

## PERSONAL EXEMPTIONS

As you are aware, 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. Assessors' offices are charged with administering this program.

There are four exemptions currently being administered by the Town of Longmeadow.

**Clause 22** – Veteran (at least 10% disabled) - This clause is for veterans who are certified by the Department of Veteran Affairs to be 10% or more disabled with a service connected disability. The clause provides a \$400 tax reduction.

**Clause 22E** – Veteran (100% disabled) - This clause is for veterans who are certified by the Department of Veteran Affairs to be 100% disabled. In addition to their application, the veteran must provide documentation from Veteran Affairs confirming their status as 100% disabled. The clause provides a \$1,000 tax reduction.

**Clause 37** – Blind - This clause is for residents who are certified by the Massachusetts Commission for the Blind to be legally blind. In addition to their application, the resident must provide a copy of their certification from the Commission for the Blind each year (dated on or after July 1<sup>st</sup> of the current fiscal year). This clause provides a \$437.50 tax reduction.

**Clause 41C** – Elderly Exemption – This exemption is for residents age 70 and older and who qualify based on income and asset guidelines for the current fiscal year (qualifications subject to change each year – see [www.mass.gov](http://www.mass.gov)). This clause provides a \$500 tax reduction.

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 the 3<sup>rd</sup> or 4<sup>th</sup> quarter bill that is due February 1, 2020 or May 1, 2020.

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.

### QUALIFYING VETERANS – GREEN FORM

#### Clause 22 - \$400

1. Fill in Section A on Page 1,
2. Fill in Section B on Page 2,
3. Sign and date Section C on Page 2
4. Provide Certificate from the Veterans Administration indicating service connected disability as of July 1, 2019 (required for initial year of application only).

#### Clause 22E - \$1,000

1. Fill in Section A on Page 1,
2. Fill in Section B on Page 2,
3. Sign and date Section C on Page 2,
4. Provide Certificate from Veterans Administration indicating 100% disability as of July 1, 2019.

## **BLIND PERSONS – YELLOW FORM**

### **Clause 37 - \$437.50**

1. Fill in Section A on Page 1,
2. Fill in Section B on Page 2,
3. Sign and date form on Page 2,
4. Provide certificate from the **Commission for the Blind** attesting to a condition of legal blindness as of July 1, 2019. In other words, the certificate must be dated July 1, 2019 or after. If this is the first year that you are applying, provide a similar letter from your doctor indicating your status as of July 1, 2019.

## **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.

# PERSONAL EXEMPTION CLAUSE 41C QUALIFICATIONS – BLUE FORM

## FY2018 CLAUSE 41C/D – ELDERLY EXEMPTION QUALIFICATION REQUIREMENTS

1. **Age** - Must be 70 years of age by July 1, 2017 (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, 2017 – Tax return for 2016 Calendar Year):

Gross receipts from all sources minus applicable Social Security allowance must be less than:

**\$20,561 if single** (\$15,896 last year + 1.37%=\$16,114 plus \$4,447 Social Security allowance.)

**\$25,264 if married** (\$18,342 last year + 1.37%=\$18,593 plus \$6,671 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 2016**
- 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, 2017)

**\$34,710 if single** (\$34,241 last year plus 1.37%)

**\$37,190 if married** (\$36,687 last year plus 1.37%)

**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 WITHIN 3 MONTHS FROM THE MAILING OF THE ACTUAL BILL**

**(This deadline is April 1, 2018).**

**(Actual bills are those with the new fiscal year's assessed value.)**