



TOWN OF SHREWSBURY

100 Maple Avenue
SHREWSBURY, MASSACHUSETTS 01545-5398

MEMORANDUM

TO: Board of Selectmen
FROM: Thomas Gregory
Assistant to the Town Manager
DATE: July 23, 2014
RE: Summary of Statutory Real Estate Tax Exemptions

At your request, I have researched all statutory real estate tax exemptions made available under Massachusetts General Laws, Chapter 59, Section 5. The clauses within this statute are written to provide varying levels of tax exemptions to persons who meet certain eligibility criteria: blind individuals (clauses 37 and 37A); individuals with certain hardships (clauses 18 and 18A); seniors (clauses 17D and 41C); surviving spouses (clauses 17D, 42, and 43); and veterans (clauses 22, 22A-22D, and 22E). See Table 1 for a summary of all exemptions. See Table 4 for a summary of Shrewsbury participants in all exemptions since 2009.

The Town of Shrewsbury has accepted clause 17D which provides a \$175 exemption for surviving spouses and persons aged 70 or older which requires an asset and age test (but not income test) to qualify. The Town has also accepted clause 41C which provides an increased exemption benefit but for which the eligibility requirements are stricter. Three (3) local options available for clause 41C have been accepted by the Town via vote of Town Meeting: the first increases the benefit from \$500 to \$1,000; the second lowers the eligibility from age 70 to age 65; and the third increases the gross receipts limit (to \$20,000 for individual / \$30,000 for married couple) and asset limit (to \$40,000 for individual / \$55,000 for married couple). There are no available local options relative to exemptions for veterans.

An alternative to clause 41C is clause 41C ½ which provides an exemption amount to eligible seniors equal to 20% of a municipality's average residential tax bill, instead of a \$1,000 exemption. Table 2 illustrates that clause 41C provides a higher exemption amount in Shrewsbury than 41C ½ would if it were accepted, but that in the towns of Westborough, Northborough, and Grafton, 41C ½ provides a higher exemption amount due to the higher residential tax bills in those communities.

To address a specific issue facing seniors in their town, Sudbury used the home rule petition process in 2011 to establish a tax exemption designed for seniors who were paying more than 10% of their income on property taxes, even after the state circuit breaker income tax credit of \$1,000 was applied. This senior tax exemption shifts the tax burden on all tax payers by up to 1% to help 200-300 overburdened seniors. It is unclear whether such an exemption would have the same effect in Shrewsbury as Sudbury is a considerably higher tax community. See Table 3 for more information on Sudbury's senior tax exemption.

The only additional exemptions the Town of Shrewsbury may consider accepting are clauses 18 and 18A. Clause 18 is the hardship exemption made available to persons due to age, infirmity, and financial condition, and clause 18A which is a tax-deferral exemption made available to persons for whom it is difficult or impossible to pay their real estate taxes due to financial condition OR financial hardship resulting from the change to active military status. The Department of Revenue provides no limit to the amount of the exemption and only offers suggested guidelines for establishing these exemptions. For these reasons, Mr. Reidy is reluctant to advise that the Town accept clauses 18 and 18A.

Exhibits

(separate document)

- Informational Guideline Release from the Department of Revenue: Processing Applications for Hardship Exemption (G.L. Ch. 59, s. 5, cl. 18)
- Sample DOR Application Form for Clause 18
- Sample DOR Application Form for Clause 18A
- Fact Sheet on Boston's Hardship Exemption Program (cl. 18)
- DOR Fact Sheet for Clauses 37 and 37A – Legally Blind Persons
- DOR Fact Sheet for Clauses 41, 41B, 41C, and 41C ½ – Seniors
- DOR Fact Sheet for Clause 41A – Seniors (Tax Deferral)
- DOR Fact Sheet for Clauses 17, 17C, 17C ½, 17D – Seniors, Surviving Spouses, Minor Child (Of Deceased Parent)
- DOR Fact Sheet for Clauses 22, 22A, 22B, 22C, 22D, 22E, Paraplegics

TABLE 1

**REAL ESTATE TAX EXEMPTIONS
M.G.L Chapter 59,
Section 5**

Type	Clause	Amount	Acceptance in Shrewsbury	Notes
Blind	37	\$437.50	Yes	
	37A	\$500	N/A with acceptance of 37 (local option)	
Hardship	18	Any	No	No limit on exemption amount - Municipality to define program
	18A (deferral)	Any	No	No limit on exemption amount - Municipality to define program
Seniors	17, 17C, 17C ½	\$175	N/A with acceptance of 17D (local option)	
	17D	\$175	Yes	Surviving spouses and seniors age 70 - asset and age test (no income test)
	41	\$500	N/A with acceptance of 41C (local option)	
	41B	\$500	N/A with acceptance of 41C (local option)	
	41C	\$1,000	Yes	Requires income <u>and</u> asset test; local options accepted to increase exemption amount to \$1,000 and drop age to 65; income & asset limit at maximum statutory amount
	41C ½	Up to 20% of the average assessed valuation of residential property.	N/A with acceptance of 41C	
		41A (deferral)	Any	Yes - full amount
Surviving Spouse	17, 17C, 17C½, 17D	\$175	17D accepted	Surviving spouses and seniors age 70 - asset and age test (no income test)

	42, 43	Full	Yes	Spouse, not remarried, or minor children of officer or firefighter killed in line of duty
Veteran	22	\$400	Yes	22 (a) veterans with 10% service connected disability 22 (b) veterans of certain pre-WWI conflicts 22 (c) purple heart recipients 22 (d) surviving spouses of 22(a) recipients 22 (e) gold star parents 22 (f) surviving spouses of WWI
	22A	\$750	Yes	22A - loss of use of hand/foot/eye or certain award recipients
	22B	\$1,250	Yes	22B - loss of use of two hands/feet/eyes
	22C	\$1,500	Yes	22C - veterans with 100% service connected disability w specially adapted housing
	22D	Full	Yes	22D - surviving spouses of veterans KIA/MIA
	22E	\$1,000	Yes	22E - veterans with 100% disability in line of duty
	Paraplegics (G.L. 58:8)	Full		

TABLE 2

Senior Real Estate Tax Exemption -- 41C vs. 41C ½

	Shrewsbury	Westborough	Northborough	Grafton
Average Assessed Value	\$334,117	\$407,401	\$380,000	\$337,200
Tax Rate	\$12.17	\$19.29	\$16.59	\$15.26
Average Tax Bill	\$4,066	\$7,859	\$6,304	\$5,146
41C ½ (20% of average tax bill)	\$813	\$1,572	\$1,261	\$1,029
41C (\$1,000)	\$1,000	\$1,000	\$1,000	\$1,000
Difference	-\$187	\$572	\$261	\$29

TABLE 3

Sudbury 's Means Tested Senior Tax Exemption

Problem: A high number of seniors were paying more than 10% of their income on property taxes even after \$1,000 Circuit Breaker Tax Credit (MGL Ch. 62, Sec. 6k)

Example: Average property tax burden in Sudbury is \$11,544 ($\$18.03 \times \$640,277$)
A senior with income of \$60,000 and a tax bill of \$8,000, for example, would still pay more than 10% of income after receiving the credit.

Solution: Home Rule Petition approved which raises each taxpayer's property taxes by an amount not to exceed 1% to help 200-300 overburdened seniors.

Eligibility: Age 65 or older
Ten consecutive years residing in
Sudbury
Home value no higher than the town average plus
10%
Income under the Circuit-Breaker limits (\$77,000 married; \$51,000 single)
Property taxes after receiving Circuit-Breaker credit still exceed 10% of
income.

TABLE 4

**Statutory Property Tax Exemptions - Participation in Shrewsbury
M.G.L. Ch 59, Sec 5**

Clause	Description	2013		2012		2011		2010		2009	
		Number	Amount								
17D	Surviving Spouse -70 yrs +	11	\$1,925.00	14	\$2,450.00	19	\$3,325.00	14	\$2,450.00	15	\$2,625.00
22	Veteran - 10% Disabled	137	\$54,800.00	138	\$55,200.00	181	\$87,975.00	194	\$94,479.00	200	\$99,500.00
22A	Veteran - loss of limb, eye	1	\$750.00	1	\$750.00						
22E	Veteran - 100% disabled	23	\$25,153.29	31	\$30,105.94						
37	Blind	26	\$11,375.00	29	\$12,687.50	32	\$14,000.00	36	\$15,570.00	32	\$14,000.00
41A	Tax Deferral - 65 yrs +	1	\$2,519.16	1	\$1,307.55	1	\$1,216.00	1	\$1,141.00	2	\$2,466.00
41C	Elderly - 65 yrs +	65	\$65,000.00	83	\$82,834.92	99	\$98,861.00	120	\$119,333.00	134	\$133,333.00
42	Surv. Spouse - Officer KLOD	1	\$3,014.36	1	\$2,840.83	1	\$2,728.00	1	\$2,666.00	1	\$2,771.00
Ch. 58 s. 8	Paraplegic (abatment)	1	\$5,912.31	1	\$5,917.19	1	\$5,683.00	1	\$5,541.00	1	\$4,670.00
	Total	266	\$170,449.12	299	\$194,093.93	334	\$213,788.00	367	\$241,180.00	385	\$259,365.00
	State Reimbursement		\$64,255.00		\$65,104.00		\$65,108.00		\$68,774.00		\$71,801.63
	Net Exempted Property Tax		\$106,194.12		\$128,989.93		\$148,680.00		\$172,406.00		\$187,563.37

Massachusetts Department of Revenue

Division of Local Services



Informational GUIDELINE Release

Commissioner Stephen W. Kidder
Deputy Commissioner Edward J. Collins, Jr.

Property Tax Bureau
Informational Guideline Release (IGR) No. 88-233
October, 1988

PROCESSING APPLICATIONS FOR HARDSHIP EXEMPTION
(G.L. Ch. 59, S. 5, Cl. 18)

This Informational Guideline Release sets out guidelines for boards of assessors in determining whether or not to grant exemptions from the property tax for applicants filing under Clause 18 of Section 5 of Chapter 59 of the General Laws, the so-called "hardship exemption".

Topical Index Key:
Abatements and Exemptions

Distribution:
Assessors
Selectmen/Mayors
Town/City Mgrs.,
Exec. Secys
Town/City Councilors
Town Counsel/City
Solicitor

The Division of Local Services is responsible for oversight of and assistance to cities and towns in achieving equitable property taxation and efficient fiscal management.

The Division regularly publishes IGRs (Informational Guideline Releases detailing legal and administrative procedures) and the BULLETIN (announcement and useful information) for local officials and others interested in municipal finance.

200 PORTLAND STREET, BOSTON, MA. 02114 - 1715 (617) 727-2300



THE COMMONWEALTH OF MASSACHUSETTS
DEPARTMENT OF REVENUE
DIVISION OF LOCAL SERVICES

STEPHEN W. KIDDER
COMMISSIONER

EDWARD J. COLLINS, JR.
DEPUTY COMMISSIONER

PROPERTY TAX BUREAU
INFORMATIONAL GUIDELINE
RELEASE NO 88-233

Subject:
Clause 18

PROCESSING APPLICATIONS FOR HARDSHIP EXEMPTION
(G.L. Ch.59, §5, Cl.18)

Summary:

Chapter 59, Section 5, Clause Eighteenth of the Massachusetts General Laws sanctions an exemption from real and personal property taxes for, "Any portion of the estates of persons who by reason of age, infirmity and poverty are in the judgment of the assessors unable to contribute fully toward the public charges." This Informational Guideline Release sets out the Commissioner of Revenue's policies and procedures regarding local administration of this exemption.

Guidelines:

A. An applicant for a Clause 18 exemption, commonly called the hardship exemption, must file an application with the local board assessors on or before December fifteenth of the year to which the tax relates or three months after the tax bill is mailed, whichever is later. (Chapter 758 of the Acts of 1987). Failure to timely file destroys the right to receive this exemption. Guzman v. Assessors of Oxford, 24 Mass. App. Ct. 118. The assessors may not, under any circumstances, waive the filing deadline. If a filing deadline is not met, the assessors have no jurisdiction over the late filed application.

B. An applicant must be an individual. Therefore, a corporation or other business entity, is not eligible for this exemption.

C. An applicant must be aged, infirm and impoverished in order to be eligible for this exemption. It is not enough for an applicant to meet one or two of these criteria. All three must be fulfilled in order for a hardship exemption to be granted.

1. The statute does not provide specific standards to define age, infirmity and impoverishment. Rather, some flexibility is allowed to assessors in their application

PROPERTY TAX BUREAU Harry M. Grossman, Chief (617) 727-4231
Lucille F. Bayes, Asst. Chief

of these criteria to specific cases. However, assessors cannot be arbitrary or capricious in processing Clause 18 requests. They must consider each criterion objectively, seeking to determine fairly and equitably whether or not an applicant can contribute toward the public charges.

2. Generally, an applicant must be at least 65 years of age to qualify; however, in some circumstances a younger person might be eligible.

3. An applicant must have some degree of mental or physical ailment. Therefore, the assessors should require submission of documentation which discloses the nature and history of the applicant's infirmity.

4. An applicant must suffer financial deprivation to be eligible for this exemption. Assessors should, therefore, require each applicant to provide all available and relevant financial information. Records and other materials which the assessors might require to be submitted include the following:

- a. Federal and state income tax returns.
- b. Savings and checking account statements.
- c. Pension fund reckonings.
- d. Records of public assistance.
- e. Schedules of assets.
- f. Outstanding bills.

5. In addition to obtaining documentation which assists in disclosing the financial circumstances of an applicant, the assessors should consider other factors which relate to the applicant's ability to contribute toward the public charges. These factors may include but are not limited to:

- a. Marital status of applicant.
- b. Whether or not the applicant has children.
- c. Ages of applicant's children and whether or not the applicant receives money for their support.
- d. Whether or not applicant is able to work.
- e. Whether or not applicant is employed.
- f. Length of time during which applicant has been unemployed.
- g. Work qualifications of applicant.
- h. Public assistance received by applicant.

D. The Appellate Tax Board has no jurisdiction to hear an appeal of a denial by a board of assessors to grant a hardship exemption. The only remedy available to an applicant aggrieved by a denial is to seek a review by the supreme judicial or superior court. Board of Assessors of Saugus v. Baumann, 370 Mass. 36. Moreover, the decision of

a board of assessors to deny an application for a hardship exemption "may be disturbed only if it is based on a 'legally untenable ground' or is 'unreasonable, whimsical, capricious, or arbitrary.'" Burbridge v. Board of Assessors of Lexington, 11 Mass. App. Ct. 546.

E. A Clause 18 exemption may be granted for "any portion of the estates of persons." This exemption, therefore, may be a full or a partial exemption.

F. An applicant must have an ownership interest in the subject property. If the property is held under a trust, a separation of title results whereby the legal title is vested in the trustee and the equitable title, or beneficial ownership interest, is vested in the beneficiary. A taxpayer must have ownership of a sufficient beneficial property interest and ownership of a record legal interest in order to obtain a personal exemption. Kirby v. Board Of Assessors of Medfield, 350 Mass. 386 (1966). An applicant who holds no more than a beneficial interest lacks the requisite ownership interest needed to qualify for relief under Clause 18.

G. If the applicant owns the subject property jointly with some other person or persons, all joint owners must independently qualify in order for the applicant to be eligible for this exemption.

H. Under certain limited circumstances, a Clause 18 exemption may be granted even if the tax bill has already been paid. For example, where it is clear that funds for a tax payment have been borrowed from another, the borrower may still qualify for the exemption. However, since an applicant's income and financial resources are critical factors with respect to qualification for this exemption, a person who has paid the tax has a particularly heavy burden to demonstrate that he lacked the financial capacity to make payment in first place.

Assessors' Use only
Date Received _____
Application No. _____
Parcel Id. _____

Name of City or Town

**FINANCIAL HARDSHIP: ACTIVATED MILITARY - AGE AND INFIRMITY
FISCAL YEAR _____ APPLICATION FOR STATUTORY EXEMPTION
General Laws Chapter 59, § 5, CLAUSE 18**

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.

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 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 \$ _____
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. EXEMPTION STATUS. Check the status that applies to you and complete the questions that follow.

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.*

GO ON TO SECTION D

OLDER AND INFIRM PERSON

You must meet both age and infirmity requisites to qualify.

Date of Birth _____ *Attach a copy of birth certificate.*

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

Attach a physician's letter documenting your infirmity.

GO ON TO SECTION C

C. EMPLOYMENT STATUS.

Are you able to work? Yes No *If no, your physician's letter must confirm this status.*

If unemployed, state date of last employment _____

GO ON TO SECTION D

D. INSURANCE BENEFITS. Complete this section if you are a surviving spouse.

Date and place of spouse's death _____

Total amount of insurance received _____

Name of insurance company or fraternal society _____

GO ON TO SECTION E

E. 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.

GO ON TO SECTION F

F. 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		EXPENSES	
	Monthly		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	\$ _____

GO ON TO SECTION G

G. 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 EXEMPTION

FINANCIAL HARDSHIP EXEMPTION. You may be able to reduce all or a portion of the taxes assessed on your domicile if you do not have the financial resources to pay them because (1) you were called into active military service (not including initial enlistment), or (2) you are older and suffer some physical or mental illness, disability or impairment. 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 and meet all qualifications for a financial hardship exemption as of July 1.

WHEN AND WHERE APPLICATION MUST BE FILED. Your application must be filed with the board of assessors by December 15 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 AN EXEMPTION 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 an exemption is granted and you have already paid the entire year's tax as exempted, 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 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. In order to obtain a review of the assessors' decision on your application for a financial hardship exemption, 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.

Assessors' Use only
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 December 15 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	
_____		_____	
_____		_____	
<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"/>		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.

Hardship Exemption 18

Fiscal Year 2014 (July 1, 2013 - June 30, 2014)

Martin J. Walsh, MAYOR • Ronald W. Rakow, Commissioner of Assessing



The hardship exemption provides assistance to those taxpayers who, in the judgement of the Board of Assessors, are unable to fulfill their tax obligations by reason of: age, infirmity and financial condition.

Filing Deadline:
MARCH 31, 2014

What is a personal exemption?

A personal exemption reduces all or a portion of the taxes assessed on a parcel of property.

What is the exemption amount?

Taxpayers who are eligible for hardship exemption will be released from all or a portion of their tax liability, as determined by the Board of Assessors.

How Do I Apply?

File an application with the Assessing Department, Room 301, City Hall, Boston, MA 02201 within three (3) months of the mailing date of the third quarter tax bill.

New Applicants: If you think you qualify, contact the Taxpayer Referral & Assistance Center (TRAC) Mezzanine, City Hall, Boston, MA 02201 at (617) 635-4287. Supporting medical and financial documentation that will help the Board of Assessors make a determination, will be requested.

Tax Payment

The filing of an application does not mean you can postpone the payment of your tax.

Inspection

A home inspection may be necessary. Refusal of inspection will result in the denial of the application. All buildings which are multi-family or mixed use will be inspected.

Requirements

Please complete the application and include all of the following information:

- Tax returns with W2 form OR pay stubs.
- Social security benefits
- Statement of pension distribution
- Bank statement for the current and prior years.
- Unemployment compensation.
- Public assistance statements.
- Rental income.
- All sources of income, including non-family members who live in the home, and any adult children and financial assistance they may provide.
- Names and ages of any minor children and schools they attend.
- Birth certificate.
- Physician's CURRENT letter detailing disability and duration of disability.
- Copies of all utility bills, food, mortgage payments, credit and loan payments, car and house insurance.
- Names and occupations of children over 18 years of age.

Ownership

1. *A qualified candidate must possess a sufficient ownership interest in the domicile. To satisfy this ownership requirement, the person's interest must be worth at least \$4,000. The person may own this interest solely, as a joint owner or as tenant in common.*
2. *The holder of life estate satisfies the ownership requirement.*
3. *If the domicile is held in trust, a person can only satisfy interest if he/she:*
 - a. *Is a trustee or co-trustee of that trust, and*
 - b. *Possesses a sufficient beneficial interest in the domicile through that trust.*

A COPY OF THE TRUST AND A NOTARIZED COPY OF SCHEDULE OF BENEFICIARIES IS NECESSARY TO PROCESS THE APPLICATION.

Taxpayer Referral & Assistance Center (TRAC)

TRAC is a one-stop taxpayer assistance center for questions about the following:

- Personal exemption
- Residential exemption
- Current real estate tax
- Current personal property tax
- Current motor vehicle excise
- Ward and parcel number
- Changes of ownership
- Duplicate tax bills
- Property tax abatements
- Current year tax bill payments
- Motor Vehicle Excise
- Boat Excise

Call: (617) 635-4287

Visit: Boston City Hall, mezzanine level. Office hours are weekdays from 9AM - 5 PM.

Log-On:
www.cityofboston.gov/assessing



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 advise you about your eligibility. 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. 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 each year with the assessors in the city or town where your property is located. The application is due on December 15, 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.

<p>DOCUMENTATION</p>	<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.
<p>NUMBER OF EXEMPTIONS</p>	<p>With limited exceptions, you may only receive one exemption under M.G.L. c. 59, § 5. 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>
<p>ELIGIBILITY REQUIREMENTS</p>	<p>You must satisfy tests relating to domicile, ownership and legal blindness. All eligibility requirements must be met 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></p>
<p>DOMICILE</p>	<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>
<p>OWNERSHIP</p>	<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.
<p>LEGAL BLINDNESS</p>	<p>You must submit a current "Certificate of Legal Blindness" from the Massachusetts Commission for the Blind each year. In the first year you apply for an application, you may substitute a statement from a doctor certifying you are legally blind according to the Commission's specifications.</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. If the application was deemed denied, your appeal must be filed within three months of the deemed denied date. The ATB cannot hear the appeal if it is not filed within the deadline. As a general rule, if the real estate tax on your domicile is over \$3,000, you must also have paid each actual tax installment on time.</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
December 15, 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



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 advise you about your eligibility. 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. 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.

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.
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For more information, please contact your local assessors.

APPLICATIONS	You must file an application each year with the assessors in the city or town where your property is located. An application for Clause 41, 41B or 41C is due on December 15, or three months after the actual tax bills are mailed, whichever is later. An application for Clause 41C½ is due on the earlier abatement application deadline for the fiscal year, which is the same day that the first actual tax payment for the year is due. 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 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. 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. All eligibility requirements must be met 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 own the property with someone who is not your spouse, for example, your children 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.

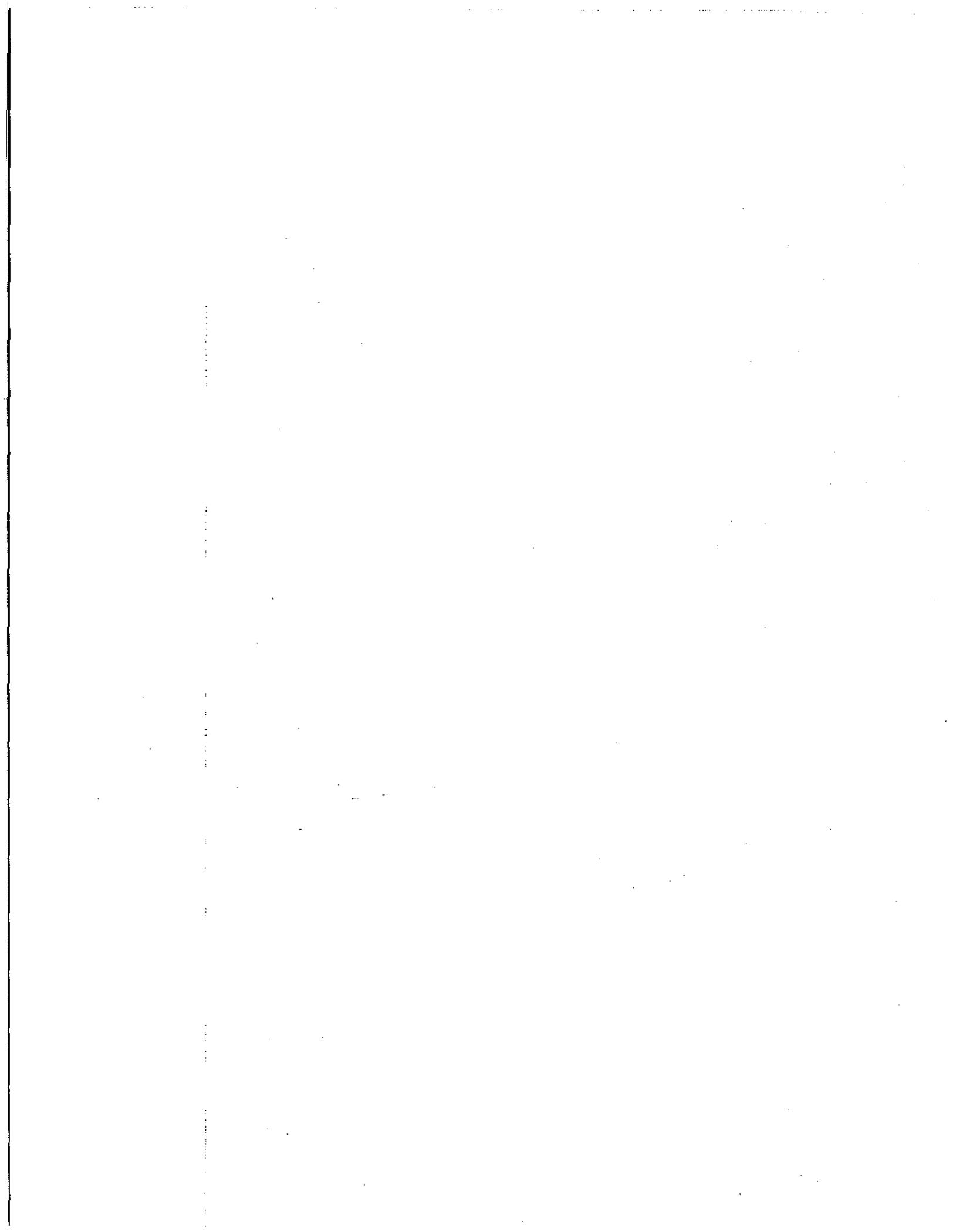
<p>OWNERSHIP AND DOMICILE</p>	<p>You must own and occupy the property as your domicile. Your domicile is where your principal and legal home is located, your family, social, civic and economic life is centered and you plan to return whenever you are away. You may have more than one residence, but only 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.
<p>INCOME LIMITS</p>	<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. 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>

<p>ASSET LIMITS</p>	<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>
<p>APPEALS</p>	
<p>Appellate Tax Board</p>	<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>
<p>Appeal of Action of Assessors</p>	<p>You have three months from the date of the assessors' decision on your exemption application to appeal to the ATB. If the application was deemed denied, your appeal must be filed within three months of the deemed denied date. The ATB cannot hear the appeal if it is not filed within the deadline. As a general rule, if the real estate tax on your domicile is over \$3,000, you must also have paid each actual tax installment on time.</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
December 15, 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

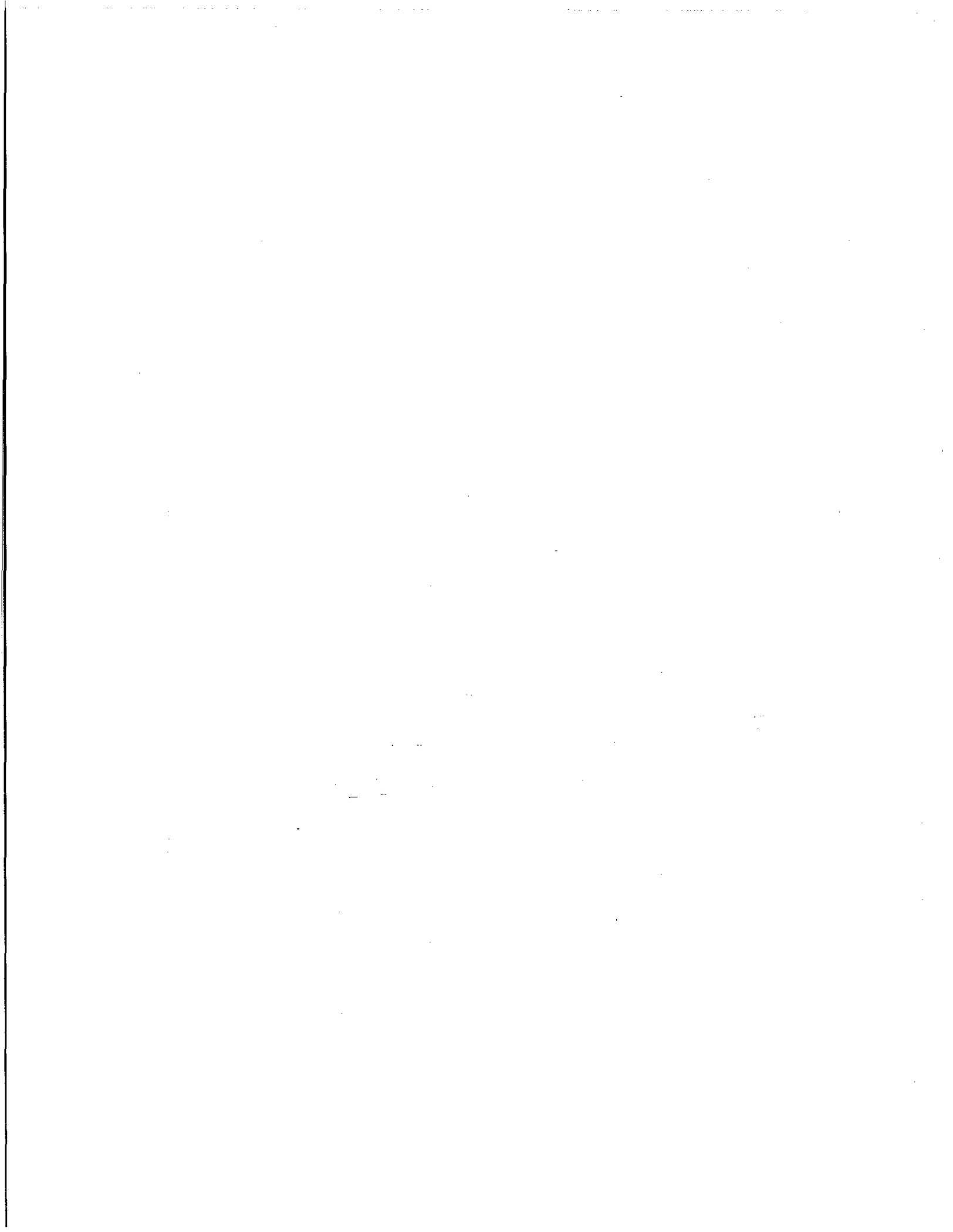
¹ Contact your assessors. The due date depends on the payment system used in your community and the date actual tax bills were mailed for fiscal year.

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.



FEATURES OF CLAUSE 41C½ SENIOR EXEMPTION

ELIGIBLE AGE	<p>70 as of July 1 (Same as Clauses 41, 41B and 41C)</p> <p><u>Allowable Adjustment</u> 65 (Same as allowed under Clause 41C)</p>
OWNERSHIP	<p>Own the property on July 1 (Same as Clauses 41, 41B and 41C)</p> <p>Owned and occupied the property, or any other MA property, as domicile for any 5 years (Same as Clauses 41B and 41C)</p>
DOMICILE	<p>Occupy the property as domicile on July 1 (Same as Clauses 41, 41B and 41C)</p> <p>Domiciled in MA for 10 consecutive years before application date (Same as Clauses 41B and 41C)</p> <p><u>Allowable Adjustment</u> Domiciled in MA for 5 consecutive years before application date</p>
GROSS RECEIPTS LIMIT	<p>Same as the income limit that applies for a single person who is not the head of a household to qualify for the "circuit breaker" state income tax credit for the prior calendar year (Different from Clauses 41, 41B and 41C)</p> <p>Gross receipts of applicant, or if married, combined gross receipts of applicant and spouse, must meet limit (Same as Clauses 41, 41B and 41C)</p> <p>No social security deduction from gross receipts (Different from Clauses 41, 41B and 41C)</p>
WHOLE ESTATE LIMIT	<p>None (Different from Clauses 41, 41B than 41C)</p>
EXEMPTION AMOUNT	<p>5% of average assessed residential valuation (Different from Clauses 41, 41B than 41C)</p> <p><u>Allowable Adjustment</u> Up to 20% of average assessed residential valuation</p>
OPTIONAL ADDITIONAL EXEMPTION	<p>Not applicable (Different from Clauses 41, 41B from 41C)</p>
APPLICATION DEADLINE	<p>Same day as abatement application (on or before date first actual tax payment for the year is due) (Different from Clauses 41, 41B and 41C)</p>
STATE REIMBURSEMENT	<p>Exemption granted up to \$500 per exemption, with number of exemptions reimbursed in any year capped at number of exemptions granted in the last year Clause 41 used (Same cap on total number and per exemption amount as Clauses 41, 41B and 41C)</p>



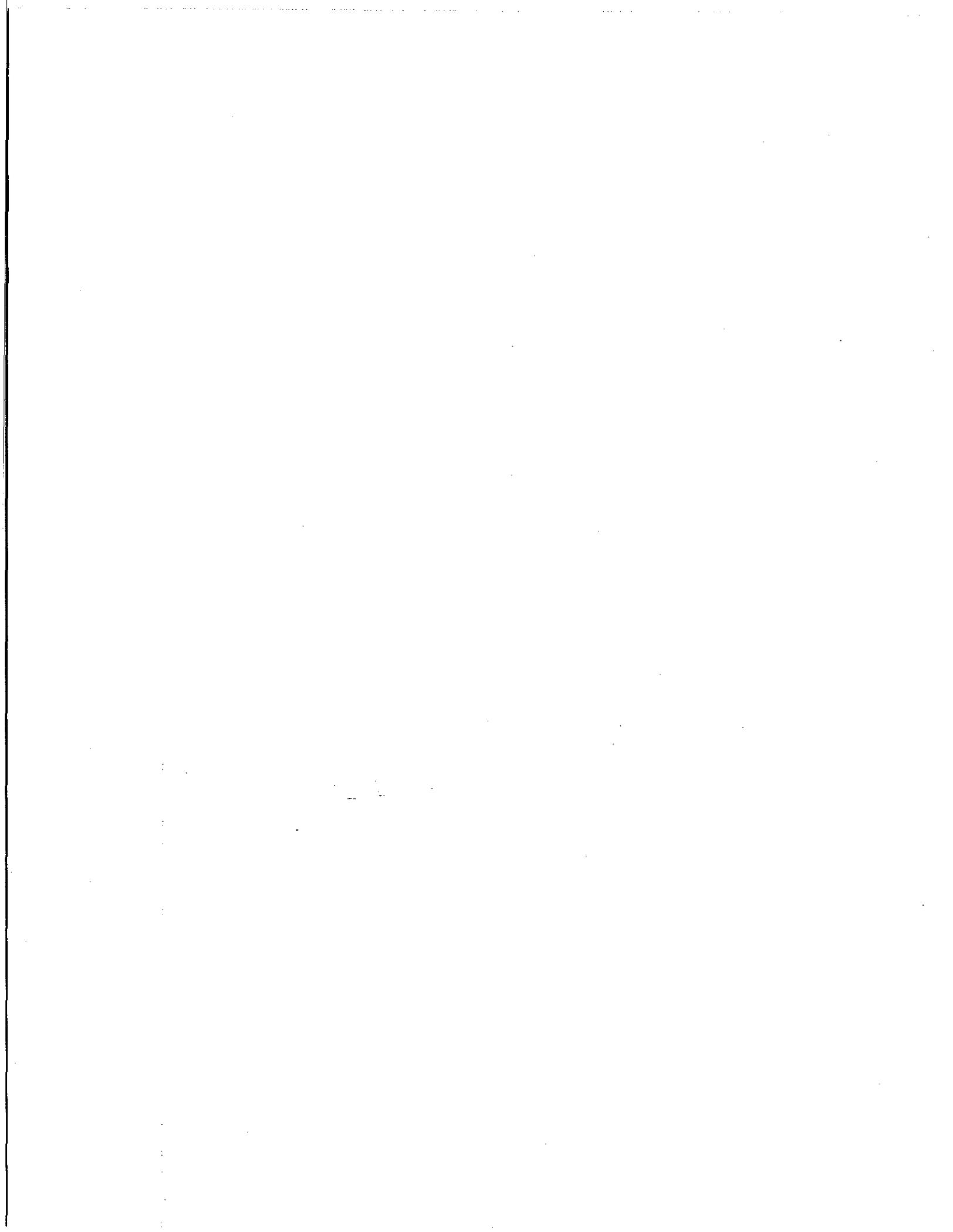
COMPARISON OF FINANCIAL MEANS TESTS FOR SENIOR EXEMPTIONS - CLAUSES 41, 41B, 41C, 41C½

	Clause 41.	Local Option Clause 41B	Local Option Clause 41C	Local Option Clause 41C½												
<p>Gross Receipts Limit</p> <p><u>Deductions:</u> Minimum Social Security/retirement allowance (set by DOR annually)¹; business expenses or losses (i.e., only net profits/rental income included)</p> <p>If applicant is married, combined income of applicant and spouse cannot exceed married limit²</p> <p>If non-spousal co-owner is married, combined income of co-owner and spouse cannot exceed married limit³</p>	<p><u>Applicant & Each Co-owner not Spouse</u> \$6,000 Single \$7,000 Married</p>	<p><u>Applicant & Each Co-owner not Spouse</u> \$10,000 Single \$12,000 Married</p>	<p><u>Applicant & Each Co-owner not Spouse</u> \$13,000 Single \$15,000 Married</p> <p><u>Optional adjustment Applicant Only</u> Up to \$20,000 Single Up to \$30,000 Married</p>	<p><u>Applicant Single/Married</u> Income limit under "circuit breaker" state income tax credit for single person who is not head of household</p>												
<p>Whole Estate Limit</p> <p><u>Deductions:</u> Registered vehicles, cemetery plots, household furniture/effects at domicile and clothing</p> <p>If applicant/non-spousal co-owner is married, combined assets of applicant and spouse/co-owner and spouse cannot exceed married limit</p>	<p><u>Option 1 - Applicant Deducts own Home (Except Any Income Producing Portion) & Each Co-owner not Spouse Includes own Home</u></p> <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><u>Applicant</u></td> <td style="text-align: center;"><u>Each Co-owner not Spouse</u></td> </tr> <tr> <td style="text-align: center;">\$17,000 Single</td> <td style="text-align: center;">\$12,000 Single</td> </tr> <tr> <td style="text-align: center;">\$20,000 Married</td> <td style="text-align: center;">\$15,000 Married</td> </tr> </table> <p><u>Option 2 - Applicant & Co-owner not Spouse each Includes own Home</u></p> <table style="width: 100%; border: none;"> <tr> <td style="text-align: center;"><u>Applicant</u></td> <td style="text-align: center;"><u>Each Co-owner not Spouse</u></td> </tr> <tr> <td style="text-align: center;">\$40,000 Single</td> <td style="text-align: center;">\$12,000 Single</td> </tr> <tr> <td style="text-align: center;">\$45,000 Married</td> <td style="text-align: center;">\$15,000 Married</td> </tr> </table>	<u>Applicant</u>	<u>Each Co-owner not Spouse</u>	\$17,000 Single	\$12,000 Single	\$20,000 Married	\$15,000 Married	<u>Applicant</u>	<u>Each Co-owner not Spouse</u>	\$40,000 Single	\$12,000 Single	\$45,000 Married	\$15,000 Married	<p><u>Applicant & Co-owner not Spouse each Deducts own Home (Except Income Producing Portion)</u></p> <p><u>Applicant & Each Co-owner not Spouse</u> \$20,000 Single \$23,000 Married</p>	<p><u>Applicant & Each Co-owner not Spouse each Deducts own Home (Up to 3 Family)</u></p> <p><u>Applicant & Each Co-owner not Spouse</u> \$28,000 Single \$30,000 Married</p> <p><u>Allowable adjustment Applicant Deducts Home (Up to 4 Family)</u></p> <p><u>Applicant Only</u> \$40,000 Single \$55,000 Married</p>	<p>No Limit</p>
<u>Applicant</u>	<u>Each Co-owner not Spouse</u>															
\$17,000 Single	\$12,000 Single															
\$20,000 Married	\$15,000 Married															
<u>Applicant</u>	<u>Each Co-owner not Spouse</u>															
\$40,000 Single	\$12,000 Single															
\$45,000 Married	\$15,000 Married															
<p>Annual Inflation Adjustments (COLA)</p>	<p>Social security/retirement deduction automatically increased annually as determined by DOR</p> <p>Clause 41, 41B and 41C gross receipts and whole estate limits automatically increased annually by COLA determined by DOR if legislative body has voted to accept G.L. c. 59, § 5(41D)</p> <p>Clause 41C½ gross receipts limits automatically increased annually by COLA determined by DOR for "circuit breaker" state income tax credit under G.L. c. 62, § 6(k)(3)</p>															

¹ Does not apply to Clause 41C½

² Clause 41C½ limit same for income of single applicant, or combined income of applicant and spouse

³ Does not apply to Clause 41C½





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 advise you about your eligibility. 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. 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 each year with the assessors in the city or town where your property is located. The application is due on December 15, 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. All eligibility requirements must be met 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></p>
AGE	<p>You must be 65 or older.</p>
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>

<p>DEFERRAL AMOUNT</p>	<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. 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>
<p>SURVIVING SPOUSE</p>	<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>
<p>PAYMENT</p>	<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>
<p style="text-align: center;">APPEALS</p>	
<p>Appellate Tax Board</p>	<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. 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>
<p>Appeal of Action of Assessors</p>	<p>You have three months from the date of the assessors' decision on your deferral application to appeal to the ATB. If the application was deemed denied, your appeal must be filed within three months of the deemed denied date. The ATB cannot hear the appeal if it is not filed within the deadline. As a general rule, if the real estate tax on your domicile is over \$3,000, you must also have paid each actual tax installment on time.</p>

ASSESSMENT AND DEFERRAL CALENDAR	
January 1	Property Tax Assessment 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
December 15, or 3 Calendar Months from Mailing of Actual Tax Bill if later	Deferral Applications to Assessors Due ²
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

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.



TAXPAYER'S GUIDE TO LOCAL PROPERTY TAX EXEMPTIONS

SENIORS SURVIVING SPOUSES MINOR CHILD (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 advise you about your eligibility. 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. 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 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 eligibility rules.

EXEMPTION AMOUNT	<p>\$175</p> <p>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.</p>
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For more information, please contact your local assessors.

APPLICATIONS	You must file an application each year with the assessors in the city or town where your property is located. The application is due on December 15, 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. 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. All eligibility requirements must be met 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>
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.

<p>ASSET LIMITS</p>	<p>Your assets (whole estate) on July 1 cannot exceed a specified limit. Each clause has a different limit.</p> <p>Whole estate means all 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. 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>
<p>APPEALS</p>	
<p>Appellate Tax Board</p>	<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>
<p>Appeal of Action of Assessors</p>	<p>You have three months from the date of the assessors' decision on your exemption application to appeal to the ATB. If the application was deemed denied, your appeal must be filed within three months of the deemed denied date. The ATB cannot hear the appeal if it is not filed within the deadline. As a general rule, if the real estate tax on your domicile is over \$3,000, you must also have paid each actual tax installment on time.</p>
<p>ASSESSMENT AND EXEMPTION CALENDAR</p>	
<p>January 1</p>	<p>Property Tax Assessment Date for Next Fiscal Year</p>
<p>July 1</p>	<p>Fiscal Year Begins Real Estate Exemption Eligibility Date for Fiscal Year</p>

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
December 15, 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.



TAXPAYER'S GUIDE TO LOCAL PROPERTY TAX EXEMPTIONS

VETERANS

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

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 advise you about your eligibility. 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. 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 and 22E provide exemptions to veterans who meet specific residency, occupancy, ownership, disability or other requirements and were not dishonorably discharged, and their spouses, surviving spouses or surviving parents.

APPLICATIONS	You must file an application each year with the assessors in the city or town where your property is located. The application is due on December 15, 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. Evidence of residency, ownership, domicile and occupancy.2. Certification of a service-connected disability from the U.S. Department of Veterans Affairs (VA) or branch of U.S. military service from which discharged.

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. 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 residency, domicile, ownership and service-connected disability or awards. All eligibility requirements must be met 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>)
RESIDENCY	Veterans must have (1) been domiciled in Massachusetts for at least 6 consecutive months before entering the 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	<p>You must own the property.</p> <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.
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. 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 so long as their assets (whole worth), less any mortgage on the property, do not exceed \$20,000.

<p>Clause 22A - \$750</p>	<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.
<p>Clause 22B - \$1,250</p>	<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.
<p>Clause 22C - \$1,500</p>	<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.
<p>Clause 22D – Full</p>	<p>Surviving spouses (who have never remarried) of soldiers, sailors and guardsmen who died as a proximate result of a combat injury or disease, or who are missing and presumed dead due to combat.</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 soldier, sailor or guardsmen had to have been domiciled in Massachusetts for at least 6 consecutive months before entering the service.</p> <p>Surviving spouses of soldiers, sailors or guardsmen who died or were presumed dead from combat on or after September 11, 2001 may also receive retroactive exemptions beginning as early as fiscal year 2003. Eligibility depends on the date of death or presumed death, and the satisfaction of all other qualifications.</p>
<p>Clause 22E - \$1,000</p>	<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.
<p>Paraplegics - Full</p>	<ol style="list-style-type: none"> 1. Veterans who are paraplegics. 2. Surviving spouses of veterans entitled to exemption as paraplegics.
<p>Clause 22A, 22B, 22C, 22E and Paraplegic 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. If the application was deemed denied, your appeal must be filed within three months of the deemed denied date. The ATB cannot hear the appeal if it is not filed within the deadline. As a general rule, if the real estate tax on your domicile is over \$3,000, you must also have paid each actual tax installment on time.</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
December 15, 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

