TO: Recipients of Senior/Elderly Exemptions

RE: Reduction in Real Estate Property Tax due to Exemption

The State Legislature allows cities and towns to grant exemptions to certain individuals who meet the necessary qualifications. A tax exemption is a discharge from the obligation to pay a portion of a tax.

An applicant for an exemption **must**
1) Complete the appropriate form **each** year and,
2) Provide to the assessors whatever information is reasonably required to establish eligibility. If you qualify for a personal exemption, it will appear on either the 3rd or 4th quarter bill due February 1, 2019 or May 1, 2019.

The purpose of this letter is to provide you with the appropriate form, and explain what documentation is required for the Board of Assessors to make a decision to approve or deny the application. We will accept copies of the necessary information with the signed form. If you would like to deliver the documents and have difficulty negotiating the stairs, please alert someone on the first floor that you would like assistance from one of the staff in the Assessors’ office.

**SENIOR PERSONS (70 Years of age or older) – BLUE FORM**

**Clause 41C - $500**

1. Fill in Section A on Page 1,
2. Fill in Section B, C and D on Page 2,
3. Sign and date Section E on Page 3,
4. Provide verification of income and assets for Section D that was filled out,

   · Income and asset guidelines are detailed on the enclosed sheet.

Please call this office if you have questions or need assistance.

**APPLICATIONS MUST BE FILED BY APRIL 1, 2020**
FY2020 CLAUSE 41C/D – ELDERLY EXEMPTION QUALIFICATION REQUIREMENTS

1. **Age - Must** be 70 years of age by July 1, 2019 (Birth certificate required for first time applicants.)

2. **Residency** – Must have owned & occupied real estate for 5 years and lived in MA for 10 years.

3. **Income (Verified as of January 1, 2019 – Tax return for 2018 Calendar Year):**
   Gross receipts from all sources minus applicable Social Security allowance must be less than:
   - **$22,491 if single** ($16,407 last year + 0.59%=$16,504 plus $4,523 Social Security allowance.)
   - **$27,531 if married** ($18,896 last year + 0.59%=$18,980 plus $6,785 Social Security allowance.)

   Please Note: An applicant must provide to the Assessors whatever information is reasonably required to verify the following sources of income.
   - Retirement Benefits (Social Security, Railroad, Federal and/or Massachusetts Gov., etc.)
     - If Social Security, provide **FORM SSA-1099 for Calendar 2018**
   - Wages, Salaries and Other Compensation (Net profit from Business or Profession)
   - Interest, Dividends, Mortgage Payments by Family Members
   - Other Receipts, (Rent, Capital Gains, etc.)
     (Annual income is adjusted only through a Social Security deduction.)

4. **Assets** (Value of all property, except domicile, household furnishings, etc. as of July 1, 2018)
   - **$38,127 if single** ($34,710 last year plus 0.59%)
   - **$40,852 if married** ($37,796 last year plus 0.59%)

   Please Note: In order for an exemption to be processed, an applicant must provide to the Assessors whatever information is reasonably required to verify the following assets.
   - Real Estate - Other than the domicile which can be up to a three family home.
   - Bank Accounts - Provide account numbers and paperwork showing balance.
   - Stocks, Bonds, Securities, Etc. (Description and amount.)
   - Other: Personal property such as cars or boats; rental property, summer home, etc.
   - Assets can include savings accounts, checking, stocks, bonds, money market, certificates of deposit, motor vehicles, boats, real estate, etc.

   Documentation for Income and Assets can be in the form of your federal and state income tax returns, W-2, 1099-INT, 1099-DIV, Bank Books and Statements, etc.

   **EXEMPTIONS MUST BE FILED BY APRIL 1, 2020**
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 December 15 or 3 months after actual (not preliminary) tax bills are mailed for fiscal year if later. (Due April 1, 2020)

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:

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

Date Voted/Deemed Denied

Certificate No.

Date Cert./Notice Sent

Board of Assessors
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.)

<table>
<thead>
<tr>
<th>Address</th>
<th>Dates</th>
<th>Owned</th>
<th>Occupied</th>
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</thead>
<tbody>
<tr>
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</tbody>
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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.

<table>
<thead>
<tr>
<th></th>
<th>Applicant &amp; Spouse</th>
<th>Co-owner(s) &amp; Spouse(s)</th>
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</thead>
<tbody>
<tr>
<td>Retirement Benefits (Social Security, Railroad, Federal, MA &amp; Political Subdivisions)...</td>
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<tr>
<td>Other Pensions and Retirement Allowances</td>
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<tr>
<td>Wages, Salaries and other Compensation</td>
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<tr>
<td>Net Profits from Business, Profession or Property Rental</td>
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<td></td>
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<tr>
<td>Interest and Dividends</td>
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<td></td>
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<tr>
<td>Other Receipts (Capital Gains, Public Assistance, etc.)</td>
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<td></td>
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</tbody>
</table>

TOTALS

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

<table>
<thead>
<tr>
<th>Real Estate</th>
<th>Assessed Valuation</th>
<th>Amount Due on Mortgage</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Domicile</td>
<td></td>
<td></td>
<td></td>
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<tr>
<td>Other</td>
<td></td>
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</tbody>
</table>

Personal Estate

<table>
<thead>
<tr>
<th>Bank Accounts: Name &amp; Address of Bank</th>
</tr>
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<tr>
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<table>
<thead>
<tr>
<th>Stocks, Bonds, Securities, etc.: Description &amp; Amount</th>
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<table>
<thead>
<tr>
<th>Motor Vehicles &amp; Trailers: Year, Make &amp; Model</th>
</tr>
</thead>
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</table>

<table>
<thead>
<tr>
<th>Other Non-exempt Personal Property: Kind &amp; Description</th>
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</table>

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.

<table>
<thead>
<tr>
<th>Signature</th>
<th>Date</th>
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If signed by agent, attach copy of written authorization to sign on behalf of taxpayer.

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**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
- Surviving spouse of a service member or national guard member who died in combat or from combat injury or disease
- 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 administrator or executor 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 by December 15 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 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.