

# TAX SAVINGS

## TIP #1

Courtesy of:  
**William Francis Galvin**  
Secretary of the Commonwealth

## GENERAL INFORMATION ON...

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### ASSESSORS

Assessors are elected or appointed locally in Massachusetts cities and towns. Assessors are required by Massachusetts State Law to list and value all real and personal property. The valuations are subject to ad valorem taxation on the assessment roll each year. The "ad valorem" basis for taxation means that all property should be taxed "according to value", which is the definition of ad valorem. Assessed values in Massachusetts are based on "full and fair cash value", or 100 percent of fair market value.

Assessors are required to submit these values to the State Department of revenue for certification every three years. In the years between certification, Assessors must also maintain the values. The Assessors review sales and the market every year and thereby reassess values each year. This is done so that the property taxpayer pays his or her fair share of the cost of local government, in proportion to the amount of money the property is worth, on a yearly basis rather than every three years.

Assessors do not raise or lower taxes. They do not make the laws which affect property owners. Assessors are required to annually assess taxes in an amount sufficient to cover the State and Local appropriations chargeable to the city/town.

The local Assessor's Office has nothing to do with the total amount of taxes collected. The Assessor's primary responsibility is to find the "full and fair cash value" of your property so that the taxpayer may pay only his/her fair share of taxes.

For information regarding assessments please contact the local Board of Assessors. Additional information and/or questions may also be obtained from the State Appellate Tax Board, 100 Cambridge St., Boston, MA 02204, (617-727-3100).

### ABATEMENTS

Each year, property owners around the Commonwealth are required to pay taxes assessed by the local board of assessors. These taxes are based on the "full and fair cash value" of the property. All taxpayers have the right to file for an abatement of their taxes if they believe the property has not been fairly assessed. Information regarding applications and deadlines to file for abatements is available at the local Assessor's Office.

### EXEMPTIONS

An exemption releases an individual from the requirement to pay all or a fraction of their property tax obligations. Exemptions are available to those individuals that meet the various requirements in the following categories:

- Elderly
- Blind
- Minor Children of Deceased Police and Firefighters killed in the line of duty
- Disabled Veteran
- Widows and/or Widowers
- Orphaned Minor Child

Applications for tax exemptions can be obtained from the local tax assessor's office.

### DEADLINES

Applications for *abatements* are due on or before the due date for payment of the first actual bill.

Applications for personal *exemption* are due on December 15 or within 3 months of the mailing date of the first actual tax bill, if mailed after September 15.

### APPEALS

If you are not satisfied with the action taken by the local Board of Assessors office regarding your request for abatement and/or exemption, you have the right to appeal to the State Appellate Tax Board, 100 Cambridge Street, Boston, MA 02204. If you have any questions or would like to request an application of appeal, you may also call the Appellate Tax Board at (617) 727-3100.

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Information provided by:

The Massachusetts Association of Assessing Officers  
243 Water Street, Quincy, MA 02169 • (617) 376-1171

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# TAX SAVINGS

## TIP #2

Courtesy of:  
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### SURVIVING SPOUSE AND MINOR CHILDREN OF POLICE OR FIREFIGHTER PERSONAL EXEMPTIONS

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#### CLAUSES 42 AND 43

#### WHAT IS PERSONAL EXEMPTION CLAUSE 42?

Personal exemption clause 42 is a release from the obligation to pay real estate tax on a domicile. There are no income restrictions or total asset limitations on this exemption.

#### WHO IS ELIGIBLE?

The surviving spouse of a police officer or firefighter killed in the line of duty is eligible for this exemption provided that the real estate is owned and occupied by the surviving spouse.

#### HOW DOES ONE APPLY?

Applications must be filed annually with the local assessor's office in the applicant's city/town within three months after the actual bills are mailed.

#### CAN THE DECISION BE APPEALED?

If the application is denied an appeal can be filed with the State Appellate Tax Board, 100 Cambridge St., Boston, MA 02204, or call (617) 727-3100.

#### WHAT IS PERSONAL EXEMPTION CLAUSE 43?

Personal exemption clause 43 is a release from the obligation to pay real estate tax. There are no income restrictions or total asset limitations.

#### WHO IS ELIGIBLE?

Surviving children, including adopted children of a police officer or firefighter killed in the line of duty are eligible provided that the real estate is owned and occupied by the children as the principal place of residence.

#### HOW DOES ONE APPLY?

Applications must be filed annually with the local assessor's office in the applicant's city or town three months after the actual bills are mailed.

#### CAN A DECISION BE APPEALED?

If the application for exemption is denied, the applicant may file for an appeal with the State Appellate Tax Board, 100 Cambridge St., Boston, MA 02204 or call (617) 727-3100.

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# TAX SAVINGS

## TIP #3

Courtesy of:  
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## ELDERLY TAX DEFERRALS

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### CLAUSE 41A

#### WHAT IS A TAX DEFERRAL?

A tax deferral permits one to defer payment on property taxes. As opposed to an exemption, these deferred taxes must eventually be paid.

Under Clause 41A, one enters into an agreement with the local assessor to defer payment of all or part of the taxes plus 8% interest until that interest reaches 50% of the property value.

#### WHO IS ELIGIBLE?

Applicants must be 65 years or older by July 1 of the year in which the application is made, solely own the property on which the taxes are being deferred, be joint owners with a spouse or own property jointly with another person(s).

#### WHAT ARE THE REQUIREMENTS?

- Applicants must have owned and occupied any real estate property in Massachusetts for 5 years.
- Must have resided in Massachusetts for the preceding 10 years.
- Income which does not exceed \$20,000 in the calendar year preceding the year of application

Please note: A community may adopt a higher maximum qualifying income that shall not exceed \$40,000.

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#### HOW DOES ONE APPLY FOR A TAX DEFERRAL?

Contact the local Board of Assessors for an application. Clause 41A can be used in conjunction with an exemption for which an individual qualifies.

Applications under Clause 41A must be filed with the local Board of Assessors on or before December 15 each year.

#### CAN A DECISION BE APPEALED?

If the application for tax deferral is denied, the applicant may appeal in writing to the State Appellate Tax Board, 100 Cambridge Street, Boston, MA 02204 or call (617) 727-3100.

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# TAX SAVINGS

## TIP #4

Courtesy of:  
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Secretary of the Commonwealth

## ELDERLY TAX EXEMPTIONS

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### CLAUSES 17, 17C, 17C1/2 AND 17D

#### WHAT ARE TAX EXEMPTION CLAUSES 17, 17C, 17C1/2 and 17D?

A tax exemption releases an individual from the requirement to pay all or a fraction of the taxes assessed on his/her personal or real property.

There are no income limitations for tax exemptions filed under Clause 17.

#### WHO IS ELIGIBLE?

Clause 17 exemptions are available to older citizens, widows and widowers and to qualified minors who have a deceased parent.

#### WHAT ARE THE REQUIREMENTS?

- Applicant must be 70 years or older as of July 1 of the tax year for which the exemption is being sought. Also applicant must have owned and occupied the property in Massachusetts for no less than ten years (clause 17, 17C, and 17C1/2) or no less than 5 years (clause 17D).
- Surviving spouse or a minor who has a deceased parent that presently owns and occupies the property which is being assessed.

Clause 17, 17C, 17C1/2 and 17D have real estate and personal property tax requirements. Contact your local assessor's office for information on the conditions that apply.

#### HOW DOES ONE APPLY?

Contact the local Board of Assessors for an application form. One must apply each year for an exemption. Generally, an applicant can receive only one exemption, so submit the application for the exemption which will provide the greatest benefit.

Application under Clause 17, 17C, 17C1/2 and 17D must be filed with the local Board of Assessors on or before December 15 of each year. If the property tax bill is mailed after September 15, applications may be filed within three months from the date the bill was first mailed.

#### CAN A DECISION BE APPEALED?

If the application is denied, applicant may appeal in writing to the State Appellate Tax Board, 100 Cambridge St., Boston, MA 02204, or call (617) 727-3100.

### CLAUSES 41, 41B AND 41C

#### WHAT ARE TAX EXEMPTION CLAUSES 41, 41B and 41C?

A tax exemption releases an individual from the requirement to pay all or a fraction of the taxes assessed on his/her personal or real property. Clause 41 is geared toward elderly persons. It provides the greatest benefit, a deduction of \$500 from the year's tax bill. Clause 41B or 41C exemptions have broader allowances for total assets and income.

Individual communities must adopt the legislation that provides for the exemption under Clause 41B or 41C.

#### WHO IS ELIGIBLE?

Senior citizen homeowners are eligible for the tax exemption under Clause 41, 41B or 41C.

#### WHAT ARE THE REQUIREMENTS?

- Applicant must be 70 years or older before July 1 of the year the exemption is being filed, as well as own either all or part of the property that is being assessed.
- Applicant must have owned and occupied any real estate property in Massachusetts for five years, including the present property, on July 1 in the year of the application.
- Massachusetts must have been the applicant's place of domicile for the preceding 10 years.
- Surviving spouses filing must have occupied the property for 5 years.

Please Note: In addition to requirements listed above, Clause 41, 41B, and 41C have real estate, personal property, and income limitations. The local assessor's office can provide an individual with further information regarding the requirements for the exemption clause being used in the local city or town.

#### HOW DOES ONE APPLY?

Applications must be filed annually with the local assessor's office in the applicant's city or town and are due three months after the mailing of the actual bill.

#### CAN A DECISION BE APPEALED?

If the application is denied, applicant may appeal in writing to the State Appellate Tax Board, 100 Cambridge St., Boston, MA 02204, or call (617) 727-3100.

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# TAX SAVINGS

## TIP #5

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## BLIND PERSONS PERSONAL EXEMPTION

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### CLAUSES 37 AND 37A

#### WHAT ARE PERSONAL EXEMPTION CLAUSES 37 and 37A?

Personal Exemption Clause 37 releases an individual that is legally blind from the requirement to pay all a fraction of the taxes assessed on property. Clause 37 provides a \$437.50 reduction. Clause 37A provides a \$500.00 reduction in tax liability, but individual cities and towns must vote to provide this sum.

#### WHO IS ELIGIBLE?

Residents of the Commonwealth who are legally blind are eligible for this exemption. The individual must own and reside in the domicile being assessed.

#### WHAT ARE THE REQUIREMENTS?

- Declared legally blind as of July 1 of the tax year.
- Applicant must be registered with the Massachusetts Division of the Blind.
- Applicant must present a certificate from Massachusetts Division of the Blind, or present a letter from his/her doctor stating that he/she was legally blind as of July 1 of the tax year.

#### HOW DOES ONE APPLY?

Applications must be filed annually with the local assessor's office on or before December 15. If the tax bill is mailed after September 15, applications may be filed within three months from the date the bill was first mailed.

**RENEWALS:** If the exemption was granted the preceding year, a renewal application may be sent. However, it is the individual's responsibility to ensure that the application is filed annually.

#### CAN A DECISION BE APPEALED?

If the application for exemption is denied, the applicant may file an appeal with the State Appellate Tax Board, 100 Cambridge St., Boston, MA 02204, or call (617) 727-3100.

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# TAX SAVINGS

## TIP #6

Courtesy of:  
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Secretary of the Commonwealth

## VETERANS TAX EXEMPTIONS

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### CLAUSES 22, 22A, 22B, 22C, 22D, 22E AND PARAPLEGIC

#### WHAT IS A TAX EXEMPTION?

A tax exemption releases an individual from the requirement to pay all or a fraction of the taxes assessed on their personal or real property. Clause 22, 22A, 22B, 22C, 22D and 22E provide exemptions from \$250.00 up to \$950.00 for qualified veterans and their spouses (or surviving spouses).

#### WHO IS ELIGIBLE?

Veterans and their spouses (or surviving spouses) are eligible provided they meet pre-determined qualifications. Please contact your local Board of Assessors for eligibility prerequisites.

#### WHAT ARE THE REQUIREMENTS?

- Applicant must have been residing in Massachusetts before entering the service or have lived in the Commonwealth for at least 5 years before filing for the exemption.
- The veteran must occupy the property as his or her domicile on July 1 of the tax year.

#### ARE PARAPLEGIC VETERANS ELIGIBLE FOR AN EXEMPTION?

A total exemption is available to paraplegic veterans and their surviving spouses (who do not remarry). The veteran must be certified by the Veteran's Administration as paraplegic.

#### HOW DOES ONE APPLY?

Application must be filed annually with the local assessor's office in your city or town on or before December 15 or three months after the actual bill are mailed, whichever is later. If there are any questions, please contact the Local Board of Assessors.

#### CAN A DECISION BE APPEALED?

If the application for exemption is denied, the applicant may appeal in writing to the State Appellate Tax Board, 100 Cambridge Street, Boston, MA 02204, or call (617) 727-3100.

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