Quarterly Payment Communities)	1 st Actual Tax Installment Payment Due ¹

¹ Contact your assessors. The due date depends on the payment system used in your community and the date actual tax bills were mailed for fiscal year.

April 1, or 3 Calendar Months from Mailing of Actual Tax Bill if later	Personal Exemption Applications to Assessors Due ²
3 Calendar Months from Filing of Application (or Date of Written Extension Given by Taxpayer)	Assessors Grant or Deny Exemption Application Deemed Denied if Assessors Have Not Acted
3 Calendar Months from Assessors' Action on Application, or Deemed Denial of Application	Appeal to ATB Due

² Some assessors may accept applications before actual tax bills are mailed. If not, or your application is not approved, you must apply by this deadline to claim the exemption.

17	41
Assessors' Use only	
Date Received	
Application No.	
Parcel Id.	

Name of City or Town

SENIOR
FISCAL YEAR _____ APPLICATION FOR STATUTORY EXEMPTION
General Laws Chapter 59, § 5

THIS APPLICATION IS NOT OPEN TO PUBLIC INSPECTION
(See General Laws Chapter 59, § 60)

Return to: Board of Assessors

Must be filed with assessors on or before April 1, or 3 months after actual (not preliminary) tax bills are mailed for fiscal year if later.

INSTRUCTIONS: Complete the following. Please print or type.

A. IDENTIFICATION. Complete this section fully.

Name of Applicant _____	
Telephone Number _____	Marital Status _____
Legal Residence (Domicile) on July 1, _____	Mailing Address (If different) _____
No. Street _____ City/Town _____ Zip Code _____	
Location of Property: _____	No. of Dwelling Units: 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> Other _____
Did you own the property on July 1, _____? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, were you: Sole Owner <input type="checkbox"/> Co-owner with Spouse Only <input type="checkbox"/> Co-owner with Others <input type="checkbox"/>	
Was the property subject to a trust as of July 1, _____? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, please attach trust instrument including all schedules.	
Have you been granted any exemption in any other city or town (MA or other) for this year? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, name of city or town _____ Amount exempted \$ _____	

DISPOSITION OF APPLICATION (ASSESSORS' USE ONLY)

Ownership <input type="checkbox"/>	GRANTED <input type="checkbox"/>	Assessed Tax \$ _____
Occupancy <input type="checkbox"/>	DENIED <input type="checkbox"/>	Exempted Tax \$ _____
Status <input type="checkbox"/>	DEEMED DENIED <input type="checkbox"/>	Adjusted Tax \$ _____
Income <input type="checkbox"/>		
Assets <input type="checkbox"/>		
Board of Assessors		
Date Voted/Deemed Denied _____		
Certificate No. _____		
Date Cert./Notice Sent _____		
Exemption: Clause _____ Date: _____		

FILING THIS FORM DOES NOT STAY THE COLLECTION OF YOUR TAXES
THIS FORM APPROVED BY THE COMMISSIONER OF REVENUE

B. EXEMPTION STATUS. Complete the questions that follow.

☐ **SENIOR 70 OR OLDER (65 or older by local option- See Assessors)** Date of Birth _____

If first year of application, attach copy of birth certificate.

Have you owned and occupied the property as your domicile for at least 11 years? Yes ☐ No ☐

(6 years if local option under Clause 41C½ adopted - See Assessors)

If no, list the other properties you owned and/or occupied during the past 11 years (6 years if local option under Clause 41C½ adopted - See Assessors.)

Address

Dates

Owned

Occupied

☐
☐☐
☐

Continue list on attachment in same format as necessary.

C. GROSS RECEIPTS FROM ALL SOURCES IN PRECEDING CALENDAR YEAR. Complete this section. Copies of your federal and state income tax return, and other documentation, may be requested to verify your income.

	Applicant & Spouse	Co-owner(s) & Spouse(s)
Retirement Benefits (Social Security, Railroad, Federal, MA & Political Subdivisions)...		
Other Pensions and Retirement Allowances.....		
Wages, Salaries and other Compensation		
Net Profits from Business, Profession or Property Rental.....		
Interest and Dividends.....		
Other Receipts (Capital Gains, Public Assistance, etc.)		
TOTALS		

D. VALUE OF ALL PROPERTY OWNED ON JULY 1 THIS YEAR. Complete this section. Documentation may be requested to verify your assets.

Real Estate	Assessed Valuation	Amount Due on Mortgage	Value
Domicile			
Other			
Personal Estate			
Bank Accounts: Name & Address of Bank			
Stocks, Bonds, Securities, etc.: Description & Amount			
Motor Vehicles & Trailers: Year, Make & Model			
Other Non-exempt Personal Property: Kind & Description			
TOTAL			

E. SIGNATURE. Sign here to complete the application.

This application has been prepared or examined by me. Under the pains and penalties of perjury, I declare that to the best of my knowledge and belief, this return and all accompanying documents and statements are true, correct and complete.

Signature

Date

If signed by agent, attach copy of written authorization to sign on behalf of taxpayer.

TAXPAYER INFORMATION ABOUT PERSONAL EXEMPTIONS

PERSONAL EXEMPTIONS. You may be eligible to reduce all or a portion of the taxes assessed on your domicile if you meet the qualifications for one of the personal exemptions allowed under Massachusetts law. Qualifications vary, but generally relate to age, ownership, residency, disability, income or assets.

You may be eligible for an exemption if you fall into any of these categories:

- Legally blind person
- Veteran with a service-connected disability
- Surviving spouse of a servicemember, national guard member or veteran who died from active duty injury or illness
- Surviving spouse
- Minor child of a deceased parent
- Senior citizen age 70 and older (65 and older by local option)

More detailed information about the qualifications for each exemption may be obtained from your board of assessors.

WHO MAY FILE AN APPLICATION. You may file an application if you meet all qualifications for a personal exemption as of July 1. You may also apply if you are the personal representative of the estate, or trustee under the will, of a person who qualified for a personal exemption on July 1.

WHEN AND WHERE APPLICATION MUST BE FILED. Your application must be filed with the assessors on or before April 1, or 3 months after the actual bills were mailed for the fiscal year, whichever is later. An application is filed when (1) received by the assessors on or before the filing deadline, or (2) mailed by United States mail, first class postage prepaid, to the proper address of the assessors, on or before the filing deadline, as shown by a postmark made by the United States Postal Service. **THIS DEADLINE CANNOT BE EXTENDED OR WAIVED BY THE ASSESSORS FOR ANY REASON. IF YOUR APPLICATION IS NOT TIMELY FILED, YOU LOSE ALL RIGHTS TO AN EXEMPTION AND THE ASSESSORS CANNOT BY LAW GRANT YOU ONE.**

PAYMENT OF TAX. Filing an application does not stay the collection of your taxes. In some cases, you must pay all preliminary and actual installments of the tax when due to appeal the assessors' disposition of your application. Failure to pay the tax when due may also subject you to interest charges and collection action. To avoid any loss of rights or additional charges, you should pay the tax as assessed. If an exemption is granted and you have already paid the entire year's tax as exempted, you will receive a refund of any overpayment.

ASSESSORS DISPOSITION. Upon applying for an exemption, you may be required to provide the assessors with further information and supporting documentation to establish your eligibility. The assessors have 3 months from the date your application is filed to act on it unless you agree in writing before that period expires to extend it for a specific time. If the assessors do not act on your application within the original or extended period, it is deemed denied. You will be notified in writing whether an exemption has been granted or denied.

APPEAL. You may appeal the disposition of your application to the Appellate Tax Board, or if applicable, the County Commissioners. The appeal must be filed within 3 months of the date the assessors acted on your application, or the date your application was deemed denied, whichever is applicable. The disposition notice will provide you with further information about the appeal procedure and deadline.

LEGALLY BLIND INDIVIDUALS



TAXPAYER'S GUIDE TO LOCAL PROPERTY TAX EXEMPTIONS

LEGALLY BLIND PERSONS Clauses 37, 37A

The Department of Revenue (DOR) has created this fact sheet to provide general information about local property tax exemptions for the legally blind. **It is not designed to address all questions or issues and does not change any provision of the Massachusetts General Laws. To find out about the specific eligibility and application requirements in your city or town, you must contact your local board of assessors.** The DOR cannot determine your eligibility or give you legal advice. Property taxes are assessed and collected by cities and towns, not by the DOR. Under state law, only your board of assessors, as the local tax administrator, can decide whether you qualify for an exemption. If you disagree with its decision, you may appeal to the state Appellate Tax Board (or county commissioners if your county's government has not been abolished).

INTRODUCTION

Cities and towns may give property tax exemptions to some individuals as defined by state law. An exemption discharges the taxpayer from the legal obligation to pay all or a part of the tax assessed for the fiscal year. Exemptions are found in various clauses of Massachusetts General Laws Chapter 59, Section 5 (M.G.L. c. 59, § 5).

Clauses 37 and 37A provide exemptions for legally blind persons who meet specific occupancy and ownership requirements. Clause 37 applies unless the legislative body of your city or town has voted, subject to local charter, to accept Clause 37A.

The eligibility requirements are the same for both clauses, but Clause 37A provides a higher exemption benefit.

EXEMPTION AMOUNT	Clause 37	\$437.50
	Clause 37A	\$500.00
APPLICATIONS	You must file an application for each fiscal year with the assessors in the city or town where your property is located. The application is due on April 1, or three months after the actual tax bills are mailed, whichever is later. <i>Filing on time is required. By law, the assessors may not waive this filing deadline, nor act on a late application, for any reason.</i> Filing an application does not entitle you to delay your tax payment.	

For more information, please contact your local assessors.

DOCUMENTATION	<p>You must provide the assessors with whatever information is reasonably required to establish eligibility. This information may include, but is not limited to:</p> <ol style="list-style-type: none"> 1. Evidence of domicile and ownership. 2. Proof of legal blindness.
NUMBER OF EXEMPTIONS	<p>With limited exceptions, you may only receive one exemption under M.G.L. c. 59, § 5 for each fiscal year. If you qualify for more than one, you will receive the one that provides the greatest benefit. You may receive an exemption and if qualified, defer all or a part of the balance of the reduced tax.</p>
ELIGIBILITY REQUIREMENTS	<p>You must satisfy tests relating to domicile, ownership and legal blindness. You must meet <u>all</u> eligibility requirements as of July 1 of the tax year. (<i>The fiscal year of cities and towns begins July 1 and ends the following June 30.</i>) If you do not meet all requirements as July 1, you <u>cannot</u> receive all or any portion of the exemption for that tax year.</p>
DOMICILE	<p>You must occupy the property as your domicile. Your domicile is where your principal and legal home is located, your family, social, civic and economic life is centered and you plan to return whenever you are away. You may have more than one residence, but only one domicile.</p>
OWNERSHIP	<p>You must own the property.</p> <ol style="list-style-type: none"> 1. Your ownership interest must be worth at least \$5,000. You may own this interest solely, as a joint owner or as a tenant in common. 2. If you hold a life estate in the domicile, you are the owner. 3. If your domicile is held in a trust, you are the owner only if: <ol style="list-style-type: none"> a. You are a trustee or co-trustee of that trust, and b. You have a sufficient beneficial interest in the domicile.
LEGAL BLINDNESS	<p>You must submit a current "Certificate of Legal Blindness" from the Massachusetts Commission for the Blind with each year's application.</p> <p>In the first year you apply for an exemption, you may substitute a statement from a doctor certifying you are legally blind according to the Commission's specifications.</p>
EXEMPTION CREDIT	<p>If the assessors decide you are eligible and grant an exemption, the amount granted is credited toward and reduces the tax assessed on your domicile for that fiscal year. You will only receive a refund if the entire tax for the year has already been paid at the time the exemption is granted.</p>

SALE OF DOMICILE	<p>If you are selling your domicile, you should make your attorney aware that you receive a property tax exemption that reduces the tax owed for the fiscal year. The sale is a private financial transaction and as a party, you are responsible for seeing that the exemption is properly credited at the closing, through escrow or other arrangements, when the parties make adjustments for local property taxes or charges. Your city or town is not responsible for seeing that you and the buyer allocate the property taxes so you get the benefit of the exemption.</p>
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APPEALS	
Appellate Tax Board	<p>The Appellate Tax Board (ATB) is an independent, quasi-judicial state board that hears taxpayer appeals from local assessors' decisions on property tax abatements and exemptions. If county government has not been abolished, appeals may be made to the county commissioners instead, but assessors may and usually do transfer those appeals to the ATB. ATB decisions may be appealed to the Appeals Court and, ultimately, to the Supreme Judicial Court.</p> <p>You can obtain the ATB's <u>guide to the property tax appeal process</u> from its website (www.mass.gov/atb) or by calling 617-727-3100.</p>
Appeal of Action of Assessors	<p>You have three months from the date of the assessors' decision on your exemption application to appeal to the ATB. This includes decisions to deny any exemption or to grant an exemption that provides a lesser benefit. If the application was deemed denied, your appeal must be filed within three months of the deemed denied date. As a general rule, if the real estate tax on your domicile is over \$5,000, you must also have paid all preliminary and actual tax installments on time for the ATB to hear your appeal.</p> <p>The assessors may grant the exemption or higher exemption in final settlement of your application during the three month period for filing an appeal. In that case, you do not have to have filed an appeal with the ATB. However, if a settlement is not reached and an exemption not granted during that period, you must have filed your appeal by the deadline. If not, the ATB cannot hear the appeal.</p>

ASSESSMENT AND EXEMPTION CALENDAR	
January 1	Property Tax Assessment Date for Next Fiscal Year
July 1	Fiscal Year Begins Real Estate Exemption Eligibility Date for Fiscal Year
October - December	Actual Tax Bills Mailed for Fiscal Year
November 1 (Semi-annual Payment Communities) February 1 (Quarterly Payment Communities)	1 st Actual Tax Installment Payment Due ¹
April 1, or 3 Calendar Months from Mailing of Actual Tax Bill if later	Personal Exemption Applications to Assessors Due ²
3 Calendar Months from Filing of Application (or Date of Written Extension Given by Taxpayer)	Assessors Grant or Deny Exemption Application Deemed Denied if Assessors Have Not Acted
3 Calendar Months from Assessors' Action on Application, or Deemed Denial of Application	Appeal to ATB Due

¹ Contact your assessors. The due date depends on the payment system used in your community and the date actual tax bills were mailed for fiscal year.

² Some assessors may accept applications before actual tax bills are mailed. If not, or your application is not approved, you must apply by this deadline to claim the exemption.

Date Received

Application No.

Parcel Id.

Name of City or Town

BLIND
FISCAL YEAR _____ APPLICATION FOR STATUTORY EXEMPTION
General Laws Chapter 5, § 5

THIS APPLICATION IS NOT OPEN TO PUBLIC INSPECTION
(See General Laws Chapter 59, § 60)

Return to: Board of Assessors

Must be filed with assessors on or before April 1, or
3 months after actual (not preliminary) tax bills are
mailed for fiscal year if later.

INSTRUCTIONS: Complete the following. Please print or type.

A. IDENTIFICATION. Complete this section fully.

Name of Applicant _____

Telephone Number _____

Marital Status _____

Legal Residence (Domicile) on July 1, _____

Mailing Address (if different) _____

No. Street City/Town Zip Code

Location of Property: _____

No. of Dwelling Units: 1 ☐ 2 ☐ 3 ☐ 4 ☐ Other _____

Did you own the property on July 1, _____? Yes ☐ No ☐

If yes, were you: Sole Owner ☐ Co-owner with Spouse Only ☐ Co-owner with Others ☐

Was the property subject to a trust as of July 1, _____? Yes ☐ No ☐

If yes, please attach trust instrument including all schedules.

Have you been granted any exemption in any other city or town (MA or other) for this year? Yes ☐ No ☐

If yes, name of city or town _____ Amount exempted \$ _____

DISPOSITION OF APPLICATION (ASSESSORS' USE ONLY)

Ownership ☐

GRANTED ☐

Assessed Tax \$ _____

Occupancy ☐

DENIED ☐

Exempted Tax \$ _____

Status ☐

DEEMED DENIED ☐

Adjusted Tax \$ _____

Income ☐

Assets ☐

Board of Assessors

Date Voted/Deemed Denied _____

Certificate No. _____

Date Cert./Notice Sent _____

Exemption: Clause _____

Date: _____

FILING THIS FORM DOES NOT STAY THE COLLECTION OF YOUR TAXES

THIS FORM APPROVED BY THE COMMISSIONER OF REVENUE

B. EXEMPTION STATUS. Complete the questions that follow.

Were you legally blind as of July 1, _____? Yes ☐ No ☐

Are you registered with Mass. Commission for the Blind? Yes ☐ No ☐

If yes, give Certificate Number _____

Date Registered _____

Attach copy of certificate.

If no, attach a letter from your doctor indicating status as of July 1.

C. SIGNATURE. Sign here to complete the application.

This application has been prepared or examined by me. Under the pains and penalties of perjury, I declare that to the best of my knowledge and belief, this return and all accompanying documents and statements are true, correct and complete.

Signature _____

Date _____

If signed by agent, attach copy of written authorization to sign on behalf of taxpayer.

TAXPAYER INFORMATION ABOUT PERSONAL EXEMPTIONS

PERSONAL EXEMPTIONS. You may be eligible to reduce all or a portion of the taxes assessed on your domicile if you meet the qualifications for one of the personal exemptions allowed under Massachusetts law. Qualifications vary, but generally relate to age, ownership, residency, disability, income or assets.

You may be eligible for an exemption if you fall into any of these categories:

- Legally blind person
- Veteran with a service-connected disability
- Surviving spouse of servicemember, national guard member or veteran who died from active duty injury or illness
- Surviving spouse
- Minor child of a deceased parent
- Senior citizen age 70 and older (65 and older by local option)

More detailed information about the qualifications for each exemption may be obtained from your board of assessors.

WHO MAY FILE AN APPLICATION. You may file an application if you meet all qualifications for a personal exemption as of July 1. You may also apply if you are the personal representative of the estate, or trustee under the will, of a person who qualified for a personal exemption on July 1.

WHEN AND WHERE APPLICATION MUST BE FILED. Your application must be filed with the assessors on or before April 1, or 3 months after the actual bills were mailed for the fiscal year, whichever is later. An application is filed when (1) received by the assessors on or before the filing deadline, or (2) mailed by United States mail, first class postage prepaid, to the proper address of the assessors, on or before the filing deadline, as shown by a postmark made by the United States Postal Service. **THIS DEADLINE CANNOT BE EXTENDED OR WAIVED BY THE ASSESSORS FOR ANY REASON. IF YOUR APPLICATION IS NOT TIMELY FILED, YOU LOSE ALL RIGHTS TO AN EXEMPTION AND THE ASSESSORS CANNOT BY LAW GRANT YOU ONE.**

PAYMENT OF TAX. Filing an application does not stay the collection of your taxes. In some cases, you must pay all preliminary and actual installments of the tax when due to appeal the assessors' disposition of your application. Failure to pay the tax when due may also subject you to interest charges and collection action. To avoid any loss of rights or additional charges, you should pay the tax as assessed. If an exemption is granted and you have already paid the entire year's tax as exempted, you will receive a refund of any overpayment.

ASSESSORS DISPOSITION. Upon applying for an exemption, you may be required to provide the assessors with further information and supporting documentation to establish your eligibility. The assessors have 3 months from the date your application is filed to act on it unless you agree in writing before that period expires to extend it for a specific time. If the assessors do not act on your application within the original or extended period, it is deemed denied. You will be notified in writing whether an exemption has been granted or denied.

APPEAL. You may appeal the disposition of your application to the Appellate Tax Board, or if applicable, the County Commissioners. The appeal must be filed within 3 months of the date the assessors acted on your application, or the date your application was deemed denied, whichever is applicable. The disposition notice will provide you with further information about the appeal procedure and deadline.

VETERANS



TAXPAYER'S GUIDE TO LOCAL PROPERTY TAX EXEMPTIONS

VETERANS

Clauses 22, 22A, 22B, 22C, 22D, 22E, 22F

The Department of Revenue (DOR) has created this fact sheet to provide general information about local property tax exemptions for veterans. **It is not designed to address all questions or issues and does not change any provision of the Massachusetts General Laws. To find out about the specific eligibility and application requirements in your city or town, you must contact your local board of assessors.** The DOR cannot determine your eligibility or give you legal advice. Property taxes are assessed and collected by cities and towns, not by the DOR. Under state law, only your board of assessors, as the local tax administrator, can decide whether you qualify for an exemption. If you disagree with its decision, you may appeal to the state Appellate Tax Board (or county commissioners if your county's government has not been abolished).

INTRODUCTION

Cities and towns may give property tax exemptions to some individuals as defined by state law. An exemption discharges the taxpayer from the legal obligation to pay all or a portion of the tax assessed for the fiscal year. Exemptions are found in various clauses of Massachusetts General Laws Chapter 59, Section 5 (M.G.L. c. 59, § 5).

Clauses 22, 22A, 22B, 22C, 22D, 22E and 22F provide exemptions to some veterans, their spouses who own the domicile and their surviving spouses, and some surviving parents and spouses of active duty military personnel who died during or due to military service.

APPLICATIONS	You must file an application for each fiscal year with the assessors in the city or town where your property is located. The application is due on April 1, or three months after the actual tax bills are mailed, whichever is later. <i>Filing on time is required. By law, the assessors may not waive this filing deadline, nor act on a late application, for any reason.</i> Filing an application does not entitle you to delay your tax payment.
DOCUMENTATION	You must provide the assessors with whatever information is reasonably required to establish eligibility. This information may include, but is not limited to: <ol style="list-style-type: none">1. Evidence of residency, ownership, domicile and occupancy.2. Certification of a service-connected disability or death from the U.S. Department of Veterans Affairs (VA) or branch of U.S. military service from which discharged or in which served.

For more information, please contact your local assessors.

NUMBER OF EXEMPTIONS	With limited exceptions, you may only receive one exemption under M.G.L. c. 59, § 5 for each fiscal year. If you qualify for more than one, you will receive the one that provides the greatest benefit. You may receive an exemption and if qualified, defer all or a part of the balance of the reduced tax.
VETERAN	Veterans are individuals who served on active duty in the Armed Forces of the United States for certain time periods during peace or wartime eras and were discharged from military service. Their last discharge or release must have been under other than dishonorable conditions.
ELIGIBILITY REQUIREMENTS	You must satisfy tests relating to residency, domicile, ownership and service-connected disability or awards. You must meet <u>all</u> eligibility requirements as of July 1 of the tax year. (<i>The fiscal year of cities and towns begins July 1 and ends the following June 30.</i>) If you do not meet all requirements as of July 1, you <u>cannot</u> receive all or any portion of the exemption for that tax year.
RESIDENCY	Veterans must have (1) been domiciled in Massachusetts for at least 6 consecutive months before entering military service, <u>or</u> (2) lived in Massachusetts for at least 5 consecutive years before the tax year begins (or at least 1 consecutive year before the tax year begins, if the legislative body of your city or town has voted, subject to local charter, to accept this local option).
DOMICILE	You must occupy the property as your domicile. If you are a spouse of a veteran, you and the veteran must occupy the property as your domicile. Your domicile is where your principal and legal home is located, your family, social, civic and economic life is centered and you plan to return whenever you are away. You may have more than one residence, but only one domicile.
OWNERSHIP	You must own the property. <ol style="list-style-type: none"> 1. Your ownership interest must be worth at least an amount ranging from \$2,000 to \$10,000, depending on the exemption. You may own this interest solely, as a joint owner or as a tenant in common. 2. If you hold a life estate in the domicile, you are the owner. 3. If your domicile is held in a trust, you are the owner only if: <ol style="list-style-type: none"> a. You are a trustee or co-trustee of that trust, and b. You have a sufficient beneficial interest in the domicile.

EXEMPTION CREDIT	If the assessors decide you are eligible and grant an exemption, the amount granted is credited toward and reduces the tax assessed on your domicile for that fiscal year. You will only receive a refund if the entire tax for the year has already been paid at the time the exemption is granted.
SALE OF DOMICILE	If you are selling your domicile, you should make your attorney aware that you receive a property tax exemption that reduces the tax owed for the fiscal year. The sale is a private financial transaction and as a party, you are responsible for seeing that the exemption is properly credited at the closing, through escrow or other arrangements, when the parties make adjustments for local property taxes or charges. Your city or town is not responsible for seeing that you and the buyer allocate the property taxes so you get the benefit of the exemption.
WHO IS ELIGIBLE AND EXEMPTION AMOUNTS	
Clause 22 - \$400	<ol style="list-style-type: none"> 1. Veterans with a service-connected disability of 10% or more. 2. Veterans awarded the Purple Heart. 3. Surviving parents of military personnel who died in military service (Gold Star Parents). 4. Spouses (where the domicile is owned by the veteran's spouse), and surviving spouses (who have never remarried), of veterans entitled to exemption under Clause 22. 5. Surviving spouses (who have never remarried) of World War I veterans as long as their assets (whole worth), less any mortgage on the property, do not exceed \$20,000.
Clause 22A - \$750	<ol style="list-style-type: none"> 1. Veterans who (1) suffered in the line of duty the loss or permanent loss of use of one foot or one hand or one eye, or (2) received the Congressional Medal of Honor, Distinguished Service Cross, Navy Cross or Air Force Cross. 2. Spouses (where veteran's spouse owns the domicile) or surviving spouses of veterans entitled to exemption under Clause 22A.
Clause 22B - \$1,250	<ol style="list-style-type: none"> 1. Veterans who suffered in the line of duty the loss or permanent loss of use of both feet, both hands or both eyes. 2. Spouses (where veteran's spouse owns the domicile) or surviving spouses of veterans entitled to exemption under Clause 22B.
Clause 22C - \$1,500	<ol style="list-style-type: none"> 1. Veterans who suffered total disability in the line of duty and received assistance in acquiring "specially adapted housing" which they own and occupy as their domicile. 2. Spouses (where veteran's spouse owns the domicile) or surviving spouses of veterans entitled to exemption under Clause 22C.

Clause 22D – Full	<p>Surviving spouses (who have never remarried) of (1) military personnel (including members of the National Guard on active duty) who went missing in action during active duty and are presumed to have died, or (2) military personnel (including members of the National Guard on active duty) or veterans who died as a proximate result of an injuries sustained or illnesses contracted during active duty service.</p> <p>A surviving spouse must have lived in Massachusetts for at least 5 consecutive years before the tax year begins (or lived in Massachusetts for at least 1 consecutive year before the tax year begins, if the legislative body of your city or town has voted to accept this local option). If not, the deceased military or guard member or veteran had to have been domiciled in Massachusetts for at least 6 consecutive months before entering the service.</p>
Clause 22E - \$1,000	<ol style="list-style-type: none"> 1. Veterans who have a service connected disability of 100%. 2. Spouses (where veteran's spouse owns the domicile) or surviving spouses of veterans entitled to exemption under Clause 22E.
Clause 22F – Full	<ol style="list-style-type: none"> 1. Veterans who are paraplegics, or have a 100% disability for service-connected blindness. 2. Spouses (where veteran's spouse owns the domicile) or surviving spouses of veterans entitled to exemption under Clause 22F.
<p>Clause 22A, 22B, 22C, 22E and 22F exemptions are prorated for a domicile greater than a single-family house. The exemption is the same percentage of the tax as the part of the house occupied by the veteran, or if deceased, the surviving spouse, for example, 50% if one unit of a two-family house is occupied by the veteran or surviving spouse.</p>	

APPEALS	
Appellate Tax Board	<p>The Appellate Tax Board (ATB) is an independent, quasi-judicial state board that hears taxpayer appeals from local assessors' decisions on property tax abatements and exemptions. If county government has not been abolished, appeals may be made to the county commissioners instead, but assessors may and usually do transfer those appeals to the ATB. ATB decisions may be appealed to the Appeals Court and, ultimately, to the Supreme Judicial Court.</p> <p>You can obtain the ATB's <u>guide</u> to the property tax appeal process from its website (www.mass.gov/atb) or by calling 617-727-3100.</p>

Appeal of Action of Assessors	<p>You have three months from the date of the assessors' decision on your exemption application to appeal to the ATB. This includes decisions to deny any exemption or to grant an exemption that provides a lesser benefit. If the application was deemed denied, your appeal must be filed within three months of the deemed denied date. As a general rule, if the real estate tax on your domicile is over \$5,000, you must also have paid all preliminary and actual tax installments on time for the ATB to hear your appeal.</p> <p>The assessors may grant the exemption or higher exemption in final settlement of your application during the three month period for filing an appeal. In that case, you do not have to have filed an appeal with the ATB. However, if a settlement is not reached and an exemption not granted during that period, you must have filed your appeal by the deadline. If not, the ATB cannot hear the appeal.</p>
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ASSESSMENT AND EXEMPTION CALENDAR	
January 1	Property Tax Assessment Date for Next Fiscal Year
July 1	Fiscal Year Begins Real Estate Exemption Eligibility Date for Fiscal Year
October - December	Actual Tax Bills Mailed for Fiscal Year
November 1 (Semi-annual Payment Communities) February 1 (Quarterly Payment Communities)	1 st Actual Tax Installment Payment Due ¹
April 1, or 3 Calendar Months from Mailing of Actual Tax Bill if later	Personal Exemption Applications to Assessors Due ²

¹ Contact your assessors. The due date depends on the payment system used in your community and the date actual tax bills were mailed for fiscal year.

² Some assessors may accept applications before actual tax bills are mailed. If not, or your application is not approved, you must apply by this deadline to claim the exemption.

3 Calendar Months from Filing of Application (or Date of Written Extension Given by Taxpayer)	Assessors Grant or Deny Exemption Application Deemed Denied if Assessors Have Not Acted
3 Calendar Months from Assessors' Action on Application, or Deemed Denial of Application	Appeal to ATB Due

Date Received
Application No.
Parcel Id.

Name of City or Town

VETERAN
FISCAL YEAR _____ APPLICATION FOR STATUTORY EXEMPTION
General Laws Chapter 59, § 5

THIS APPLICATION IS NOT OPEN TO PUBLIC INSPECTION
(See General Laws Chapter 59, § 60)

Return to: Board of Assessors

Must be filed with assessors on or before April 1, or
3 months after actual (not preliminary) tax bills are
mailed for fiscal year if later.

INSTRUCTIONS: Complete the following. Please print or type.

A. IDENTIFICATION. Complete this section fully.

Name of Applicant _____

Telephone Number _____

Marital Status _____

Legal Residence (Domicile) on July 1, _____

Mailing Address (if different) _____

No. Street City/Town Zip Code

Location of Property: _____

No. of Dwelling Units: 1 ☐ 2 ☐ 3 ☐ 4 ☐ Other _____

Did you own the property on July 1, _____? Yes ☐ No ☐

If yes, were you: Sole Owner ☐ Co-owner with Spouse Only ☐ Co-owner with Others ☐

Was the property subject to a trust as of July 1, _____? Yes ☐ No ☐

If yes, please attach trust instrument including all schedules.

Have you been granted any exemption in any other city or town (MA or other) for this year? Yes ☐ No ☐

If yes, name of city or town _____ Amount exempted \$ _____

DISPOSITION OF APPLICATION (ASSESSORS' USE ONLY)

Ownership ☐

GRANTED ☐

Assessed Tax \$ _____

Occupancy ☐

DENIED ☐

Exempted Tax \$ _____

Status ☐

DEEMED DENIED ☐

Adjusted Tax \$ _____

Board of Assessors

Date Voted/Deemed Denied _____

Certificate No. _____

Date Cert./Notice Sent _____

Exemption: Clause _____

Date: _____

FILING THIS FORM DOES NOT STAY THE COLLECTION OF YOUR TAXES

THIS FORM APPROVED BY THE COMMISSIONER OF REVENUE

B. EXEMPTION STATUS. Check the status that applies to you and complete the questions that follow.

☐ **VETERAN**

☐ **VETERAN'S SPOUSE**

Veteran's Name _____

Was the property the veteran's domicile as of July 1, _____?

Yes ☐ No ☐

If no, where does the veteran reside? _____

☐ **VETERAN'S/SERVICEMEMBER'S/ NATIONAL
GUARD MEMBER'S SURVIVING SPOUSE or
SERVICEMEMBER'S SURVIVING PARENT**

Deceased Veteran's/Servicemember's/National Guard member's
Name _____

If first year of application, attach copy of death certificate.

If you are surviving spouse, have you remarried? Yes ☐ No ☐

Date Enlisted/Inducted _____

Date Discharged _____

Type of Discharge _____

If first year of application, attach copy of discharge papers.

Military Decorations or Awards _____

Did the veteran/service/national guard member live in Massachusetts for at least 6 months before entering the service?
Yes ☐ No ☐ If no, list places and dates where veteran or member lived during the last 6 years or if deceased, the 6 years before
death (2 years if local option adopted - See Assessors)

Address

Dates

_____	_____
_____	_____
_____	_____

Continue list on attachment in same format as necessary.

If yes to any of the next 2 questions and if first year of application, (1) attach documentation from U.S. Dept. of Veterans Affairs, branch of service and (2) list above places and dates where surviving spouse has lived during the last 6 years (2 years if local option adopted - See Assessors)

Is the servicemember or national guard member missing in action and presumed dead? Yes ☐ No ☐

Was the proximate cause of the veteran's, servicemember's or national guard member's death due to an active duty injury or illness? Yes ☐ No ☐

If yes to next question and first year of application, attach Certificate of Disability from U.S. Dept. of Veterans Affairs or branch of service.

Does the veteran have a 100% disability rating for service-connected blindness? Yes ☐ No ☐

If yes to any of the next 3 questions and

If first year of application, attach Certificate of Disability from U.S. Dept. of Veterans Affairs or branch of service.

If exemption granted previously, attach certificate only if disability rating is 100% or has changed.

Does the veteran have a service-connected disability? Yes ☐ No ☐

Has the veteran acquired "specially adapted housing?" Yes ☐ No ☐

Is the veteran a paraplegic? Yes ☐ No ☐

GO ON TO SECTION C

C. SIGNATURE. Sign here to complete the application.

This application has been prepared or examined by me. Under the pains and penalties of perjury, I declare that to the best of my knowledge and belief, this return and all accompanying documents and statements are true, correct and complete.

Signature

Date

If signed by agent, attach copy of written authorization to sign on behalf of taxpayer.

TAXPAYER INFORMATION ABOUT PERSONAL EXEMPTIONS

PERSONAL EXEMPTIONS. You may be eligible to reduce all or a portion of the taxes assessed on your domicile if you meet the qualifications for one of the personal exemptions allowed under Massachusetts law. Qualifications vary, but generally relate to age, ownership, residency, disability, income or assets.

You may be eligible for an exemption if you fall into any of these categories:

- Legally blind person
- Veteran with a service-connected disability
- Surviving spouse of servicemember, national guard member or veteran who died from active duty injury or illness
- Surviving spouse
- Minor child of a deceased parent
- Senior citizen age 70 and older (65 and older by local option)

More detailed information about the qualifications for each exemption may be obtained from your board of assessors.

WHO MAY FILE AN APPLICATION. You may file an application if you meet all qualifications for a personal exemption as of July 1. You may also apply if you are the personal representative of the estate, or trustee under the will, of a person who qualified for a personal exemption on July 1.

WHEN AND WHERE APPLICATION MUST BE FILED. Your application must be filed with the assessors on or before April 1, or 3 months after the actual bills were mailed for the fiscal year, whichever is later. An application is filed when (1) received by the assessors on or before the filing deadline, or (2) mailed by United States mail, first class postage prepaid, to the proper address of the assessors, on or before the filing deadline, as shown by a postmark made by the United States Postal Service. **THIS DEADLINE CANNOT BE EXTENDED OR WAIVED BY THE ASSESSORS FOR ANY REASON. IF YOUR APPLICATION IS NOT TIMELY FILED, YOU LOSE ALL RIGHTS TO AN EXEMPTION AND THE ASSESSORS CANNOT BY LAW GRANT YOU ONE.**

PAYMENT OF TAX. Filing an application does not stay the collection of your taxes. In some cases, you must pay all preliminary and actual installments of the tax when due to appeal the assessors' disposition of your application. Failure to pay the tax when due may also subject you to interest charges and collection action. To avoid any loss of rights or additional charges, you should pay the tax as assessed. If an exemption is granted and you have already paid the entire year's tax as exempted, you will receive a refund of any overpayment.

ASSESSORS DISPOSITION. Upon applying for an exemption, you may be required to provide the assessors with further information and supporting documentation to establish your eligibility. The assessors have 3 months from the date your application is filed to act on it unless you agree in writing before that period expires to extend it for a specific time. If the assessors do not act on your application within the original or extended period, it is deemed denied. You will be notified in writing whether an exemption has been granted or denied.

APPEAL. You may appeal the disposition of your application to the Appellate Tax Board, or if applicable, the County Commissioners. The appeal must be filed within 3 months of the date the assessors acted on your application, or the date your application was deemed denied, whichever is applicable. The disposition notice will provide you with further information about the appeal procedure and deadline.

SENIOR SURVIVING
SPOUSES AND MINOR
CHILDREN



TAXPAYER'S GUIDE TO LOCAL PROPERTY TAX EXEMPTIONS

SENIORS SURVIVING SPOUSES MINOR CHILDREN (OF DECEASED PARENT) Clauses 17, 17C, 17C½, 17D

The Department of Revenue (DOR) has created this fact sheet to provide general information about local property tax exemptions for seniors, surviving spouses and minor children of a deceased parent. **It is not designed to address all questions or issues and does not change any provision of the Massachusetts General Laws. To find out about the specific eligibility and application requirements in your city or town, you must contact your local board of assessors.** The DOR cannot determine your eligibility or give you legal advice. Property taxes are assessed and collected by cities and towns, not by the DOR. Under state law, only your board of assessors, as the local tax administrator, can decide whether you qualify for an exemption. If you disagree with its decision, you may appeal to the state Appellate Tax Board (or county commissioners if your county's government has not been abolished).

INTRODUCTION

Cities and towns may give property tax exemptions to some individuals as defined by state law. An exemption discharges the taxpayer from the legal obligation to pay all or a portion of the tax assessed for the fiscal year. Exemptions are found in various clauses of Massachusetts General Laws Chapter 59, Section 5 (M.G.L. c. 59, § 5).

Clauses 17, 17C, 17C½ or 17D provide partial exemptions to (1) seniors, (2) surviving spouses, and (3) minor children with a deceased parent, who meet specific ownership, occupancy and asset requirements. Seniors 70 or older may, alternatively, qualify for an exemption under Clauses 41, 41B, 41C or 41C½, which provide a higher benefit, but have stricter eligibility requirements. Clause 17 is the basic exemption for the three categories of taxpayers. Over the years, as asset values rose, the Legislature enacted alternative exemptions (Clauses 17C, 17C½ and 17D), and options within those exemptions, that cities and towns may adopt.

Clause 17 applies unless the legislative body of your city or town has voted, subject to local charter, to accept another clause. The most recently accepted clause establishes the eligibility rules in your city or town.

EXEMPTION AMOUNT	\$175 The amount may be increased annually up to the percentage increase in the Consumer Price Index (CPI), as determined by the DOR each year. This increase applies only if the legislative body of your city or town has voted, subject to local charter, to accept this local option.
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For more information, please contact your local assessors.

APPLICATIONS	You must file an application for each fiscal year with the assessors in the city or town where your property is located. The application is due on April 1, or three months after the actual tax bills are mailed, whichever is later. Filing on time is required. By law, the assessors may not waive this filing deadline, nor act on a late application, for any reason. Filing an application does not entitle you to delay your tax payment.
DOCUMENTATION	You must provide the assessors with whatever information is reasonably required to establish eligibility. This information may include, but is not limited to: <ol style="list-style-type: none"> 1. Birth certificates. 2. Evidence of ownership, domicile and occupancy. 3. Bank and other asset account statements.
NUMBER OF EXEMPTIONS	With limited exceptions, you may only receive one exemption under M.G.L. c. 59, § 5 for each fiscal year. If you qualify for more than one, you will receive the one that provides the greatest benefit. You may receive an exemption and if qualified, defer all or a part of the balance of the reduced tax.
ELIGIBILITY REQUIREMENTS	You must satisfy tests relating to age or status, domicile, ownership and assets. You must meet <u>all</u> eligibility requirements as of July 1 of the tax year. (<i>The fiscal year of cities and towns begins July 1 and ends the following June 30.</i>) If you do not meet all requirements as of July 1, you <u>cannot</u> receive all or any portion of the exemption for that tax year.
AGE AND STATUS	You must be 70 or older to be a senior. You must be younger than 18 to be a minor child. You must have been married to the decedent at the time of his or her death, and have never remarried, to be a surviving spouse.
OWNERSHIP AND DOMICILE	You must own and occupy the property as your domicile. Your domicile is where your principal and legal home is located, your family, social, civic and economic life is centered and you plan to return whenever you are away. You may have more than one residence, but only one domicile. If you are a senior, you must also have owned and occupied the property for any 10 years (Clauses 17, 17C or 17C½) or any 5 years (Clause 17D). <ol style="list-style-type: none"> 1. Your ownership interest must be worth at least \$2,000. You may own this interest solely, as a joint owner or as a tenant in common. 2. If you hold a life estate in the domicile, you are the owner. 3. If your domicile is held in a trust, you are the owner only if: <ol style="list-style-type: none"> a. You are a trustee or co-trustee of that trust, and b. You have a sufficient beneficial interest in the domicile.

ASSET LIMITS	<p>Your assets (whole estate) on July 1 cannot exceed a specified limit. Each clause has a different limit.</p> <p>Whole estate means <u>all</u> assets to which you have legal title and access as sole, joint owner or trustee that contribute to your total worth. The value of your cemetery plots, wearing apparel and household furniture and effects located in your domicile is not included in the calculation of your whole estate.</p> <p>In addition, depending on the clause, some of the value of your domicile and the unpaid mortgage balance is not included, but the part of your domicile over a certain number of units may be included.</p> <p>Your allowable whole estate can range from \$20,000 (Clause 17) to \$40,000 (Clauses 17C, 17C½ and 17D). It may increase annually by the percentage increase in the CPI determined by the DOR each year. This increase applies only if the legislative body of your city or town has voted, subject to local charter, to accept this local option.</p>
EXEMPTION CREDIT	<p>If the assessors decide you are eligible and grant an exemption, the amount granted is credited toward and reduces the tax outstanding on your domicile for the fiscal year. You will not receive a refund unless you have already paid the entire year's tax, as reduced by the exemption, at the time the exemption is granted and applied.</p>
SALE OF DOMICILE	<p>If you are selling your domicile, you should make your attorney aware that you receive a property tax exemption that reduces the tax owed for the fiscal year. The sale is a private financial transaction and as a party, you are responsible for seeing that the exemption is properly credited at the closing, through escrow or other arrangements, when the parties make adjustments for local property taxes or charges. Your city or town is not responsible for seeing that you and the buyer allocate the property taxes so you get the benefit of the exemption.</p>

APPEALS	
Appellate Tax Board	<p>The Appellate Tax Board (ATB) is an independent, quasi-judicial state board that hears taxpayer appeals from local assessors' decisions on property tax abatements and exemptions. If county government has not been abolished, appeals may be made to the county commissioners instead, but assessors may and usually do transfer those appeals to the ATB. ATB decisions may be appealed to the Appeals Court and, ultimately, to the Supreme Judicial Court.</p> <p>You can obtain the ATB's <u>guide</u> to the property tax appeal process from its website (www.mass.gov/atb) or by calling 617-727-3100.</p>

Appeal of Action of Assessors	<p>You have three months from the date of the assessors' decision on your exemption application to appeal to the ATB. This includes decisions to deny any exemption or to grant an exemption that provides a lesser benefit. If the application was deemed denied, your appeal must be filed within three months of the deemed denied date. As a general rule, if the real estate tax on your domicile is over \$5,000, you must also have paid all preliminary and actual tax installments on time for the ATB to hear your appeal.</p> <p>The assessors may grant the exemption or higher exemption in final settlement of your application during the three month period for filing an appeal. In that case, you do not have to have filed an appeal with the ATB. However, if a settlement is not reached and an exemption not granted during that period, you must have filed your appeal by the deadline. If not, the ATB cannot hear the appeal.</p>
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ASSESSMENT AND EXEMPTION CALENDAR	
January 1	Property Tax Assessment Date for Next Fiscal Year
July 1	Fiscal Year Begins Real Estate Exemption Eligibility Date for Fiscal Year
October - December	Actual Tax Bills Mailed for Fiscal Year
November 1 (Semi-annual Payment Communities) February 1 (Quarterly Payment Communities)	1 st Actual Tax Installment Payment Due ¹
April 1, or 3 Calendar Months from Mailing of Actual Tax Bill if later	Personal Exemption Applications to Assessors Due ²

¹ Contact your assessors. The due date depends on the payment system used in your community and the date actual tax bills were mailed for fiscal year.

² Some assessors may accept applications before actual tax bills are mailed. If not, or your application is not approved, you must apply by this deadline to claim the exemption.

3 Calendar Months from Filing of Application (or Date of Written Extension Given by Taxpayer)	Assessors Grant or Deny Exemption Application Deemed Denied if Assessors Have Not Acted
3 Calendar Months from Assessors' Action on Application, or Deemed Denial of Application	Appeal to ATB Due

17	42&43
Assessors' Use only	
Date Received	
Application No.	
Parcel Id.	

Name of City or Town

SURVIVING SPOUSE OR MINOR
FISCAL YEAR _____ APPLICATION FOR STATUTORY EXEMPTION
General Laws Chapter 59, § 5

THIS APPLICATION IS NOT OPEN TO PUBLIC INSPECTION
(See General Laws Chapter 59, § 60)

Return to: Board of Assessors

Must be filed with assessors on or before April 1, or
3 months after actual (not preliminary) tax bills are
mailed for fiscal year if later.

INSTRUCTIONS: Complete the following. Please print or type.

A. IDENTIFICATION. Complete this section fully.

Name of Applicant _____	
Telephone Number _____	Marital Status _____
Legal Residence (Domicile) on July 1, _____	Mailing Address (if different) _____
No. Street City/Town Zip Code	
Location of Property: _____	No. of Dwelling Units: 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> Other _____
Did you own the property on July 1, _____? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, were you: Sole Owner <input type="checkbox"/> Co-owner with Spouse Only <input type="checkbox"/> Co-owner with Others <input type="checkbox"/>	
Was the property subject to a trust as of July 1, _____? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, please attach trust instrument including all schedules.	
Have you been granted any exemption in any other city or town (MA or other) for this year? Yes <input type="checkbox"/> No <input type="checkbox"/>	
If yes, name of city or town _____ Amount exempted \$ _____	

DISPOSITION OF APPLICATION (ASSESSORS' USE ONLY)

Ownership <input type="checkbox"/>	GRANTED <input type="checkbox"/>	Assessed Tax \$ _____
Occupancy <input type="checkbox"/>	DENIED <input type="checkbox"/>	Exempted Tax \$ _____
Status <input type="checkbox"/>	DEEMED DENIED <input type="checkbox"/>	Adjusted Tax \$ _____
Income <input type="checkbox"/>		
Assets <input type="checkbox"/>		
Board of Assessors		
Date Voted/Deemed Denied _____		
Certificate No. _____		
Date Cert./Notice Sent _____		
Exemption: Clause _____ Date: _____		

FILING THIS FORM DOES NOT STAY THE COLLECTION OF YOUR TAXES

THIS FORM APPROVED BY THE COMMISSIONER OF REVENUE

B. EXEMPTION STATUS. Complete the questions that follow.

<input type="checkbox"/> SURVIVING SPOUSE	Deceased Spouse's Name _____ Date of Death _____ Have you remarried? Yes <input type="checkbox"/> No <input type="checkbox"/> If yes, date of remarriage _____
<input type="checkbox"/> MINOR WITH PARENT DECEASED	Deceased Parent's Name _____ Date of Death _____
<i>If first year of application, attach a copy of death certificate.</i>	
Are you a surviving spouse or a minor child of a firefighter or a police officer killed in the line of duty? Yes <input type="checkbox"/> No <input type="checkbox"/>	
IF NO, GO ON TO SECTION C	
<i>If yes, and this is the first year of application, provide circumstances of death.</i>	
GO ON TO SECTION D	

C. VALUE OF ALL PROPERTY OWNED ON JULY 1 THIS YEAR. Complete this section. Documentation may be requested to verify your assets.

Real Estate	Assessed valuation	Amount due on mortgage	Value
Domicile	_____	_____	_____
Other	_____	_____	_____
Personal Estate	Bank accounts: Name & address of bank		Value
	_____		_____
	_____		_____
	_____		_____
	Stocks, bonds, securities, etc.: Description & amount		Value
	_____		_____
	_____		_____
	_____		_____
	Motor vehicles & trailers: Year/Make/Model		Value
	_____		_____
Other non-exempt personal property: Kind & description		Value	
_____		_____	
_____		_____	
TOTAL			_____
GO ON TO SECTION D			

D. SIGNATURE. Sign here to complete the application.

This application has been prepared or examined by me. Under the pains and penalties of perjury, I declare that to the best of my knowledge and belief, this return and all accompanying documents and statements are true, correct and complete.

Signature _____

Date _____

If signed by agent, attach copy of written authorization to sign on behalf of taxpayer.

TAXPAYER INFORMATION ABOUT PERSONAL EXEMPTIONS

PERSONAL EXEMPTIONS. You may be eligible to reduce all or a portion of the taxes assessed on your domicile if you meet the qualifications for one of the personal exemptions allowed under Massachusetts law. Qualifications vary, but generally relate to age, ownership, residency, disability, income or assets.

You may be eligible for an exemption if you fall into any of these categories:

- Legally blind person
- Veteran with a service-connected disability
- Surviving spouse of a servicemember, national guard member or veteran who died from active duty injury or illness
- Surviving spouse
- Minor child of a deceased parent
- Senior citizen age 70 and older (65 and older by local option)

More detailed information about the qualifications for each exemption may be obtained from your board of assessors.

WHO MAY FILE AN APPLICATION. You may file an application if you meet all qualifications for a personal exemption as of July 1. You may also apply if you are the personal representative of the estate, or trustee under the will, of a person who qualified for a personal exemption on July 1.

WHEN AND WHERE APPLICATION MUST BE FILED. Your application must be filed with the assessors on or before April 1, or 3 months after the actual bills were mailed for the fiscal year, whichever is later. An application is filed when (1) received by the assessors on or before the filing deadline, or (2) mailed by United States mail, first class postage prepaid, to the proper address of the assessors, on or before the filing deadline, as shown by a postmark made by the United States Postal Service. **THIS DEADLINE CANNOT BE EXTENDED OR WAIVED BY THE ASSESSORS FOR ANY REASON. IF YOUR APPLICATION IS NOT TIMELY FILED, YOU LOSE ALL RIGHTS TO AN EXEMPTION AND THE ASSESSORS CANNOT BY LAW GRANT YOU ONE.**

PAYMENT OF TAX. Filing an application does not stay the collection of your taxes. In some cases, you must pay all preliminary and actual installments of the tax when due to appeal the assessors' disposition of your application. Failure to pay the tax when due may also subject you to interest charges and collection action. To avoid any loss of rights or additional charges, you should pay the tax as assessed. If an exemption is granted and you have already paid the entire year's tax as exempted, you will receive a refund of any overpayment.

ASSESSORS DISPOSITION. Upon applying for an exemption, you may be required to provide the assessors with further information and supporting documentation to establish your eligibility. The assessors have 3 months from the date your application is filed to act on it unless you agree in writing before that period expires to extend it for a specific time. If the assessors do not act on your application within the original or extended period, it is deemed denied. You will be notified in writing whether an exemption has been granted or denied.

APPEAL. You may appeal the disposition of your application to the Appellate Tax Board, or if applicable, the County Commissioners. The appeal must be filed within 3 months of the date the assessors acted on your application, or the date your application was deemed denied, whichever is applicable. The disposition notice will provide you with further information about the appeal procedure and deadline.

CPA EXEMPTION



Town of Hopkinton

Exemptions to Community Preservation Act (SPA) Surcharge

As part of the vote to accept the provisions of the Community Preservation Act (CPA), Hopkinton adopted the following exemptions to the surcharge:

1. Property owned and occupied as a domicile by a person who would qualify for low income housing or low or moderate income senior housing in the Town of Hopkinton, based on income limits shown on the chart below. Residents must apply for this exemption annually.
2. The first \$100,000 of taxable value of real estate is exempted from the surcharge.

The low and moderate income limits are derived from the United States Department of Housing and Urban Development (HUD) areawide median income figures. Persons and families whose annual income is less than 80% of the areawide median income qualify as low income. Persons age 60 or older whose annual income is less than 100% of the areawide median income qualify as moderate-income seniors. These figures are updated annually.

Exemption Eligibility Requirements

The Low/Moderate Income Exemption applies only to residential property. The applicant must own and occupy the property as of January 1, 2018. The applicant may be: (1) sole owner, (2) co-owner, (3) life tenant or (4) trustee with sufficient beneficial interest in property under terms of trust. All co-owners do not have to occupy the property; however, each co-owner must meet the Annual Household Income standard. For property subject to a trust, each co-trustee must also meet income standard. (See chart below for the formula used by household type.) Applicant must provide proof of age. Applicant must provide proof of Annual Household Gross Income from all sources from all household members who are 18 or older and not full time students in calendar year preceding January 1, 2018. Applicant must provide proof of number of dependents.

Calendar Year 2018 Income Guidelines: Median Income for Hopkinton - \$107,800

Household Size	Senior (60 or Older) Annual Income Limit	Non-Senior (Under 60) Annual Income Limit
1	\$ 75,460	\$ 60,368
2	\$ 86,240	\$ 68,992
3	\$ 97,020	\$ 77,616
4	\$ 107,800	\$ 86,240
5	\$ 116,424	\$ 93,139
6	\$ 125,048	\$ 100,038
7	\$ 133,672	\$ 106,938
8	\$ 142,296	\$ 113,837

Application Deadline is March 31st, 2019.

Date Received

Application No.

Parcel Id.

Name of City or Town

LOW INCOME PERSONS - LOW OR MODERATE INCOME SENIORS
FISCAL YEAR _____ APPLICATION FOR COMMUNITY PRESERVATION ACT EXEMPTION
General Laws Chapter 44B

THIS APPLICATION IS NOT OPEN TO PUBLIC INSPECTION
 (See General Laws Chapter 44B, § 3 and Chapter 59, § 60)

Return to: Board of Assessors

Must be filed with assessors on or before April 1, or
 3 months after actual (not preliminary) tax bills are
 mailed for fiscal year if later.

INSTRUCTIONS: Complete all sections. Please print or type.

A. IDENTIFICATION. Complete this section fully.

Name of Applicant _____

Telephone Number _____ Marital Status _____

Were you 60 years or older on January 1, _____? Yes ☐ No ☐
If yes and first year of application, please attach copy of birth certificate.

Legal residence (domicile) on January 1, _____

No.	Street	City/Town	Zip Code
-----	--------	-----------	----------

Mailing address (if different) _____

No.	Street	City/Town	Zip Code
-----	--------	-----------	----------

Location of property: _____ No. of dwelling units: 1 ☐ 2 ☐ 3 ☐ 4 ☐ Other _____

Did you own the property on January 1, _____? Yes ☐ No ☐
If yes, were you: Sole owner ☐ Co-owner with spouse only ☐ Co-owner with others ☐

Was the property subject to a trust as of January 1, _____? Yes ☐ No ☐
If yes, please attach trust instrument including all schedules.

Have you been granted any exemption in any other city or town (MA or other) for this fiscal year? Yes ☐ No ☐
If yes, name of city or town _____ Type of exemption _____

B. SIGNATURE. Sign here to complete the application.

This application has been prepared or examined by me. Under the pains and penalties of perjury, I declare that to the best of my knowledge and belief, the application and all accompanying documents and statements are true, correct and complete.

Signature

Date

If signed by agent, attach copy of written authorization to sign on behalf of taxpayer.

YOU MUST ALSO COMPLETE SCHEDULES C - F ON FOLLOWING PAGES

FILING THIS APPLICATION DOES NOT STAY THE COLLECTION OF YOUR SURCHARGE.
 TO AVOID INTEREST AND COLLECTION CHARGES, YOU MUST PAY SURCHARGE AS BILLED BY DUE DATE.
 IF EXEMPTION IS GRANTED AND SURCHARGE IS PAID IN FULL, REFUND WILL BE MADE.
 THIS FORM APPROVED BY THE COMMISSIONER OF REVENUE

C. HOUSEHOLD MEMBERS. List all members of your household on January 1 and provide requested information. Please list any members who are 18 and older and not full time students last. Documentation may be requested to verify information provided.

	Full Name (First, Middle, Last)	Relationship to Applicant	Age as of 1/1	Occupation or School Grade
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____
4.	_____	_____	_____	_____
5.	_____	_____	_____	_____
6.	_____	_____	_____	_____

Continue list on attachment, in same format, as necessary.

D. HOUSEHOLD OUT OF POCKET MEDICAL EXPENSES DURING PRECEDING CALENDAR YEAR. List total medical expenses incurred by all household members during calendar year before January 1 that were not paid by or reimbursed by employer, public or private health insurance or other third party. Includes amounts paid in health insurance premiums, co-payments, deductibles and other out of pocket expenses. Documentation may be requested to verify expenses claimed.

TYPE OF EXPENSE	Total Out of Pocket for Preceding Calendar Year
Health insurance premiums	\$ _____
Doctors	\$ _____
Hospitals	\$ _____
Diagnostic tests	\$ _____
Prescription drugs	\$ _____
Medical equipment	\$ _____
Other	\$ _____
TOTAL OUT OF POCKET	\$ _____

E. HOUSEHOLD GROSS INCOME DURING PRECEDING CALENDAR YEAR. List income received from all sources for each member of household 18 and older and not full time student during calendar year before January 1. Please list members in same order as shown in Schedule C above. Copies of federal and state income tax returns may be requested to verify income reported for each household member.

Applicant Name Member 1 Name Member 2 Name Member 3 Name

TYPE OF INCOME

Wages, salaries, other compensation	\$	\$	\$	\$
Social Security				
Other pension/retirement benefits				
Interest/dividends				
Rental income				
Net profits from business or profession				
Capital gains				
Alimony				
Child support				
Public assistance				
Unemployment compensation				
Disability compensation				
Other (specify):				
TOTAL GROSS INCOME - MEMBERS	\$	\$	\$	\$
TOTAL GROSS INCOME - HOUSEHOLD				\$

Continue list on attachment, in same format, as necessary.

F. CO-OWNERS' HOUSEHOLD GROSS INCOME DURING PRECEDING CALENDAR YEAR.

Does Schedule E above include the gross income of all co-owners of the property as of January 1, ____? Yes ☐ No ☐
 If no, a Schedule C, D and E must be attached for each co-owner not included.

DISPOSITION OF APPLICATION (ASSESSORS' USE ONLY)

Age

Ownership

Occupancy

Applicant's Gross Income \$ _____

Dependent Deduction \$ _____

Medical Deduction \$ _____

Applicant's CPA Income \$ _____

Co-owner 1 Gross Income

\$ _____

Dependent Deduction \$ _____

Medical Deduction \$ _____

Co-owner 1 CPA Income \$ _____

Co-owner 2 Gross Income

\$ _____

Dependent Deduction \$ _____

Medical Deduction \$ _____

Co-owner 2 CPA Income \$ _____

GRANTED

☐

DENIED

☐

Assessed surcharge \$ _____

Exempted surcharge \$ _____

Adjusted surcharge \$ _____

BOARD OF ASSESSORS

Date voted

Certificate number

Date certificate/Notice sent

Date:

MEANS-TESTED SENIOR EXEMPTION



**TOWN OF HOPKINTON – FISCAL YEAR 2020
APPLICATION FOR SENIOR TAX RELIEF**

GENERAL COURT OF THE COMMONWEALTH OF MASSACHUSETTS
CHAPTER 234 OF THE ACTS OF 2018

EXEMPTION CREDIT: \$550 - \$2,200
DETERMINED BY BOARD OF SELECTMEN AND
DEPENDENT ON NUMBER OF APPLICANTS

THIS APPLICATION IS NOT OPEN TO PUBLIC INSPECTION

REQUIREMENTS

AGE: 65 OR OLDER (CO-OWNER MUST BE 60 OR OLDER)

RESIDENT: MUST HAVE BEEN A RESIDENT OF HOPKINTON FOR TEN (10) CONSECUTIVE YEARS

INCOME: MUST MEET THE STATE CIRCUIT BREAKER LIMITS
(SINGLE \$58,000, HEAD OF HOUSEHOLD \$73,000, JOINT \$88,000)

HOMEOWNER'S PRINCIPAL RESIDENCE ASSESSMENT NOT TO EXCEED \$778,000

ASSETS: MAXIMUM OF \$250,000 EXCLUDING THE RESIDENCE

DOCUMENTATION NEEDED

PROOF OF AGE

COPY OF 2018 FEDERAL INCOME TAX RETURN

COPY OF 2018 STATE INCOME TAX RETURN

SCHEDULE CB

COMPLETED APPLICATION

TRUST DOCUMENTATION WITH ALL SCHEDULES, IF APPLICABLE

APPLICATION DEADLINE – AUGUST 31, 2019



TOWN OF HOPKINTON – FISCAL YEAR 2020
APPLICATION FOR SENIOR TAX RELIEF
FORM APPROVED BY THE HOPKINTON BOARD OF ASSESSORS

In order to be eligible for this exemption, the following requirements MUST be met:

1. You, or at least one joint applicant, must have owned and occupied a home in Hopkinton as your principal residence for the last ten (10) consecutive years.
2. You must have filed a 2018 Massachusetts State Tax Form Schedule CB (Circuit Breaker)
3. Primary applicant is 65 and any joint applicant is 60 by December 31, 2018.

THIS APPLICATION MUST BE RECEIVED IN THE ASSESSORS' OFFICE BY AUGUST 31, 2019.

Incomplete applications or those missing supporting documentation will not be processed. Please provide all of the requested information.

1. Name of Applicant(s): _____
Address: _____
City/Town: _____ State: _____ Zip: _____
Home Phone: _____ Cell/Work Phone: _____
Email Address: _____
2. Applicant Date of Birth: _____ Joint Application Date of Birth: _____
Valid Massachusetts ID: _____ Valid Massachusetts ID: _____
3. Assessed Value of Principal Residence (Fiscal 2019): _____ No. of Units: _____
4. Date you purchased the property: _____
If less than 10 years ago, prior address: _____
5. Is property subject to a trust? _____ *If yes, please attach trust document and all schedules.*
6. Do you own any other real estate? _____ If yes, please provide address: _____
7. Have you been granted any tax exemption in any other city or town? _____ Where? _____
8. Provide your Circuit Breaker Income Tax Credit amount from 2018: \$ _____

Please attach a copy of your 2018 State Income Tax filing, and the MA Schedule CB.

Subscribed this ____ day of _____, 2019, under the pains and penalties of perjury.

Signature of Applicant: _____

The filing of this application does not stay the collection of your real estate tax obligation. A credit will be applied or a refund issued if the exemption is allowed.

BOARD OF ASSESSORS ACTION

APPROVE: _____
DENY: _____

EXEMPTION AMOUNT: \$ _____
SIGNATURES: _____

DEFERRALS

SENIORS 65 & OLDER



TAXPAYER'S GUIDE TO LOCAL PROPERTY TAX DEFERRALS

SENIORS

Clause 41A

The Department of Revenue (DOR) has created this fact sheet to provide general information about local property tax deferrals for seniors. **It is not designed to address all questions or issues and does not change any provision of the Massachusetts General Laws. To find out about the specific eligibility and application requirements in your city or town, you must contact your local board of assessors.** The DOR cannot determine your eligibility or give you legal advice. Property taxes are assessed and collected by cities and towns, not by the DOR. Under state law, only your board of assessors, as the local tax administrator, can decide whether you qualify for a deferral. If you disagree with its decision, you may appeal to the state Appellate Tax Board (or county commissioners if your county's government has not been abolished).

INTRODUCTION

Cities and towns may give property tax exemptions to some individuals as defined by state law. An exemption discharges the taxpayer from the legal obligation to pay all or a part of the tax assessed for the fiscal year. Exemptions are found in various clauses of Massachusetts General Laws Chapter 59, Section 5 (M.G.L. c. 59, § 5).

Under Clause 41A, seniors may also be able to **delay payment** of their property taxes. A property tax deferral does not discharge the tax obligation like an exemption. Instead, it defers payment until the senior sells the property or passes away. A deferral allows seniors to use resources that would go to pay taxes to defray living expenses instead. Taxpayers who qualify for personal exemptions under other clauses in M.G.L. c. 59, § 5 (for example, for seniors, disabled veterans, blind persons or surviving spouses) may defer all or part of the balance of their reduced taxes.

If you qualify, you must enter into a written tax deferral and recovery agreement with the local assessors. The assessors will record a statement at the Registry of Deeds to continue the lien that exists on your property by law to secure payment of the deferred taxes. Joint owners, remaindermen and mortgagees must give prior written approval.

APPLICATIONS

You must file an application for each fiscal year with the assessors in the city or town where your property is located. The application is due on April 1, or three months after the actual tax bills are mailed, whichever is later. ***Filing on time is required. By law, the assessors may not waive this filing deadline, nor act on a late application, for any reason.*** Filing an application does not entitle you to delay your tax payment.

For more information, please contact your local assessors.

DOCUMENTATION	<p>You must provide the assessors with whatever information is reasonably required to establish eligibility. This information may include, but is not limited to:</p> <ol style="list-style-type: none"> 1. Birth certificates. 2. Evidence of ownership, domicile and occupancy. 3. Income tax returns.
ELIGIBILITY REQUIREMENTS	<p>You must satisfy tests relating to age, domicile, ownership, occupancy and annual income. You must meet <u>all</u> eligibility requirements as of July 1 of the tax year. <i>(The fiscal year of cities and towns begins July 1 and ends the following June 30.)</i> If you do not meet all requirements as of July 1, you <u>cannot</u> defer all or any portion of your taxes for that tax year.</p>
AGE	You must be 65 or older.
DOMICILE	<p>You must have had a domicile in Massachusetts for at least 10 consecutive years before the tax year begins. You must also be domiciled in the property. Your domicile is where your principal and legal home is located, your family, social, civic and economic life is centered and you plan to return whenever you are away. You may have more than one residence, but only one domicile.</p>
OWNERSHIP AND OCCUPANCY	<p>You must have owned and occupied the property, or other real property in Massachusetts, as a domicile for at least 5 years. The years do not have to be consecutive or at the same location.</p> <ol style="list-style-type: none"> 1. You may own the property solely, as a joint owner or as a tenant in common. 2. If you hold a life estate in the domicile, you are the owner. 3. If your domicile is held in a trust, you are the owner only if: <ol style="list-style-type: none"> a. You are a trustee or co-trustee of that trust, and b. You have a sufficient beneficial interest in the domicile.
INCOME LIMITS	<p>Your income (gross receipts) for the previous calendar year cannot exceed \$20,000. If you are married, the combined gross receipts of you and your spouse cannot exceed \$20,000. The gross receipts limit may be increased up to the income limit allowed for the "circuit breaker" state income tax credit for single non-head of household filers, by vote of the legislative body of your city or town.</p> <p>Gross receipts means income from <u>all</u> sources and is broader than taxable income for federal or state income tax purposes. Ordinary business expenses and losses are deducted but not personal or family expenses.</p>

DEFERRAL AMOUNT	<p>You may defer payment of all or a part of the taxes owed each year so long as (1) you continue to qualify, <u>and</u> (2) the cumulative deferred taxes and accrued interest are not more than 50% of your proportional ownership share of the fair cash value of the property. For example, if you are a joint owner with one other person, the total amount deferred cannot be more than 25% of the property's value.</p> <p>If you own the property with someone who is not your spouse, the amount you may defer annually is also limited to your proportional ownership share of the year's tax.</p> <p>Interest on deferred taxes accrues at 8%, or a lower rate voted by the legislative body of your city or town before July 1 of the tax year.</p>
SURVIVING SPOUSE	<p>Your surviving spouse who qualifies may continue to defer taxes but must enter into a new deferral and recovery agreement. Surviving spouses who inherit a property must have occupied it, or other real property in Massachusetts, as a domicile for at least 5 years. Any additional taxes plus interest deferred by your surviving spouse, plus the amounts previously deferred and unpaid, cannot be more than 50% of the spouse's proportional ownership share of the fair cash value of the property.</p>
PAYMENT	<p>The payment of deferred taxes and accrued interest is due when the property is sold or you pass away, unless your surviving spouse continues to defer. As of that date, the interest rate goes up to 16%. If 6 months later, the deferred amount has not been paid, the treasurer may petition the Land Court to foreclose the lien on the property.</p>

APPEALS	
Appellate Tax Board	<p>The Appellate Tax Board (ATB) is an independent, quasi-judicial state board that hears taxpayer appeals from local assessors' decisions on property tax abatements and exemptions. If county government has not been abolished, appeals may be made to the county commissioners instead, but assessors may and usually do transfer those appeals to the ATB. ATB decisions may be appealed to the Appeals Court and, ultimately, to the Supreme Judicial Court.</p> <p>You can obtain the ATB's <u>guide</u> to the property tax appeal process from its website (www.mass.gov/atb) or by calling 617-727-3100.</p>

Appeal of Action of Assessors	<p>You have three months from the date of the assessors' decision on your deferral application to appeal to the ATB. This includes decisions to deny a deferral or to grant a deferral of a lesser benefit. If the application was deemed denied, your appeal must be filed within three months of the deemed denied date. As a general rule, if the real estate tax on your domicile is over \$5,000, you must also have paid all preliminary and actual tax installments on time for the ATB to hear your appeal.</p> <p>The assessors may grant the deferral or higher deferral in final settlement of your application during the three month period for filing an appeal. In that case, you do not have to have filed an appeal with the ATB. However, if a settlement is not reached and a deferral not granted during that period, you must have filed your appeal by the deadline. If not, the ATB cannot hear the appeal.</p>
--------------------------------------	---

ASSESSMENT AND DEFERRAL CALENDAR	
January 1	Property Tax Assessment and Lien Date for Next Fiscal Year
July 1	Fiscal Year Begins Real Estate Deferral Eligibility Date for Fiscal Year
October - December	Actual Tax Bills Mailed for Fiscal Year
November 1 (Semi-annual Payment Communities) February 1 (Quarterly Payment Communities)	1 st Actual Tax Installment Payment Due ¹
April 1, or 3 Calendar Months from Mailing of Actual Tax Bill if later	Deferral Applications to Assessors Due ²

¹ Contact your assessors. The due date depends on the payment system used in your community and the date actual tax bills were mailed for fiscal year.

² Some assessors may accept applications before actual tax bills are mailed. If not, or your application is not approved, you must apply by this deadline to claim the deferral.

3 Calendar Months from Filing of Application (or Date of Written Extension Given by Taxpayer)	Assessors Grant or Deny Deferral Application Deemed Denied if Assessors Have Not Acted
3 Calendar Months from Assessors' Action on Application, or Deemed Denial of Application	Appeal to ATB Due

The Commonwealth of Massachusetts

Assessors' Use only

Date Received
Application No.
Parcel Id.

Name of City or Town

SENIORS 65 AND OLDER
FISCAL YEAR _____ APPLICATION FOR PROPERTY TAX DEFERRAL
General Laws Chapter 59, § 5, CLAUSE 41A

THIS APPLICATION IS NOT OPEN TO PUBLIC INSPECTION
(See General Laws Chapter 59, § 60)

Return to: Board of Assessors

Must be filed with assessors on or before April 1, or 3 months after actual (not preliminary) tax bills are mailed for fiscal year if later. Tax Deferral and Recovery Agreement (Form 97-1) must accompany application unless already on file and persons with interest in property remain the same.

INSTRUCTIONS: Complete all sections fully. Please print or type.

A. IDENTIFICATION.

Name of Applicant: _____		Marital Status: _____	
Telephone Number _____		Date of birth _____ <i>If first year of application, attach copy of birth certificate.</i>	
Legal residence (domicile) on July 1, _____		Mailing address (if different) _____	
No. _____	Street _____	City/Town _____	Zip Code _____
Location of property: _____		No. of dwelling units: 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> Other _____	
Did you own the property on July 1, _____ and for the prior 10 years? Yes <input type="checkbox"/> No <input type="checkbox"/>			
<i>If no, list the other properties you owned and/or occupied during the past 10 years.</i>			
Address _____		Dates _____	Owned <input type="checkbox"/> Occupied <input type="checkbox"/>
_____		_____	<input type="checkbox"/> <input type="checkbox"/>
_____		_____	<input type="checkbox"/> <input type="checkbox"/>
<i>Continue list on attachment in same format as necessary.</i>			
Have you been granted any exemption in any other city or town (MA or other) for this year? Yes <input type="checkbox"/> No <input type="checkbox"/>			
<i>If yes, name of city or town _____</i>		<i>Amount exempted \$ _____</i>	
Amount of tax you are seeking to defer this year \$ _____			

DISPOSITION OF APPLICATION (ASSESSORS' USE ONLY)

Ownership <input type="checkbox"/>	GRANTED <input type="checkbox"/>	Assessed Tax \$ _____
Occupancy <input type="checkbox"/>	DENIED <input type="checkbox"/>	Deferred Tax \$ _____
Age <input type="checkbox"/>	DEEMED DENIED <input type="checkbox"/>	Adjusted Tax \$ _____
Income <input type="checkbox"/>		Board of Assessors
Date Voted/Deemed Denied _____		
Certificate No. _____		
Date Cert./Notice Sent _____		
Date: _____		

FILING THIS FORM DOES NOT STAY THE COLLECTION OF YOUR TAXES

THIS FORM APPROVED BY THE COMMISSIONER OF REVENUE

B. PERSONS WITH INTEREST IN PROPERTY.

Did you own the property on July 1, _____ as

Sole owner ☐Co-owner with spouse only ☐Co-owner with others? ☐Was there a mortgage on the property as of July 1, _____? Yes ☐ No ☐

If yes, amount due on mortgage \$ _____ Name of mortgagee(s) _____

Was the property subject to a life estate as of July 1, _____? Yes ☐ No ☐

If yes, name(s) of Remaindermen (person(s) receiving property after your death) _____

Was the property subject to a trust as of July 1, _____ Yes ☐ No ☐

If yes, please attach trust instrument including all schedules.

C. GROSS RECEIPTS FROM ALL SOURCES IN PRECEDING CALENDAR YEAR. Copies of your federal and state income tax returns, and other documentation, may be requested to verify your income.

	Applicant & Spouse
Retirement Benefits (Social Security, Railroad, Federal, MA & Political Subdivisions).....	
Other Pensions and Retirement Allowances	
Wages, Salaries and other Compensation.....	
Net Profits from Business, Profession or Property Rental	
Interest and Dividends	
Other Receipts (Capital Gains, Public Assistance, etc.).....	
TOTALS	

D. SIGNATURE. Sign here to complete the application.

This application has been prepared or examined by me. Under the pains and penalties of perjury, I declare that to the best of my knowledge and belief, this return and all accompanying documents and statements are true, correct and complete.

Signature

Date

If signed by agent, attach copy of written authorization to sign on behalf of taxpayer.

TAXPAYER INFORMATION ABOUT PROPERTY TAX DEFERRAL

SENIOR DEFERRAL. You may be eligible to defer payment of all or a portion of the taxes assessed on property you own and occupy as your domicile if you meet certain age, ownership, residency and income qualifications, and enter into a tax deferral agreement with the board of assessors. If you also qualify for a personal exemption, you may defer all or a portion of the remaining taxes on the property.

WHO MAY FILE AN APPLICATION. You may file an application if as of July 1 you:

- Are 65 or older,
- Owned and occupied the property as your domicile,
- Owned and occupied any property in Massachusetts as your domicile for at least 5 years,
- Lived in Massachusetts for at least the prior 10 years, and
- Have an annual income not more than \$20,000 or a locally adopted income limit. Locally adopted income limits cannot be more than the income limit that applies under the "circuit breaker" state tax credit for single seniors who are not heads of households. Your board of assessors can tell you the limit that applies in your community.

REPAYMENT. Unlike an exemption, a tax deferral simply allows you to postpone payment of your taxes. If you qualify, you must enter into a tax deferral agreement that requires the deferred taxes along with interest to be paid in full (1) when the property is sold or transferred, (2) upon your death, or (3) upon the death of your surviving spouse if he or she qualifies for a deferral and enters into a new tax deferral agreement. Anyone having any legal interest in the property must also approve the tax deferral agreements.

Once you have entered into a tax deferral agreement, the assessors will record a statement at the Registry of Deeds. That statement continues the lien that already exists on your property by law to ensure the payment and collection of your taxes. Once the deferred taxes are repaid, the lien is released. However, if the deferred taxes are not repaid when due, your city or town will then be able to recover the amount by foreclosing on the lien in Land Court.

INTEREST. If you qualify for a deferral in subsequent years, you may defer taxes until the amount due, including accrued interest, equals 50% of your share of the full and fair cash value of the property. Interest at an annual rate of 8%, or a locally adopted lower rate, is charged on deferred taxes until the property is sold, your death, or the death of your surviving spouse if a new agreement has been entered into. Your board of assessors can tell you the rate that applies to the taxes deferred for each fiscal year. After the property is sold or your death, the annual interest rate increases to 16% until the deferred taxes are repaid.

WHEN AND WHERE APPLICATION MUST BE FILED. Your application must be filed with the assessors on or before April 1, or 3 months after the actual bills were mailed for the fiscal year, whichever is later. An application is filed when (1) received by the assessors on or before the filing deadline, or (2) mailed by United States mail, first class postage prepaid, to the proper address of the assessors, on or before the filing deadline, as shown by a postmark made by the United States Postal Service. **THIS DEADLINE CANNOT BE EXTENDED OR WAIVED BY THE ASSESSORS FOR ANY REASON. IF YOUR APPLICATION IS NOT TIMELY FILED, YOU LOSE ALL RIGHTS TO AN EXEMPTION AND THE ASSESSORS CANNOT BY LAW GRANT YOU ONE.**

PAYMENT OF TAX. Filing an application does not stay the collection of your taxes. In some cases, you must pay all preliminary and actual installments of the tax when due to appeal the assessors' disposition of your application. Failure to pay the tax when due may also subject you to interest charges and collection action. To avoid any loss of rights or additional charges, you should pay the tax as assessed. If a deferral is granted and you have already paid the entire year's tax as deferred, you will receive a refund of any overpayment.

ASSESSORS DISPOSITION. Upon applying for a deferral, you may be required to provide the assessors with further information and supporting documentation to establish your eligibility. The assessors have 3 months from the date your application is filed to act on it unless you agree in writing before that period expires to extend it for a specific time. If the assessors do not act on your application within the original or extended period, it is deemed denied. You will be notified in writing whether a deferral has been granted or denied.

APPEAL. You may appeal the disposition of your application to the Appellate Tax Board, or if applicable, the County Commissioners. The appeal must be filed within 3 months of the date the assessors acted on your application, or the date your application was deemed denied, whichever is applicable. The disposition notice will provide you with further information about the appeal procedure and deadline.

THE COMMONWEALTH OF MASSACHUSETTS

Name of city or town

Tax Deferral and Recovery Agreement

This Agreement is made and entered into this _____ day of _____,
by and between the Board of Assessors (the "Assessors") of the City/Town of _____
acting on behalf of the city/town and _____ (the "Owner").

WITNESSETH

WHEREAS, General Laws Chapter 59, Section 5, Clause 41A allows qualifying property owners to defer payment of local property taxes if they enter into a tax deferral and recovery agreement with the Board of Assessors acting on behalf of the city or town; and

WHEREAS, the Owner seeks to defer payment of local property taxes on the real property described below beginning in fiscal year _____:

DESCRIPTION OF PROPERTY

(The description must be sufficiently accurate to identify the property. In the case of registered land, the certificate of the title number and the registry volume and page must be given.)

NOW THEREFORE, in consideration of the granting of a property tax deferral by the Assessors, the Assessors and the Owner agree as follows:

1. The Owner will not sell or transfer the property described above unless all taxes deferred have been paid together with interest at the rate set forth in General Laws Chapter 59, Section 5, Clause 41A, or a lesser rate adopted locally in accordance with General Laws Chapter 59, Section 5, Clause 41A or applicable special act.
2. The total amount of the deferred taxes, plus interest, will at no time be more than fifty percent of the Owner's proportionate share of the full and fair cash value of the property.
3. Upon the Owner's death, the heirs-at-law, assignees or devisees will have first priority to the property by paying in full the total amount of deferred taxes, plus interest, unless the heir-at-law, assignee or devisee is a surviving spouse who qualifies for a deferral and enters into a new tax deferral and recovery agreement under General Laws Chapter 59, Section 5, Clause 41A. If so, the deferred taxes and interest due will be added to any additional taxes that are deferred under the new agreement signed by the surviving spouse. The total amount of deferred taxes, plus interest, subject to the fifty percent limitation in Paragraph 2 will include all taxes deferred, plus interest, under both this agreement and the new agreement signed by the surviving spouse.
4. The Assessors will record a statement at the Registry of Deeds making the deferred taxes, plus interest, a lien on the property. The amount of the recording fee, if any, will be added to and become part of the deferred taxes. If the deferred taxes, plus interest, are not paid as provided in this agreement, the interest rate set forth in General Laws Chapter 60, Section 62 will apply from the date the property was sold or the Owner died, whichever is applicable, and recovery of the amount owed will be enforced as provided by law.
5. Every other person with any legal interest in the property has given written approval for this agreement. That approval is attached as Schedule A, which is made a part of this agreement.

IN WITNESS WHEREOF, the Owner and Assessors have signed this agreement on the date first written above.

Witness

Owner

Owner

Owner

Board of Assessors of

SCHEDULE A APPROVAL

Date

The following persons having a legal interest in the property described above hereby approve the execution of this tax deferral and recovery agreement.

Witness

Person

The Commonwealth of Massachusetts

ss.

On this ____ day of _____, _____, before me, the undersigned notary public, personally appeared _____, (Owners) _____ (Approvers), and _____ as Board of Assessors for the city/town of _____, proved to me through satisfactory evidence of identification, which were _____, to be the persons whose names are signed on the preceding document in my presence, and acknowledged to me that they signed it voluntarily for its stated purpose.

Notary Public

My commission expires _____

FINANCIAL HARDSHIP

Date Received
Application No.
Parcel Id.

Name of City or Town

FINANCIAL HARDSHIP
FISCAL YEAR _____ APPLICATION FOR PROPERTY TAX DEFERRAL
General Laws Chapter 59, § 5, CLAUSE 18A

THIS APPLICATION IS NOT OPEN TO PUBLIC INSPECTION
(See General Laws Chapter 59, § 60)

Return to: Board of Assessors

Must be filed with assessors on or before April 1, or 3 months after actual (not preliminary) tax bills are mailed for fiscal year if later. Tax Deferral and Recovery Agreement (Form 99-1) must accompany application unless already on file and persons with interest in property remain the same.

INSTRUCTIONS: Complete all sections that apply. Please print or type.

A. IDENTIFICATION. Complete this section fully.

Name of Applicant _____			Occupation _____		
Telephone Number _____			Marital Status _____		
Legal Residence (Domicile) on July 1, _____			Mailing Address (If different) _____		
No.	Street	City/Town	Zip Code		
Location of Property: _____				No. of Dwelling Units: 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 <input type="checkbox"/> 4 <input type="checkbox"/> Other _____	
Did you occupy the property on July 1, _____ and for the prior 10 years? Yes <input type="checkbox"/> No <input type="checkbox"/>					
If no, list the other properties you occupied during the past 10 years.					
Address			Dates		
_____			_____		
_____			_____		
Continue list on attachment in same format as necessary.					
Have you been granted any exemption in any other city or town (MA or other) for this year? Yes <input type="checkbox"/> No <input type="checkbox"/>					
If yes, name of city or town _____			Amount exempted \$ _____		

DISPOSITION OF APPLICATION (ASSESSORS' USE ONLY)

Ownership <input type="checkbox"/>	GRANTED <input type="checkbox"/>	Assessed tax \$ _____
Occupancy <input type="checkbox"/>	DENIED <input type="checkbox"/>	Deferred tax \$ _____
Status <input type="checkbox"/>	DEEMED DENIED <input type="checkbox"/>	Adjusted tax \$ _____
Financial condition <input type="checkbox"/>	Board of Assessors	
Date voted/Deemed denied _____	_____	
Certificate No. _____	_____	
Date Cert./Notice sent _____	_____	
Date: _____		

FILING THIS FORM DOES NOT STAY THE COLLECTION OF YOUR TAXES

THIS FORM APPROVED BY THE COMMISSIONER OF REVENUE

B. PERSONS WITH INTEREST IN PROPERTY.

Did you own the property on July 1, _____ as

Sole owner ☐ Co-owner with spouse only ☐ Co-owner with others? ☐

Was there a mortgage on the property as of July 1, _____? ☐ Yes ☐ No

If yes, name of mortgagee(s) _____

Was the property subject to a life estate as of July 1, _____? ☐ Yes ☐ No

If yes, name(s) of Remaindermen (person(s) receiving property after your death) _____

Was the property subject to a trust as of July 1, _____? ☐ Yes ☐ No

If yes, please attach trust instrument including all schedules.

C. REASON FOR HARDSHIP. Check the reason that applies and provide requested information.☐ **ACTIVATED MILITARY PERSONNEL**

☐ Initially enlisted in the armed forces.

☐ Military status changed to active duty.

Date of activation to active duty. _____ Attach copy of orders.

☐ **UNEMPLOYMENT**

Provide employment history over the last two years, including employer(s), dates, salaries, reasons for leaving.

☐ **ILLNESS OR DISABILITY**

Provide a detailed description of the physical or mental illness, disability or impairment.

Attach a physician's letter documenting the illness or disability.

☐ **OTHER**

Provide a detailed explanation.

D. FAMILY ASSISTANCE. Complete this section if you are receiving any financial assistance from family members.

Name	Relationship	Residence	Occupation	Wages	Assistance given
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Continue list on attachment in same format as necessary.

E. FINANCIAL STATEMENT. Complete this section fully. Copies of your federal and state tax returns and other documentation may be requested to verify your income and assets.

ASSETS		LIABILITIES	
REAL ESTATE			
Domicile value	\$ _____	Mortgage outstanding balance	\$ _____
Other value	_____		_____
PERSONAL ESTATE			
Motor vehicle values (year/make/model)	_____	Car loan balances	_____
	_____		_____
Bank account balances (Bank name & address)	_____		_____
	_____		_____
Other (specify)	_____	Other outstanding debts (personal loans, credit cards, etc.)	_____
	_____		_____
TOTAL	\$ _____	TOTAL	\$ _____
INCOME	Monthly	EXPENSES	Monthly
Wages & salaries -Annual \$ _____	\$ _____	Mortgage payments (including taxes)	\$ _____
Unemployment compensation.....	_____	Food	_____
Social Security	_____	Utilities:	_____
Other pension/retirement	_____	Electricity	_____
Public assistance:	_____	Gas	_____
AFDC	_____	Heating fuel	_____
Food stamps	_____	Telephone	_____
Fuel assistance	_____	Water/sewer	_____
Other	_____	Debt payments:	_____
Rental income	_____	Car loans	_____
Business/professional profits	_____	Credit cards	_____
Interest/dividends	_____	Personal loans	_____
Other (specify)	_____	Fixed expenses:	_____
_____	_____	Car insurance	_____
_____	_____	House insurance	_____
	_____	Other (specify)	_____
	_____	_____	_____
TOTAL	\$ _____	TOTAL	\$ _____

F. SIGNATURE. Sign here to complete the application.

This application has been prepared or examined by me. Under the pains and penalties of perjury, I declare that to the best of my knowledge and belief, this return and all accompanying documents and statements are true, correct and complete.

Signature

Date

If signed by agent, attach copy of written authorization to sign on behalf of taxpayer.

TAXPAYER INFORMATION ABOUT FINANCIAL HARDSHIP PROPERTY TAX DEFERRAL

FINANCIAL HARDSHIP DEFERRAL. You may be able to defer all or a portion of the taxes assessed on your domicile if you do not have the financial resources to pay them because of a change to active military service (not including initial enlistment), unemployment, illness or other type of temporary hardship. Qualifications are established locally by the board of assessors. More detailed information may be obtained from your assessors.

WHO MAY FILE AN APPLICATION. You may file an application if you owned and occupied the property as of July 1, lived in Massachusetts for at least the previous 10 years and meet all qualifications for a financial hardship deferral.

REPAYMENT. Unlike an exemption, a tax deferral simply allows you to postpone payment of your taxes. If you qualify, you must enter into a tax deferral agreement that may cover a maximum period of three consecutive fiscal years. At the end of the deferral, the deferred taxes must be paid, along with interest. You may pay the deferred taxes in five annual installments, with each installment equal to one-fifth the total deferred taxes, plus interest on the unpaid balance. The first installment is due two years after the last year of the deferral.

Once you have entered into a tax deferral agreement, the assessors will record a statement at the Registry of Deeds. That statement continues the lien that already exists on your property by law to ensure the payment and collection of your taxes. Once the deferred taxes are repaid, the lien is released. However, if the deferred taxes are not paid, your city or town will be able to recover the amount by foreclosing on the lien in Land Court.

INTEREST. You may also apply for a hardship deferral in either or both of the next two years. If you qualify, you may defer taxes so long as the amount due, including accrued interest, does not exceed 50% of your share of the full and fair cash value of the property. Interest at an annual rate of 8% per annum is charged on deferred taxes until the property is sold, your death, or the death of your surviving spouse if a new agreement has been entered into. The interest rate then increases to 16% per annum until the deferred taxes are paid.

WHEN AND WHERE APPLICATION MUST BE FILED. Your application must be filed with the assessors on or before April 1, or 3 months after the actual bills were mailed for the fiscal year, whichever is later. **THIS DEADLINE CANNOT BE EXTENDED OR WAIVED BY THE ASSESSORS FOR ANY REASON. IF YOUR APPLICATION IS NOT TIMELY FILED, YOU LOSE ALL RIGHTS TO A DEFERRAL AND THE ASSESSORS CANNOT BY LAW GRANT YOU ONE. AN APPLICATION IS FILED WHEN RECEIVED BY THE ASSESSORS.**

PAYMENT OF TAX. Filing an application does not stay the collection of your taxes. Failure to pay the tax when due may also subject you to interest charges and collection action. To avoid any additional charges, you should pay the tax as assessed if possible. If a deferral is granted and you have already paid the entire year's tax as deferred, you will receive a refund of any overpayment. If you are unable to make your payments, inform the assessors when you file your application.

ASSESSORS DISPOSITION. Upon applying for a financial hardship deferral, you may be required to provide the assessors with further information and supporting documentation to establish your eligibility. The assessors have 3 months from the date your application is filed to act on it unless you agree in writing before that period expires to extend it for a specific time. If the assessors do not act on your application within the original or extended period, it is deemed denied. You will be notified in writing whether a deferral has been granted or denied.

APPEAL. In order to obtain a review of the assessors' decision on your application for a financial hardship deferral, you must bring a civil action in the Superior Court or Supreme Judicial Court. This action must be brought within 60 days of the decision.

THE COMMONWEALTH OF MASSACHUSETTS

Name of city or town

Tax Deferral and Recovery Agreement

This Agreement is made and entered into this _____ day of _____, _____
by and between the Board of Assessors (the "Assessors") of the City/Town of _____
acting on behalf of the city/town and _____ (the "Owner").

WITNESSETH

WHEREAS, General Laws Chapter 59, Section 5, Clause 18A allows qualifying property owners to defer payment of local property taxes if they enter into a tax deferral and recovery agreement with the Board of Assessors acting on behalf of the city or town; and

WHEREAS, the Owner seeks to defer payment of local property taxes on the real property described below beginning in fiscal year _____:

DESCRIPTION OF PROPERTY

(The description must be sufficiently accurate to identify the property. In the case of registered land, the certificate of the title number and the registry volume and page must be given.)

NOW THEREFORE, in consideration of the granting of a property tax deferral by the Assessors, the Assessors and the Owner agree as follows:

1. The Owner may also apply for a deferral in either or both of the next two fiscal years and if qualified, may defer taxes for those years so long as the total amount of deferred taxes, plus interest, is not more than fifty percent of the Owner's proportionate share of the full and fair cash value of the property.
2. The Owner must pay the deferred taxes, plus interest, at the end of the deferral. Payment may be made in five annual installments, with each installment equal to one-fifth of the total deferred taxes, plus interest on the unpaid balance. The first installment is due two years after the last year of the deferral.
3. The Owner will not sell or transfer the property described above unless all taxes deferred under General Laws Chapter 59, Section 5, Clause 18A have been paid together with interest at the rate set forth in that statute.
4. Upon the Owner's death, the heirs-at-law, assignees or devisees will have first priority to the property by paying in full the total amount of deferred taxes, plus interest, unless the heir-at-law, assignee or devisee is a surviving spouse who qualifies for a deferral and enters into a new tax deferral and recovery agreement under General Laws Chapter 59, Section 5, Clause 18A. If so, the deferred taxes and interest due will be added to any additional taxes that are deferred under the new agreement signed by the surviving spouse. The total amount of deferred taxes, plus interest, subject to the fifty percent limitation in Paragraph 1 will include all taxes deferred, plus interest, under both this agreement and the new agreement signed by the surviving spouse.
5. The Assessors will record a statement at the Registry of Deeds making the deferred taxes, plus interest, a lien on the property. The amount of the recording fee, if any, will be added to and become part of the deferred taxes. If the deferred taxes, plus interest, are not paid as provided in this agreement, the interest rate set forth in General Laws Chapter 60, Section 62 will apply from the date the property was sold or the Owner died, whichever is applicable, and recovery of the amount owed will be enforced as provided by law.

6. Every other person with any legal interest in the property has given written approval for this agreement. That approval is attached as Schedule A, which is made a part of this agreement.

IN WITNESS WHEREOF, the Owner and Assessors have signed this agreement on the date first written above.

Witness

_____	_____	Owner
_____	_____	Owner
_____	_____	Owner
	Board of Assessors of _____	
_____	_____	
_____	_____	
_____	_____	

SCHEDULE A APPROVAL

_____ Date

The following persons having a legal interest in the property described above hereby approve the execution of this tax deferral and recovery agreement.

Witness

Person

_____	_____
_____	_____
_____	_____
_____	_____

The Commonwealth of Massachusetts

_____. ss.

On this ____ day of _____, _____, before me, the undersigned notary public, personally appeared _____, (Owners) _____ (Approvers), and _____ as Board of Assessors for the city/town of _____, proved to me through satisfactory evidence of identification, which were _____, to be the persons whose names are signed on the preceding document in my presence, and acknowledged to me that they signed it voluntarily for its stated purpose.

Notary Public

My commission expires _____

ABATEMENTS

REAL ESTATE



Town of Hopkinton

Real Estate Tax Abatement Procedure Fiscal Year 2019

A real estate tax abatement is a reduction in the tax assessed on a property for the fiscal year. To dispute the valuation or to correct any other billing error that caused the tax bill to be higher than it should be, you must apply for an abatement.

You must file an application for abatement in writing on the proper form, with the Board of Assessors.

You may apply for an abatement for any of the following reasons:

- Your property is overvalued, making the assessed value more than the fair cash value as of the assessment date of January 1, 2018, for any reason including clerical and data processing errors, or assessment of property that is non-existent or not taxable to you
- Your property is disproportionately assessed in comparison with other similar properties
- Your property is classified incorrectly as residential, open space, commercial or industrial real estate
- Your property is partially or fully exempt

Your application must be received by the Board of Assessors on or before February 1, 2019. This deadline cannot be extended or waived by the Board of Assessors for any reason. If your application is not timely filed, you lose all rights to an abatement and the Assessors cannot grant you one by law.

To be timely filed, your application must be received by the Board of Assessors on or before the filing deadline of February 1, 2019; or mailed by United States Mail, First Class Postage Prepaid, to the proper address of the Board of Assessors, on or before the filing deadline, as shown by a postmark made by the United States Postal Service no later than February 1, 2019.

Important Notes:

The Fiscal Year 2019 tax bill is for the full fiscal year beginning July 1, 2018 and ending June 30, 2019, and reflects the value of the property as of January 1, 2018.

If you are requesting an abatement based on overvaluation, your application should include three or more sales from calendar year 2017 of properties you would consider most similar to your property to support your opinion of value. What constitutes a similar property sale? A property with as many of the following elements as possible:

- A sale during the prescribed timeframe of calendar year 2017
- A sale that has no unusual conditions, such as special financing or inclusion of personal property
- A property located in a similar neighborhood and has similar physical characteristics to your property, such as similar lot size, design, age, condition, number of bedrooms and baths, similar house size and amenities.

For commercial or industrial property, you should provide market sales information as well as income and expense information for calendar year 2017.

After initial review of your application, the Assessor will contact you to schedule a complete inspection of the property which will include interior and exterior review, exterior photographs and measurements. Necessary data corrections will be made, sales of similar properties will be reviewed, and a recommendation will be made to the Board of Assessors.

The Board of Assessors is comprised of three elected residents of Hopkinton, and has the statutory authority to grant or deny all abatements. They are very deliberate and thorough in their review, because they would need to be able to defend their opinion of value, as you would, before the Appellate Tax Board.

You have the statutory right to appeal any abatement decision of the Board of Assessors for a period of three months from the date of their decision. Your appeal would be filed with the Appellate Tax Board, 100 Cambridge Street, Suite 200, Boston, MA 02114.

Telephone: (617) 727-3100 Fax: (617) 727-6234 Website: www.mass.gov/atb

Name of City or Town _____

Assessors' Use only
Date Received _____
Application No. _____

APPLICATION FOR ABATEMENT OF ☐ REAL PROPERTY TAX
☐ PERSONAL PROPERTY TAX

FISCAL YEAR _____
General Laws Chapter 59, § 59

THIS APPLICATION IS NOT OPEN TO PUBLIC INSPECTION (See General Laws Chapter 59, § 60)

Return to: Board of Assessors

Must be filed with assessors not later than due
date of first actual (not preliminary) tax payment
for fiscal year.

INSTRUCTIONS: Complete BOTH sides of application. Please print or type.

A. TAXPAYER INFORMATION.

Name(s) of assessed owner: _____			
Name(s) and status of applicant (if other than assessed owner) _____			
<input type="checkbox"/> Subsequent owner (acquired title after January 1) on _____			
<input type="checkbox"/> Administrator/executor.	<input type="checkbox"/> Mortgagee.		
<input type="checkbox"/> Lessee.	<input type="checkbox"/> Other. Specify. _____		
Mailing address _____		Telephone No. () _____	
No. _____	Street _____	City/Town _____	Zip Code _____
Amounts and dates of tax payments _____			

B. PROPERTY IDENTIFICATION. Complete using information as it appears on tax bill.

Tax bill no. _____		Assessed valuation \$ _____	
Location _____			
No. _____ Street _____			
Description _____			
Real: _____	Parcel ID no. (map-block-lot) _____	Land area _____	Class _____
Personal: _____	Property type(s) _____		

C. REASON(S) ABATEMENT SOUGHT. Check reason(s) an abatement is warranted and briefly explain why it applies.
Continue explanation on attachment if necessary.

<input type="checkbox"/> Overvaluation	<input type="checkbox"/> Incorrect usage classification
<input type="checkbox"/> Disproportionate assessment	<input type="checkbox"/> Other. Specify. _____
Applicant's opinion of Value \$ _____	
Class _____	
Explanation _____	

FILING THIS FORM DOES NOT STAY THE COLLECTION OF YOUR TAXES. TO AVOID LOSS OF APPEAL RIGHTS OR
ADDITION OF INTEREST AND OTHER COLLECTION CHARGES, THE TAX SHOULD BE PAID AS ASSESSED.

THIS FORM APPROVED BY THE COMMISSIONER OF REVENUE

D. SIGNATURES.

Subscribed this _____ day of _____, _____ Under penalties of perjury.

Signature of applicant _____

If not an individual, signature of authorized officer _____

Title _____

(print or type) Name _____

Address _____

Telephone _____

If signed by agent, attach copy of written authorization to sign on behalf of taxpayer.

TAXPAYER INFORMATION ABOUT ABATEMENT PROCEDURE

REASONS FOR AN ABATEMENT. An abatement is a reduction in the tax assessed on your property for the fiscal year. To dispute your valuation or assessment or to correct any other billing problem or error that caused your tax bill to be higher than it should be, you must apply for an abatement.

You may apply for an abatement if your property is: 1) overvalued (assessed value is more than fair cash value on January 1 for any reason, including clerical and data processing errors or assessment of property that is non-existent or not taxable to you), 2) disproportionately assessed in comparison with other properties, 3) classified incorrectly as residential, open space, commercial or industrial real property, or 4) partially or fully exempt.

WHO MAY FILE AN APPLICATION. You may file an application if you are:

- the assessed or subsequent (acquiring title after January 1) owner of the property,
- the personal representative of the assessed owner's estate or personal representative or trustee under the assessed owner's will,
- a tenant paying rent who is obligated to pay more than one-half of the tax,
- a person owning or having an interest or possession of the property, or
- a mortgagee if the assessed owner has not applied.

In some cases, you must pay all or a portion of the tax before you can file.

WHEN AND WHERE APPLICATION MUST BE FILED. Your application must be filed with the assessors on or before the date the first installment payment of the actual tax bill mailed for the fiscal year is due, unless you are a mortgagee. If so, your application must be filed during the last 10 days of the abatement application period. Actual tax bills are those issued after the tax rate is set. Applications filed for omitted, revised or reassessed taxes must be filed within 3 months of the date the bill for those taxes was mailed. THESE DEADLINES CANNOT BE EXTENDED OR WAIVED BY THE ASSESSORS FOR ANY REASON. IF YOUR APPLICATION IS NOT TIMELY FILED, YOU LOSE ALL RIGHTS TO AN ABATEMENT AND THE ASSESSORS CANNOT BY LAW GRANT YOU ONE. TO BE TIMELY FILED, YOUR APPLICATION MUST BE (1) RECEIVED BY THE ASSESSORS ON OR BEFORE THE FILING DEADLINE OR (2) MAILED BY UNITED STATES MAIL, FIRST CLASS POSTAGE PREPAID, TO THE PROPER ADDRESS OF THE ASSESSORS ON OR BEFORE THE FILING DEADLINE AS SHOWN BY A POSTMARK MADE BY THE UNITED STATES POSTAL SERVICE.

PAYMENT OF TAX. Filing an application does not stay the collection of your taxes. In some cases, you must pay all preliminary and actual installments of the tax when due to appeal the assessors' disposition of your application. Failure to pay the tax assessed when due may also subject you to interest charges and collection action. To avoid any loss of rights or additional charges, you should pay the tax as assessed. If an abatement is granted and you have already paid the entire year's tax as abated, you will receive a refund of any overpayment.

ASSESSORS DISPOSITION. Upon applying for an abatement, you may be asked to provide the assessors with written information about the property and permit them to inspect it. Failure to provide the information or permit an inspection within 30 days of the request may result in the loss of your appeal rights.

The assessors have 3 months from the date your application is filed to act on it unless you agree in writing before that period expires to extend it for a specific time. If the assessors do not act on your application within the original or extended period, it is deemed denied. You will be notified in writing whether an abatement has been granted or denied.

APPEAL. You may appeal the disposition of your application to the Appellate Tax Board, or if applicable, the County Commissioners. The appeal must be filed within 3 months of the date the assessors acted on your application, or the date your application was deemed denied, whichever is applicable. The disposition notice will provide you with further information about the appeal procedure and deadline.

DISPOSITION OF APPLICATION (ASSESSORS' USE ONLY)

Ch. 59, § 61A return _____

GRANTED ☐

Assessed value _____

Date sent _____

DENIED ☐

Abated value _____

Date returned _____

DEEMED DENIED ☐

Adjusted value _____

On-site inspection _____

Assessed tax _____

Date _____

Abated tax _____

By _____

Date voted/Deemed denied _____

Adjusted tax _____

Certificate No. _____

Date Cert./Notice sent _____

Board of Assessors

Data changed _____

Appeal _____

Date filed _____

Valuation _____

Decision _____

Settlement _____

Date: _____

MOTOR VEHICLE ABATEMENT



Town of Hopkinton

Motor Vehicle Excise Tax Abatement Procedure

Calculation of Tax

Motor vehicle excise tax based on the calendar year. It is an assessment in lieu of a personal property tax. The excise tax is calculated by multiplying the value of the vehicle, as determined by the Registry of Motor Vehicles, by the tax rate of \$25.00 per \$1,000 of value. The Registry of Motor Vehicles calculates the value of all registered vehicles as a percentage of the Manufacturer's Suggested Retail Price (MSRP) when the vehicle is new, according to Massachusetts General Laws Chapter 60A, Section 1.

Valuation of Vehicle

Age of Vehicle	% of MSRP
Model year preceding calendar year (2019 VEHICLE PURCHASED IN 2018)	50%
Model year same as current year	90%
2nd year	60%
3rd year	40%
4th year	25%
5th and all subsequent years	10%

Excise tax bills are generated from a file received from the Registry of Motor Vehicles. Bills are sent to all owners of vehicles listing Hopkinton as its place of garaging, and the mailing addresses are derived from the address on the registration.

Only one town in Massachusetts will issue an excise bill each calendar year for each vehicle registered in the Commonwealth. Excise bills are issued several times a year, beginning in February. All vehicles with a Hopkinton garaging code on January 1st will receive a bill for that year. Vehicles registered after January 1st will generate an excise tax bill later in the year, depending on the Registry of Motor Vehicles' timetable.

If a resident feels an excise bill is incorrect, due to valuation, ownership or registration status, they should not ignore the bill. Interest and fees accrue on all overdue bills. Please contact the Assessors' Office to discuss whether you qualify for an abatement of all or a portion of the tax.

Name of City or Town

Assessors' Use only
Date Received
Application No.

MOTOR VEHICLE EXCISE ABATEMENT APPLICATION

General Laws Chapter 60A

Return to: Board of Assessors

Must be received by the assessors within three years after the excise is due, or one year after the excise is paid, whichever is later.

INSTRUCTIONS: Complete BOTH sides of application. Please print or type.

A. TAXPAYER INFORMATION.

Name(s) (as shown on bill)	Telephone No. ()			
Address (as shown on bill)	No.	Street	City/Town	Zip Code
Mailing address (if different)	No.	Street	City/Town	Zip Code

B. BILL INFORMATION. Complete using information as it appears on tax bill.

Tax year	Plate/registration number
Tax date	Vehicle identification number
Issue date	Vehicle year
Bill number	Make & Model

C. SIGNATURE.

Subscribed under the penalties of perjury	
Signature of applicant	Date

YOU MUST ALSO COMPLETE SECTION D ON REVERSE SIDE

DISPOSITION OF APPLICATION (ASSESSORS' USE ONLY)

Calendar year _____	Assessed excise \$ _____	Board of Assessors
Bill number _____	Abatement \$ _____	_____
Valuation _____	Adjusted excise \$ _____	_____
Months assessed _____		_____
	Certificate number _____	Date _____

FILING THIS APPLICATION DOES NOT STAY THE COLLECTION OF YOUR EXCISE.
TO AVOID INTEREST, CHARGES AND COLLECTION ACTION, YOU MUST PAY EXCISE AS BILLED BY THE DUE DATE.

THIS FORM APPROVED BY THE COMMISSIONER OF REVENUE

D. REASON(S) ABATEMENT SOUGHT. Check reason(s) you are applying and provide the specified documentation.

<input type="checkbox"/> Vehicle sold or traded	Bill of sale <u>and</u> plate return receipt from Registry of Motor Vehicles (RMV) or new registration form if plate transferred to another vehicle
<input type="checkbox"/> Vehicle stolen or total loss	Police report or insurance settlement letter <u>and</u> plate return receipt, C-19 Form (Affidavit of Lost or Stolen Plate from RMV) or new registration form
<input type="checkbox"/> Vehicle repossessed	Notice from lienholder <u>and</u> plate return receipt, C-19 Form or new registration form
<input type="checkbox"/> Vehicle junked	Receipt from junk yard <u>and</u> plate return receipt, C-19 Form or new registration form
<input type="checkbox"/> Vehicle returned (Lemon Law)	Letter from dealer certifying return <u>and</u> plate return receipt or new registration form
<input type="checkbox"/> Moved from <u>billing city/town</u> before January 1 of tax year	Date of move: ____/____/____ Proof of residency before January 1 of tax year of bill (e.g., utility bill, voter registration, lease) <u>and</u> proof RMV was notified before January 1 of address change for registration NOTE: You are not entitled to an abatement if you moved to another Massachusetts city or town during the same calendar year of the excise tax. You must notify the RMV within 30 days of moving and before January 1 to be billed by your new city or town next year.
<input type="checkbox"/> Moved from Massachusetts	Date of move: ____/____/____ Registration from new state or country
<input type="checkbox"/> Exemption	Type: _____ Documentation establishing qualifications
<input type="checkbox"/> Other	Explain: _____ Relevant documentation

INFORMATION ABOUT YOUR MOTOR VEHICLE EXCISE

MOTOR VEHICLE EXCISE: You must pay an excise tax for any calendar year you own and register a motor vehicle in Massachusetts. The excise is assessed as of January 1, or the first day of the month the vehicle is registered if registered after January 1. Bills are issued by the city or town where you reside or have your principal place of business based on Registry of Motor Vehicle registration records as of that assessment date. The excise valuation is a percentage of the manufacturer's recommended list price of the vehicle when new (not the sales price or current market value). The percentages are: 50% for the calendar year before the model year, 90% for the model year, 60% for the second year, 40% for the third year, 25% for the fourth year, and 10% for the fifth and following years. Excises for vehicles registered after January 1 are pro-rated by the number of months in the calendar year the vehicle is registered.

ABATEMENTS. You may be entitled to an abatement (or a refund if the excise has been paid) if the vehicle is valued at more than the percentage of manufacturer's list price that applies for the calendar year. Abatements may also be granted if you do any of the following during the same calendar year: (1) transfer ownership of the vehicle, (2) move out of Massachusetts, (3) re-register the vehicle, or (4) report the theft of the vehicle. Abatements for those reasons may also require you to cancel or transfer the registration, report the plate lost or stolen, or take other action in that year. You are **not** entitled to an abatement if you (1) cancel your registration and retain ownership of the vehicle, or (2) move to another Massachusetts city or town, during the same calendar year. Abatements are pro-rated by the number of months in the calendar year after the month the last eligibility requirement takes place. No excise may be reduced to less than \$5.00. No abatement or refund of less than \$5.00 may be made.

DEADLINE. Your abatement application must be **received** by the board of assessors within three years after the excise was due, or or one year after the excise was paid, whichever is later. **To preserve your right to an abatement and to appeal, you must file on time.** By law, assessors may only act on late applications in limited circumstances where the excise is still unpaid and their decision in those cases is final.

PAYMENT. Filing an application does not stay the collection of your excise. Failure to pay the excise when due may subject you to interest, charges and collection action, including non-renewal of your registration and driver's license. To avoid any collection charges or action, you must pay the excise in full within 30 days of the bill's issue date. You will receive a refund if an abatement is granted.

DISPOSITION. The assessors have 3 months from the application filing date to act unless you agree in writing to their request to extend the action period for a specific time. If the assessors do not act on your application within the original or extended period, it is deemed denied. You will be notified in writing if an abatement has been granted or denied.

CONTACT THE ASSESSORS' OFFICE IF YOU HAVE ANY QUESTIONS ABOUT YOUR EXCISE BILL OR ABATEMENT RIGHTS

SENIOR WORK-OFF ABATEMENT PROGRAM

VOLUNTEER FOR A TAX CREDIT

Program Summary

Residents over the age of 60 may benefit from the Senior Tax Workoff Program, designed to help lessen the burden of local real estate tax payments. The Town of Hopkinton has established a program giving property owners aged 60 or older the opportunity to provide volunteer services to the Town in exchange for a reduction in property tax up to \$1,500. In the last three years, the total granted abatements have averaged over \$50,000 a year.

Guidelines and Administration

This program is administered by the Town, not the Commonwealth. Participants may volunteer in various capacities from painting fire hydrants to stacking books in the library to answering phones and filing at Town Hall. Records of hours worked are kept and credited at the Massachusetts minimum wage, currently \$12.00 per hour, up to \$1,500. The credit is applied to the owner's tax bill. This program is in addition to other tax abatements and property tax exemptions for which senior taxpayers may be eligible under other statutes. Tax balances may also be deferred, if eligible. Credit may only be earned up to the total tax amount owed each year, after any other abatements and/or exemptions are applied. No refund will be issued for hours worked in excess of the total credit allowed. Seniors must own and occupy the residence for which property taxes are paid and for which credit is being sought.

ADMINISTRATION

Program Administration - The program will be administered by the following Town offices: Human Resources, Senior Center, Finance, and Assessors.

Tax Credit Year - The program will run from October through September, and tax credits will be applied to the third and fourth quarter bills of each fiscal year, after the senior has completed a full year of work in the program. Work must be completed no later than September 30th of each year to allow the Assessors' Office enough time to process tax credits. The amount of the credit will not be paid directly to the participant; it will be shown as an abatement on the real estate tax bills issued for the third and fourth quarters. Participants will be supplied with a statement of credit prior to receiving their tax bill. A 1099 will be issued to the participant by the Finance Department at the end of the calendar year. Carryover of hours to the next year will not be permitted, as credit is only applied for the year in which it is earned.

Maximum Hours - The maximum number of hours a participant can work in the tax program each year is 125, for a total possible credit of \$1,500 in any given year.

APPLICATION PROCESS

Eligibility - To be eligible for the program, the senior must meet the following requirements:

- Over 60 years of age at the time of application
- A resident of the Town of Hopkinton
- Owner or spouse of owner of residence in Hopkinton
- Occupy the property for which the credit is sought
- The senior is required to commit to completing the maximum number of hours allowed in the program. Partial credit will be granted based on the total number of hours worked for the year.

Credit earned cannot exceed the net amount of taxes due after all abatements and exemptions are credited. Any excess time worked will be considered volunteer time given to the Town. The total hours may be earned by participating in one or more assignments. Hours can be shared by spouses residing in the same household, with the total hours not to exceed 125 for the household.

PLEASE NOTE: Municipal Employees and/or Board/Committee Members Disclosure - Municipal employees may not work in the Senior Tax Credit Program unless they are designated "Special Municipal Employees" working 800 or less hours per year, and may not work in the Town department in which they are employed. In addition, a 20C Disclosure Form must be filed with the Town Clerk's office if the employee is accepted into the program. Also, the "Special Municipal Employee" must complete the online Conflict of Interest training and will be given a summary of the same every year. Volunteers or Board/Committee members may also be required to complete a 20C Disclosure Form and may also be required to complete the Conflict of Interest training.

Applications - The application process will open to new applicants in March and August each year for seniors to apply to the program. Any interested seniors should complete an application during these time periods. If more people apply than there are positions to fill, applicants may be placed on a waiting list. The application process may be opened at other times during the year if there are open positions and no qualified participants on the waiting list.

Applications submitted by persons other than the senior who is seeking participation in the program will not be accepted. Seniors must submit their own applications for consideration.

Participants - Seniors interested in participating in the program must complete an application packet which can be obtained from the Human Resources Department or the Senior Center. Completion of the application packet does not guarantee acceptance into the program. If accepted, the Senior Center and/or Human Resources Department will match the senior with the best position available based on their knowledge, experience, and abilities.

All participants in the program must meet all eligibility requirements and must submit to an interview with the department head, a CORI and reference checks prior to being assigned to an open slot.

Applicants must be able to perform the physical and mental tasks that are associated with the position.

When all available slots are filled, eligible applicants will be placed on a waiting list which will be utilized in the event a senior worker drops out of the program or a new position is added.

Departments with Open Slots - Town departments seeking to employ individuals through the Senior Tax Credit Work Program will submit a description of the position and the duties associated with it to the Human Resources Department. The Town will first seek to fill the position by contacting individuals already accepted in the program who are on the waiting list prior to posting the position. If there are not qualified participants on the waiting list, then new applicants will be considered.

Assignment - Once an applicant has been chosen to fill an open slot, the Senior Center or Human Resources Department will notify the senior of their selection, and will work with the department manager to establish a start date and number of hours to be assigned. The department manager is responsible for the development of an orientation and/or training plan for the participant, which must be submitted to the Human Resources Department prior to notification to the selected candidate.

Work must not commence prior to notification of selection to candidates. The only exception will be managers seeking to fill temporary daily assignments such as outlined in the section entitled "Other Assignments" below. In those instances, department managers must notify the Human Resources Department of such assignments.

Other Assignments - From time to time, Town departments may need to fill temporary daily assignments, such as assistance with department telephones, filing and copying for an hour or up to three days. In such instances, department managers or their designees will be responsible for contacting candidates on the waiting list to fill these daily assignments. They will also be responsible for providing a time sheet to the candidate and ensuring that it accurately reflects the time worked for that day.

Assignments may be available in various departments, such as the Senior Center, schools, library, Assessors/Finance, Town Clerk, Town Manager, DPW, Land Use and Planning, Police or Fire Departments, etc. Job responsibilities could include receptionist duties, data entry, filing, mailing projects, classroom assistance, and building maintenance. Seniors with other exceptional skills or experience may request to perform duties or work in departments for which they possess the applicable skills. There is no guarantee, however, that matching positions or duties will be available at the time of placement.

WORK REQUIREMENTS

Time Sheets - Each worker assigned to the program must complete a timesheet for all hours worked. The time sheet must be signed by the worker and the department head, and must be submitted to the Senior Center for verification. Time sheets will be processed on a monthly basis for tax credit documentation. Workers are encouraged to maintain a copy of their time

sheets for their records. In the event of a discrepancy in the total number of hours per year, time sheets must be submitted for review.

Bi-Annual Review/Evaluation - It is expected that the senior will be committed to performing the duties of their position, as their performance will be evaluated at a minimum of once a year based on the length of the assignment. The department head will conduct this evaluation to determine the senior's continued ability to meet the requirements of the work being performed. If no other assignments are available, the senior will be placed on the waiting list until a suitable position becomes available.

Participants will be evaluated based on performance, quantity/quality of work, attendance, ability to follow direction, customer service and other criteria as outlined in the performance review tool.

ACCOUNTING AND TAX WITHHOLDING

Income Guidelines - There are currently no income or asset eligibility criteria required for the program.

Tax Credit Reporting - At the end of each calendar year, the Town will issue a 1099 income tax form to the participant and the tax credit will be reported to the IRS. It is the senior's responsibility to report the credit as income on their annual income tax filing. Participants are encouraged to discuss their responsibility regarding income reporting with their tax advisor.

Tax Withholding - Each participant is required to include the abatement amount earned in their gross income for Federal tax reporting. Per Federal guidelines, Medicare tax of 1.45% will be withheld from the gross amount earned, and the net balance will be applied to the senior's real estate tax bill.

The amount of the property tax reduction is not considered income or wages for the purpose of State income tax withholding, unemployment or workers' compensation.

ACCOUNTABILITY/RECONCILIATION

Tracking and Updating - The Senior Center will be responsible for tracking all time worked and, along with the Assessors' Office, for ensuring that tax reductions are accurately processed and credited to senior workers' tax bills in the proper fiscal year. Work completed through September will be applied to the third and fourth quarter bills issued for the same fiscal year that are mailed that December. Notification of credit will be sent to workers during the month of December each year.

Waiting List - The waiting list will be maintained on a quarterly basis or as needed when changes occur. Addition of qualified senior workers to the waiting list must be approved by the Human Resources Department or the Senior Center Director, or their designees through the application process.

WITHDRAWAL/TERMINATION FROM THE PROGRAM

Withdrawal - Participants who are considering dropping from the program must submit a two-week notice prior to leaving in order to allow the department manager sufficient opportunity to locate a replacement prior to the participant's last day. Failure to provide the required notice may prohibit future participation in the program.

Termination - Participants who are no longer deemed capable of performing the duties of the position to which they are assigned will be suspended or terminated from the program. The Human Resources Director may reassess the participant's capabilities and, depending on the outcome, may seek to place the senior on the waiting list until a more suitable position becomes available. However, participants already on the waiting list will have priority consideration for any open slots.

Applications for the Town of Hopkinton's Senior Tax Credit Program can be obtained by calling or visiting the Human Resources Department located at Town Hall, 18 Main Street. Applications can also be downloaded from the Town website at www.HopkintonMA.gov. Applicants must be a resident of Hopkinton, and must own and occupy the property for which a tax credit is sought. See application for other eligibility criteria.

SENIOR CENTER:	508-497-9730
ASSESSORS' OFFICE:	508-497-9720
HUMAN RESOURCES:	508-497-9769

TAX RELIEF FUND



Town of Hopkinton

Tax Relief Fund

Hopkinton's Tax Relief Fund was established in 1998 to provide financial assistance to residents in need with payment of their real estate taxes. The Fund is managed by the Tax Relief Committee, and is supported by donations from generous residents and organizations. The amount of relief granted to each applicant is dependent on the amount available in the Fund and on the number of applications received. Since its formation, the Fund has distributed over \$92,000 in tax relief.

Members of the Committee include the Town Treasurer Michael Connolly, Chairman of the Board of Assessors Mary Jo Lafreniere, and three at-large citizens appointed by the Board of Selectmen.

Donations

Donations are always needed and are gratefully accepted at any time. Convenient donation forms are also provided with each property tax bill. Checks may be made payable to the Town of Hopkinton, Elderly and Disabled Tax Relief Fund, and sent to the Town Treasurer. All donations are tax deductible.

Applications

Applications for assistance are due by February 28th of each year. Application forms are available from the Board of Assessors, the Hopkinton Senior Center, or can be downloaded from the Town website.

The Commonwealth of Massachusetts
HOPKINTON

FISCAL YEAR **2019** APPLICATION FOR A GRANT
FROM THE HOPKINTON TAX RELIEF FUND

THIS APPLICATION IS NOT OPEN TO PUBLIC INSPECTION

Tax Relief Committee Only

Date Rec'd _____

App No. _____

Parcel ID _____

Must be filed on or before February 28th, **2019**

Return to: TAX RELIEF COMMITTEE

Town of Hopkinton, 18 Main Street

Hopkinton, MA 01748

INSTRUCTIONS: Complete the following. Please print or type.

IDENTIFICATION. Complete this section fully.

Name of Applicant: _____ Marital Status: _____

Telephone Number: _____ Mailing Address (if different) _____

Legal Residence (Domicile) on: July 1st, **2018** _____

No. Street City/Town Zip Code _____

Date(s) of Birth: _____

Location of Property: _____

Type of Property: Single Family ? Yes ☐ No ☐

Did you own the property on: July 1st, **2018** ? Yes ☐ No ☐

If yes, were you: Sole Owner ☐ Co-owner with Spouse Only ☐ Co-owner with Others ☐

Was the property subject to a trust as of: July 1st, **2018** ? Yes ☐ No ☐

If yes, are you: a Trustee? Yes ☐ No ☐ a Beneficiary? Yes ☐ No ☐

Are you responsible for payment of the property taxes? Yes ☐ No ☐

Other information: _____

DISPOSITION OF APPLICATION (TAX RELIEF COMMITTEE ONLY)

Ownership ☐ GRANTED ☐ Assessed Tax \$ _____

Occupancy ☐ DENIED ☐ Exempted Tax \$ _____

Status ☐ Adjusted Tax \$ _____

Income ☐

Assets ☐ Tax Relief Committee signatures: _____

Date Voted: _____

Certificate No. _____

Date Cert./ Notice Sent: _____

Date: _____

GROSS RECEIPTS FROM ALL SOURCES IN PRECEDING CALENDAR YEAR. Complete this section. Copies of your federal and state tax return, and other documentation, may be requested to verify your income.

	Applicant & Spouse
Retirement Benefits (Social Security, Railroad, Federal, MA & Political Subdivisions).....	
Other Pensions and Retirement Allowances.....	
Wages, Salaries and other Compensation.....	
Net Profits from Business, Profession or Property Rental.....	
Interest and Dividends.....	
Other Receipts (Capital Gains, Public Assistance, etc.).....	
TOTALS:	

VALUE OF ALL PROPERTY OWNED ON JULY 1ST, 2018

Complete this section.

Documentation may be requested to verify your assets.

Real Estate	Assessed Valuation	Amount Due on Mortgage	Value
Domicile			
Other			
Personal Estate			
Bank Accounts: Name & Address of bank			
Stocks, Bonds, Securities, etc: Description & Amount			
Motor Vehicles & Trailers: Year, Make & Model			
Other Non-exempt Personal Property: Kind & Description			
TOTAL:			

SIGNATURE. Sign here to complete the application.

This application has been prepared or examined by me. Under the pains and penalties of perjury, I declare that to the best of my knowledge and belief, this application and all accompanying documents and statements are true, correct and complete.

Signature

Date

If signed by agent, attach copy of written authorization to sign on behalf of taxpayer.

Only applications from persons who own and occupy a single family home in Hopkinton which is their primary residence shall be considered for approval. Subject to exceptions approved by the Tax Relief Committee on a case-by-case basis, the maximum annual income and value of assets allowable for approval shall be the same as those permitted for approval of the Elderly Exemption under clause 41C of MGL Ch. 59, Sec. 5 for the year for which the application is submitted.

The minimum age for qualification is 60 years. However, for disabled persons there is no minimum age.

TAX TIPS FOR SENIORS & RETIREES



Commonwealth of Massachusetts

Department of Revenue

Tax Tips for Seniors and Retirees

Deductions, Exemptions and 2017
"Circuit Breaker" Tax Credit

For Seniors and Retirees

In our continuing effort to make filing and paying taxes as easy as possible, the Department of Revenue (DOR) has created this "Tax Tips" fact sheet to assist you in completing your tax return and ensure that you take advantage of deductions and exemptions that are available. You may wish to consult with a tax professional for guidance on some of these items.

- As a result of the health care reform law, most Massachusetts residents age 18 and over are required to have health insurance, if it is affordable for them. In 2017, individuals must be enrolled in health insurance plans that meet "Minimum Creditable Coverage" (MCC) standards defined in regulations adopted by the Commonwealth Health Insurance Connector Authority. MCC is the minimum acceptable level of benefits that taxpayers need to be considered insured and avoid tax penalties in Massachusetts. If you had insurance in 2017, the Form MA 1099-HC issued to you by your insurer will tell you if your plan met these requirements. If you had insurance from a state or federal sponsored government insurance program, such as Medicare, MassHealth, Commonwealth Care and health insurance for U.S. Military, including Veterans Administration and Tri-Care, your plan met these requirements. Schedule HC, Health Care Information, must be completed by all full year and certain part-year residents.

More information about the health care reform law and how to purchase affordable health insurance is available at the Commonwealth Health Insurance Connector Authority's website at www.mahealthconnector.org.

- If your total income is less than \$8,000 per year, you are not required to file a Massachusetts income tax return, unless you are claiming the Senior "Circuit Breaker" tax credit (see next page).

- If your Massachusetts Adjusted Gross Income (Massachusetts AGI) is \$8,000 or less if single, \$14,400 or less plus \$1,000 per dependent if head of household, or \$16,400 or less plus \$1,000 per dependent if married filing a joint return, you qualify for No Tax Status and are not required to pay any Massachusetts income taxes.

- If you do not qualify for No Tax Status, but you are single and your Massachusetts AGI is between \$8,000 and \$14,000, or if you are filing as head of household and your Massachusetts AGI is between \$14,400 and \$25,200 plus \$1,750 per dependent, or if you are married filing a joint return and your Massachusetts AGI is between \$16,400 and \$28,700 plus \$1,750 per dependent, you may qualify for the Limited Income Credit. This credit is an alternative tax calculation that can result in a significant tax reduction for people whose income exceeds the No Tax Status threshold.

- If you are age 65 or over before January 1, 2018, you are entitled to a \$700 exemption. This \$700 exemption is also available for your spouse if he or she is 65 or over before January 1, 2018. This exemption is in addition to your personal exemption of \$4,400 if single, \$6,800 if head of household and \$8,800 if married filing a joint return.

- Benefits paid under a life insurance contract for terminally or chronically ill insured individuals are excluded from Massachusetts gross income if they are excluded from federal gross income.

- Massachusetts has adopted the federal \$250,000 (\$500,000 for joint filers) exclusion of gain from the sale of a principal residence after December 31, 1997. The following is an example:

Your principal home in Boston was purchased in 1980 for \$100,000. In 2015, the home is sold for \$300,000, resulting in a gain of \$200,000. The gain is not subject to tax.

- Social Security payments received, as well as Veterans Administration disability compensation, are not taxable in Massachusetts.



Department of Revenue
Commonwealth of Massachusetts

The purpose of this publication is to provide taxpayers with general information about Massachusetts tax laws and DOR policies and procedures as of December 31, 2016. Nothing contained within changes any provisions of Massachusetts General Laws or DOR policies.

- Income from most private pensions or annuity plans is taxable in Massachusetts. However, the following is a list of some specific pensions that are exempt:

Pension income received from a contributory annuity, pension, endowment or retirement fund of the U.S. Government or the Commonwealth of Massachusetts and its political subdivisions.

Pensions from other states or their political subdivisions that do not tax such income from Massachusetts or its political subdivisions may be eligible to be deducted from Massachusetts taxable income.

Beginning in 1997, noncontributory pension income or survivorship benefits received from the U.S. uniformed services (Army, Navy, Marine Corps, Air Force, Coast Guard, commissioned corps of the Public Health Service and National Oceanic and Atmospheric Administration) is exempt from taxation in Massachusetts.

However, if you retired under Chapter 32, sections 56–60 of Massachusetts General Laws and are a veteran who began state service prior to July 1, 1939, all or part of your pension income may be subject to tax.

- If you were an employee of the U.S. or Massachusetts or one of its political subdivisions and left public employment prior to retirement, you are not required to report as income the lump-sum distribution of your previous pension contributions.
- IRA or Keogh distributions are not taxable until all of your contributions that were previously subject to Massachusetts taxes are recovered.

- You may claim an exemption for medical and dental expenses paid during 2017 if you itemized these expenses on your U.S. Form 1040, Schedule A.

- If you are 65 or over before January 1, 2018, you may be eligible to claim a refundable Senior "Circuit Breaker" tax credit against your personal income taxes for the rent or real estate taxes you paid on your principal residence. The maximum credit allowed this year is \$1,080.

- Taxpayers over 60 may be eligible for a Senior Citizen Property Tax Work-Off Abatement. Under this program, taxpayers volunteer their services to their municipality in exchange for a reduction in their property tax bills — up to \$1,000 annually. Check with your city or town to see if they participate in this, or any related, program.

- The maximum deduction for employment-related expenses for the care of a disabled dependent or a disabled spouse is \$4,800 for one qualifying individual and \$9,600 for two or more qualifying individuals.

- The dependent deduction for households with elderly or disabled dependents is \$3,600 for a single dependent and \$7,200 for two or more dependents.

- You may claim a maximum \$3,000 deduction for rent paid for a principal place of residence.

- Direct deposit of your refund check is available.

For further information, please contact the Massachusetts Department of Revenue's Customer Service Bureau at (617) 887-6367 or toll-free in Massachusetts at 800-392-6089.

Senior "Circuit Breaker" Tax Credit

What is it?

Senior citizens in Massachusetts may be eligible to claim a refundable credit on their state income taxes for the real estate taxes paid on the Massachusetts residential property they own or rent and which they occupy as their principal residence. The maximum credit allowed is \$1,080 for the tax year beginning January 1, 2017. If the credit due the taxpayer exceeds the amount of the total income tax payable for the year, the excess amount of the credit will be refunded to the taxpayer without interest.

Eligible taxpayers who own their property may claim a credit equal to the amount by which their property tax payments in the current tax year (excluding any exemptions and/or abatements), including water and sewer debt charges, exceed 10% of their "total income" for the same current tax year. Taxpayers residing in communities that do not include water and sewer debt service in their property tax assessments may claim, in addition to their property tax payments, 50% of the water and sewer charges actually paid during the tax year when figuring their credit.

For renters, the law assumes that 25% of their rent goes toward property tax. Accordingly, renters may claim a credit in the amount by which 25% of their annual rental payment is more than 10% of their total income.

For purposes of the tax credit, a taxpayer's "total income" includes taxable income as well as exempt income such as social security, treasury bills and public pensions.

Who is eligible for the credit?

To be eligible for the credit for the 2016 tax year, a taxpayer must be 65 years of age or older before January 1, 2018 (for joint filers, it is sufficient if one taxpayer is 65 years of age or older), must own or rent residential property in Massachusetts and occupy the property as his or her principal residence. The taxpayer's total income cannot exceed \$57,000 for a single filer who is not the head of a household, \$72,000 for a head of household, or \$86,000 for taxpayers filing jointly. No credit is allowed for a married taxpayer unless a joint return is filed. Moreover, the assessed valuation of the real estate cannot exceed \$747,000.

No credit is allowed if the taxpayer claims the "married filing separate" status, receives a federal or state rent subsidy, rents from a tax-exempt entity, or is the dependent of another taxpayer.

Is the tax credit considered income?

Tax credits received by eligible taxpayers are not considered income for the purpose of obtaining eligibility or benefits under other means-tested assistance programs including food, medical, housing, energy and educational assistance programs.

How does a taxpayer claim the credit?

Taxpayers who are eligible for the tax credit in the 2017 tax year can claim the credit by submitting a completed Schedule CB, Circuit Breaker Credit, with their 2017 state income tax return.

Note: Taxpayers who qualified for the tax credit in a prior year but did not file Schedule CB online with their original state income tax return should file an amended return by filling in the "Amended return" oval on their state income tax return. Also, taxpayers who qualified for the tax credit in a prior year and did not file a tax return should file a state income tax return with Schedule CB. Either option must be completed within three years from the last day for filing the return, without regard to any extension of time to file.

What if the taxpayer is not required to file a state income tax return?

An eligible taxpayer who does not normally file a state income tax return may obtain a refund by filing a return with Schedule CB, Circuit Breaker Credit.

What documentation must the taxpayer keep?

As with all claimed tax credits and deductions, the taxpayer must keep all pertinent records, receipts and other documentation supporting his or her claim for the credit.

Schedule CB and further information is available at www.mass.gov/dor or by contacting the Massachusetts Department of Revenue's Customer Service Bureau at (617) 887-6367 or toll-free in Massachusetts at 800-392-6089.



Department of Revenue
Commonwealth of Massachusetts