

## **Are You Eligible for a Lower Tax Bill?**

**Please note the eligibility has changed for the 41C applicants!**

There are several exemption programs available in Massachusetts. A tax exemption releases an individual from the requirements to pay all or a portion of the taxes assessed on their personal or real property. In all cases the applicant must own and occupy the property as of July 1<sup>st</sup>. The following is just a brief overview of a few of the exemption programs you may be eligible for:

### **Clause 41C - Elderly Exemption (\$500 off your annual taxes)**

- Own and occupy real estate in Massachusetts for 5 years.
- Age 67 by July 1<sup>st</sup>. Each co-owner (not spouse) must also qualify.
- Gross receipts (income) from all sources must be less than \$20,000 if single or \$30,000 if married, adjusted annually by the cost of living adjustment (COLA) and the Social Security deduction.
- Whole estate (assets) must be less than \$40,000 if single or \$55,000 if married, adjusted annually by the cost of living adjustment (COLA). The value of domicile including up to 3 units of dwelling is exempt.

Documents Needed:

- Birth certificate (1<sup>st</sup> time applicant)
- Proof of income: wages, salaries, bonuses, commissions, pensions, social security, alimony, child support, lottery winnings, interest and dividend income, capital gains, life insurance proceeds, net income from business or rentals, public assistance, disability payments, unemployment compensation, workman's compensation, contributions or gifts, and any other income.
- Proof of all assets: bank accounts, cash, personal property value, stocks & bonds, money market, retirement accounts or loans receivable, ownership interest in real estate balance of pensions qualified for distribution.
- Copies of Federal & State Income Tax Returns

### **Clause 17D - Surviving Spouse & Persons over 70 Not Eligible for Clause 41C (\$175 off your annual taxes)**

Assets cannot exceed \$40,000 (income is not considered).

Documents Needed:

- Death certificate if surviving spouse
- Amount of mortgage balance
- Assets listed under Clause 41C
- Birth certificate (1<sup>st</sup> application over 70 by July 1<sup>st</sup>)
- Insurance received, amount & company

### **Clause 37A - Blind (\$500 off your annual taxes)**

Must be "legally blind" and annually provide a "Certificate of Blindness"

Documents Needed: Certificate of Blindness from the Massachusetts Commission for the Blind

### **Clause 22 - Veteran (This amount varies)**

Must have war time service-connected disability of at least 10%

Documents Needed: Proof of Certification from the Veteran's Administration and be honorably discharged from the service.

All applications must be filed after July 1<sup>st</sup> but before by April 1<sup>st</sup> of each tax year. If you need an application or have any questions, **please call the Assessor's office at 508-885-7500 ext. 165.**