



MASSACHUSETTS  
ASSOCIATION OF  
COUNCILS ON AGING  
AND SENIOR CENTER DIRECTORS

*At the Center of it All.*

# *Property Tax Relief for Seniors*

**Presenters for the Property Tax**  
**Relief Workshop**

***Linda Swadel, Chief Assessor  
Town of Westborough***

***Norma Fitzgerald  
COA Executive Director  
Town of Sharon***

***Pat Larkin, COA Director  
Town of Westwood***

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# Circuit Breaker



## Senior Homeowners & Renters!

### **YOU MAY QUALIFY FOR CASH or CREDIT FROM THE STATE IF YOU PAY RENT OR PROPERTY TAXES**

The Massachusetts "CIRCUIT BREAKER" TAX PROGRAM is for persons 65 or over whose property taxes (or 25% of rent) exceed 10% of their annual gross income and who meet other qualifying criteria. You may be eligible even if you receive a property tax exemption through your city/town.

If you meet certain requirements, you may be eligible for the refundable tax credit or "Circuit Breaker" now and for the past three years - even if you did not file Massachusetts state income tax forms. You may file for the 2011 tax year beginning in January 2012 and may file retroactively for the last 3 years. *The maximum credit you may receive for tax year 2011 is \$980, 2010 is \$970, 2009 is \$960, and for tax year 2008 is \$930.*

#### Seniors must meet the following guidelines to qualify for the refund or credit

1. Age 65 or over by the end of the tax year for which you are filing
2. Income: includes Social Security, and other income not ordinarily taxed in Massachusetts  

Income for tax year:	2008	2009	2010	2011
Single	49,000	51,000	51,000	52,000
Head of household	62,000	64,000	64,000	65,000
Married, filing jointly	74,000	77,000	77,000	78,000
3. Residency: Own or rent residential property in Massachusetts (primary residence) Public Housing and other subsidized renters are not eligible.
4. Assessed valuation of home (must not be greater than)  
For tax year: 2008 - \$793,000 2009 - \$788,000 2010 - \$764,000 2011 - \$729,000
5. 10% rule: For Owners: Amount by which property tax (plus 50% of water and sewer fees when not in property tax bill) exceeds 10% income, up to the maximum.  
For Renters: Amount by which 25% of annual rental payments exceed 10% of total income, up to the maximum. *The law assumes that 25% of rent goes toward property tax.*

Even if you don't normally file with the state, if you meet the above criteria you are most likely due a "refund" check/tax credit from the Dept. of Revenue. If you have an accountant, ask him/her for help with this year and /or previous years.

\*Deadline for 2008 filing is April 15, 2012. For more information or assistance filing, call the \_\_\_\_\_ Council on Aging at \_\_\_\_\_. Call the Mass. Department of Revenue for more information and/or forms for the past 3 years. Mass. Dept. of Revenue – Customer Service: 1-617-887-6367 or online at <https://wfb.dor.state.ma.us/webfile/wsi/>



# Exemptions and Abatements



Preparing to  
pass an  
Article  
for  
Town Meeting

## **Preparing to Pass an Article at Town Meeting**

### **1. Do your homework:**

- a. Get your Board's approval for your idea. You need it to move forward.
- b. Gather statistical data and be prepared to explain your rational for the article.
- c. For example: **Property Tax Article**  
How many seniors are paying Real Estate taxes in your city or town?  
Approximately how many seniors would be eligible for your program?  
How does your City or Town's Senior property tax relief compare to neighboring towns?
- d. Decide what the potential impact will be financially to the Town.
- e. Determine who will back the article. What people will speak up to defend the article?
- f. Who will oppose the article and why?

### **2. Types of Articles:**

#### **a. Petition Article:**

Local residents can sign a petition and submit the article to the Board of Selectmen. Check with your Town Clerk to see how many signatures are required in your City or Town. Town departments usually submit articles through the Board of Selectmen in the form of a sponsored article.

#### **b. Sponsored Article:**

Councils on Aging can submit an article to the Board of Selectmen to obtain their support for the article.

### **3. Check the time-frame for the opening of the warrant articles:**

Each town holds their Annual and Special Town meetings on different dates. The Town Clerk and Board of Selectmen can give you the proper date information. **This date information is very important!** Once the closing date for warrant articles ends, no new articles can be submitted. In some cases special consideration from the Board of Selectmen will allow articles to be added, but the normal practice is not to allow articles after the warrant has been officially closed. In most communities the Finance commission sends out a notice of the scheduled public hearing for all articles.

### **4. Obtaining support for the article:**

Support for the Article is critical. Without strong support your article may not pass.



- a. *Assign special volunteers to call supporters and give them the dates and times for all public hearings.*
- b. *Have volunteers who can not attend the meetings write letters of support for the article and send the letters to the board of Selectmen and Finance Commission.*
- c. *Get the local press involved with the article. Create a human interest story. People like to hear stories about why the article is so important and who it will assist.*
- d. *Write an explanation of the Article in your monthly newsletter.*
- e. *Speak about the Article at your Friend's meeting and other senior groups.*
- f. *Get as much positive press as possible.*
- g. *Get your Article on your local cable station.*
- h. *Always offer transportation to meetings. (Car pools, vans etc)*

5. ***Determine when the Board of Selectmen will review the article:***  
*The Board of Selectmen normally review all article before they go to the Finance Commission. The article will be placed on the agenda at a Board of Selectman's meeting. Call their office to get the date and time information. In most cases the C.O.A. Director will be responsible for making a presentation in reference to the article. Arrange for board members and other seniors to attend the meeting. Their presence will be noted and recognized. Depending on their agenda time frame, some Boards of Selectmen like to hear from the seniors and seniors can become very vocal explaining just why they want the article to pass. Make sure that you speak to the press covering the meeting after your presentation.*

6. ***Determine when the Finance Commission schedules their public hearings:***  
*The Board of Selectmen will send their recommendations for all articles on to the Finance Commission. The Finance Commission will review all of the articles at their scheduled posted public hearings. In most Towns they send out a notice to all Town residents listing all of the articles and the dates of the public hearings. Their meetings are extremely important. Your supporters should attend and voice their strong support at all meetings. The Finance Commission recommendation will make a big difference at the Town Meeting. In many cases the voters listen to the recommendation of the Finance Commission and then decide which way to vote. In any case, it is wise to obtain the support of the Board of Selectmen and Finance Commission.*

***Note: In a City, you ask the Mayor or City Manager and City Council to take action. You still need to do your homework and build support for favorable action.***

# Sample Articles



## **SAMPLE ARTICLES TO ADOPT OR CHANGE LOCAL OPTIONS ON VARIOUS EXEMPTIONS**

(Some sample articles are several/more years old so check with your assessor re your current local option)

Before proceeding with warrant articles to expand property tax relief options for your city/town, you should discuss with Assessor's Office, Finance Dept, and Town Administrator. Town Counsel may need to do final draft of articles (as directed by Town Admin/Mgr/Mayor as fees involved). It is also important to work in collaboration with the Comm. on Disability, Veteran's Agent, COA/Human Services for their perspective, needs.

### **Elderly and disabled taxation fund**

To see if the Town will vote to accept the provisions of Mass. General Laws Chapter 60, section 3D, to authorize tax bills to be designed with a place for taxpayers to donate amounts to, and to establish, an elderly and disabled taxation fund to defray the real estate taxes of elderly and disabled persons of low income, or take any other action relative thereto.

#### **COUNCIL ON AGING**

**Senior Property Tax Work-Off Program** (for towns that have already adopted program & want to increase work-off abatement to \$1000)

To see if the Town will vote to accept the amendment to General Laws, Chapter 59, Section 5K, as amended by Chapter 27 of the Acts of 2009, and to increase the maximum amount of the deduction that eligible seniors may take to their property tax bill from the current limit of \$750 to the limit of \$1,000, said \$1,000 limit to become effective for the fiscal year beginning July 1, 2009, and further to provide that the said maximum amount for such deduction shall be increased from time to time without further town meeting action to the allowable state maximum dollar amount, or to take any other action related thereto.

Council on Aging (or whoever submits)

### **Clause 41A Tax deferral interest changes:**

To see if the Town will vote to accept the amendment to General Laws Chapter 59, Section 5, Clause 41A, to reduce the interest rate for tax deferrals authorized by that statute, from eight (8%) to three (3%), as provided in Chapter 136 of the Acts of 2005, for the fiscal year beginning on July 1, 2006, or take any other action relative thereto. (some towns have lower or zero interest rate or have variable rate).

### **41A Tax deferral income allowances**

That the Town increase the gross receipts that seniors may have in the prior calendar year to be eligible to defer property taxes under M.G.L. c. 59 § 5, Clause 41A, from \$40,000 to 100% of the amount established annually by the Commissioner of Revenue as the income limit for single seniors who are not heads of households to qualify for the "circuit breaker" state income tax credit for the preceding state tax year, with such increase to be effective for deferrals granted for taxes assessed for any fiscal year beginning on or after July 1, 2008.

**"Doubling" Article** that our (Sharon) Veterans Agent submits yearly:

Towns can vote at Town Meeting to "double" property tax exemptions. They don't double immediately, but progressively. Ask your Town/City Assessor for more information.

To see if the Town will vote to accept Section 4, Chapter 73 of the Acts of 1986, as amended by Chapter 126 of the Acts of 1988, which authorized additional real estate exemptions to be granted to persons who qualify for property tax exemptions under Clauses 17, 17C, 17C ½, 17D, 22, 22A, 22B, 22C, 22D, 22E, 37, 37A, 41, 41B, and 41C and 41C ½ of Section 5 of Chapter 59 in an amount equal to 100 percent to be effective for the fiscal year beginning July 1, 2004 and ending June 30, 2005 or act in any way relating thereto.

#### **VETERANS AGENT**

### **Clause 41C "Senior Exemption" changes – (Sample from 2004)**

To see if the Town will vote to increase the availability of tax exemptions to senior citizens owning real property pursuant to General Laws Chapter 59, Section 5, clause 41C, as authorized by Chapter 184, Section 51 of the Acts of 2002, by approving the following:

1. Decreasing the eligibility age from 70 to 65;
2. Increasing the value of the tax exemption, currently \$4,000 in valuation of \$500, whichever is greater to \$8,000 in valuation of \$1,000, whichever is greater;
3. Increasing the maximum gross income, currently set at \$13,000 for individuals and \$15,000 if married, to \$20,000 for individuals and \$30,000 if married;
4. Increasing the maximum allowable assets, currently set at \$28,000 for individuals and \$30,000 if married, to \$40,000 for individuals and \$55,000 if married; and
5. Excluding the owner's domicile from the calculation of assets except for any portion of said property that produces income and exceeds three dwelling units, or take any action relative thereto.

**Massachusetts Department of Revenue** *Division of Local Services*

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*Amy A. Pitter, Commissioner   Robert G. Nunes, Deputy Commissioner & Director of Municipal Affairs*



# *Senior Property Tax Relief Programs*

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*Prepared for Massachusetts Association of Councils on Aging  
January 2012*



## **SENIOR PROPERTY TAX EXEMPTION/DEFERRAL ELIGIBILITY BASICS**

### **All Eligibility Factors Determined as of July 1**

- **APPLICANT MUST MEET AGE REQUIREMENT**
- **APPLICANT MUST OWN THE PROPERTY**
  - Depending on provision, must have also owned it or other real property in MA for certain time period
- **APPLICANT MUST OCCUPY THE PROPERTY AS HIS OR HER DOMICILE**
  - Depending on provision, must have also been domiciled in it or other real property in MA for certain time period
- **APPLICANT MUST PASS MEANS TESTS**
  - Depending on provision, co-owners must also pass means tests
- **APPLICANT MUST APPLY ANNUALLY BY DEADLINE AND DOCUMENT ELIGIBILITY**
  - Deadline is December 15, or 3 months after actual bills are issued if later, except for Clause 41C<sup>1/2</sup>
  - Clause 41C<sup>1/2</sup> is same deadline as regular abatement applications (usually 2/1 in quarterly communities and 11/1, or 30 days after actual bills are issued if later, in semi-annual communities)

**TABLE 1. Exempt Persons - Ownership and Domiciliary Requirements**

Type	Clause	Amount	Multiple Owners Pro-rata Amount	Minimum Ownership Interest	Durational Ownership <sup>1</sup>	Durational Domiciliary <sup>2</sup>
SENIOR	17, 17C, 17C½	\$175	None	\$2,000	Owned and occupied the property as domicile for <b>any</b> 10 years	See durational ownership
	17D	\$175	None	\$2,000	Owned and occupied the property as domicile for <b>any</b> 5 years	See durational ownership
	41	\$500	% of applicant's interest if any co-owner is not spouse	\$4,000	None	None
	41B 41C	\$500 \$500 <sup>3</sup>	% of applicant's interest if any co-owner is not spouse	\$4,000	Owned and occupied the property, or any other MA property, as domicile for <b>any</b> 5 years	Domiciled in MA for 10 <b>consecutive</b> years before application date <sup>4</sup>
	41C½	Up to 5% of the average assessed valuation of residential property <sup>5</sup>			Owned and occupied the property, or any other MA property, as domicile for <b>any</b> 5 years	Domiciled in MA for 10 <b>consecutive</b> years before application date <sup>6</sup>
	41A (deferral)	Any	Total deferral account may not exceed 50% of applicant's ownership share of the property's value	None	Owned and occupied the property, or any other MA property, as domicile for <b>any</b> 5 years	Domiciled in MA for 10 <b>consecutive</b> years before application date <sup>7</sup>

<sup>1</sup> In addition to general requirement that taxpayer own property on July 1.  
<sup>2</sup> In addition to general requirement that taxpayer occupy the property as domicile on July 1.  
<sup>3</sup> May be increased up to \$1,000 by legislative body of municipality.  
<sup>4</sup> Surviving spouses who inherit the property only have to have occupied the property, or other MA property, for any five years.  
<sup>5</sup> May be increased up to 20% by legislative body of municipality.  
<sup>6</sup> Surviving spouses who inherit the property only have to have occupied the property, or other MA property, for any five years. May be reduced to five years by legislative body of municipality.  
<sup>7</sup> Surviving spouses who inherit the property only have to have occupied the property, or other MA property, for any five years.



**TABLE 2. Exempt Persons – Gross Receipts and Whole Estate Limits**  
**Seniors under Clauses 41, 41B, 41C and 41C1/2**

	Clause 41	Local Option Clause 41B	Local Option Clause 41C	Local Option Clause 41C1/2
<b>Gross Receipts Limit</b>  <b><u>Deductions:</u></b> <b>(1) Applicant – Minimum Social Security/ Retirement Allowance (set by DOR annually)<sup>1</sup></b>  <b>(2) Applicant &amp; Co-owner not Spouse - Business expenses or losses (<i>i.e.</i>, only net profits/rental income included)</b>  If applicant/non-spousal co-owner is married, combined income of applicant and spouse/co-owner and spouse cannot exceed married limit <sup>2</sup>	Applicant & Each Co-owner not Spouse \$6,000 Single \$7,000 Married	Applicant & Each Co-owner not Spouse \$10,000 Single \$12,000 Married	Applicant & Each Co-owner not Spouse \$13,000 Single \$15,000 Married  <b><u>Optional adjustment</u></b> Applicant Only Up to \$20,000 Single Up to \$30,000 Married	Applicant Single/Married Income limit for single person who is not head of household under “circuit breaker” state income tax credit
<b>Whole Estate Limit</b>  <b><u>Deductions:</u></b> Applicant & Co-owner not Spouse - Registered vehicles, cemetery plots, household furniture/effects at domicile and clothing  If applicant/non-spousal co-owner is married, combined assets of applicant and spouse/co-owner and spouse cannot exceed married limit <sup>3</sup>	Applicant Deducts own Home (Except Any Income Producing Portion) & Each Co-owner not Spouse Includes own Home  Applicant                      Each Co-owner not Spouse \$17,000 Single                \$12,000 Single \$20,000 Married              \$15,000 Married  Applicant & Co-owner not Spouse each Includes own Home Applicant                      Each Co-owner not Spouse \$40,000 Single                \$12,000 Single \$45,000 Married              \$15,000 Married	Applicant & Co-owner not Spouse each Deduct own Home (Except Income Producing Portion)  Applicant & Each Co-owner not Spouse \$20,000 Single \$23,000 Married	Applicant & Each Co-owner not Spouse each Deduct own Home (Up to 3 Family)  Applicant & Each Co-owner not Spouse \$28,000 Single \$30,000 Married  <b><u>Allowable adjustment</u></b> Applicant Deducts Home (Up to 4 Family) Applicant Only \$40,000 Single \$55,000 Married	No Limit
<b>Annual Inflation Adjustments (COLA)</b>	<b>Social security/retirement deduction limit</b> automatically increased annually as determined by DOR  <b>Clause 41, 41B and 41C gross receipts and whole estate limits</b> automatically increased annually by COLA determined by DOR if legislative body has voted to accept G.L. c. 59, § 5(41D).  <b>Clause 41C½ gross receipts limits</b> automatically increased annually by COLA determined by DOR for senior circuit breaker income tax under G.L. c. 62, § 6(k)(3).			

<sup>1</sup> Does not apply to Clause 41C½.

<sup>2</sup> Clause 41C½ limit same for income of single applicant, or combined income of applicant and spouse.

<sup>3</sup> Does not apply to Clause 41C½.

**TABLE 3. Exempt Persons – Whole Estate Limits  
Seniors, Surviving Spouses, Minor Children under Clauses 17, 17C, 17C½ and 17D**

	Clause 17	Local Option Clause 17C	Local Option Clause 17C½	Local Option Clause 17D
<b>Whole Estate Limit</b>	\$20,000	\$40,000	\$40,000	\$40,000
<b><u>Exclusions:</u></b> Cemetery plots, household furniture/effects at domicile and clothing	<b><u>Deduct:</u></b> \$ Unpaid mortgage on domicile	<b><u>Deduct:</u></b> \$60,000 in value of domicile \$ Unpaid mortgage on domicile	<b><u>Deduct:</u></b> \$150,000 in value of domicile \$ Unpaid mortgage on domicile	<b><u>Deduct:</u></b> \$ Value of domicile (up to 3 family) \$ Unpaid mortgage on domicile
<b>Annual Inflation Adjustments (COLA)</b>	<b>Whole estate limit</b> automatically increased annually by COLA determined by DOR if legislative body has voted to accept G.L. c. 59, § 5(17E). <b>Exemption amount</b> increased annually by any % up to COLA determined by DOR if legislative body has voted to (1) accept G.L. c. 59, § 5 provision added by St. 1995, c. 181 <u>and</u> (2) fix % increase			



**TABLE 4. Deferred Taxes – Gross Receipts Limits  
Seniors under Clause 41A**

	Clause 41A Limit	Local Option Limit
<b>Gross Receipts Limit</b>  <u><b>Deductions:</b></u> <u>Applicant &amp; Spouse</u> - Business expenses or losses <i>(i.e., only net profits/rental income included)</i>  If applicant married, combined income of both spouses must be within limit	\$20,000	Up to income limit for single person who is not head of household under “circuit breaker” state income tax credit
<b>Annual Inflation Adjustments (COLA)</b>	<b>Local option limit</b> fixed by legislative body vote as \$ amount up to, or % of, circuit breaker limit. <b>Circuit breaker limit</b> adjusted annually by COLA determined by DOR under G.L. c. 62, § 6(k).	

**TABLE 5. Senior Work Programs**

Program Name	Work-off Abatement (Local Acceptance of G.L. c. 59, § 5K)	Municipal Employment
<b>Assistance Type</b>	Reduces by means of an abatement the local property tax liability of senior in exchange for volunteer service to municipality Abatement of actual tax is <b>exclusive</b> means of providing assistance and head of department where senior worked <b>must certify hours worked and wage rate to assessors before actual tax committed</b>	Provides supplemental income to help senior pay local property taxes (or water, sewer or other local charges) Tax (or other bill) paid in part from earnings
<b>Eligible Age</b>	60	Varies locally
<b>Income Limit</b>	Varies locally	Varies locally
<b>Asset Limit</b>	Varies locally	Varies locally
<b>Assistance Amount</b>	\$1,000 maximum abatement Maximum hourly rate for service - state minimum wage (\$8.00 as of 1/1/2008)	Varies locally
<b>Income Tax Treatment</b>	<u>Federal</u> – Abatement earned considered compensation subject to federal income and FICA taxes and must be reported to IRS Treasurer should verify proper reporting procedure with IRS <u>State</u> – Abatement earned <b>not</b> income for state income tax (or workers' compensation purposes) and need not be reported to DOR	Wages income for state and federal purposes
<b>Application Procedure</b>	Varies locally	Varies locally
<b>Accounting</b>	Gross earnings charged to overlay <ul style="list-style-type: none"> <li>Assessors process abatement for earnings net of federal withholdings (as determined by treasurer) after actual tax committed and before actual bills issued</li> <li>Assessors notify accounting officer of gross amount to charge overlay and notify collector and accounting officer of abatement amount</li> <li>Collector shows abatement as credit against actual tax and calculates installment payments based on tax, as abated</li> <li>Accounting officer transfers federal withholdings amount to agency account for payment to United States</li> </ul> Municipal share of FICA taxes charged to FICA appropriation, but may be charged to overlay if that appropriation not sufficient	Gross earnings charged to appropriation Municipal share of FICA taxes charged to FICA appropriation

## FINANCIAL MEANS TESTS

### Gross Receipts (Income)

- Some exemptions and the deferral are available only to applicants who have limited income, or gross receipts, for the **prior calendar year**.
- Gross receipts means income from all sources and is broader than taxable income for federal or MA income tax purposes.
- It includes wages, salaries, bonuses, commissions, public and private pensions, social security, alimony, child support, lottery winnings, interest and dividend income, capital gains, life insurance proceeds, net income from business or rental property after deduction of related business expenses and losses, public assistance, disability payments, unemployment compensation, workers' compensation, regular cash or financial contributions or gifts from family or other persons outside the household, and any other income.
- See Tables 2 and 4 for allowable deductions from gross receipts under different exemptions and the deferral.

### Whole Estate (Assets)

- Some exemptions are available only to applicants who have limited assets, or whole estate, as of July 1.
- Whole estate means all assets (real estate and tangible and intangible personal property) to which the applicant has legal title and access as sole, joint owner or trustee that contribute to his or her total worth and may be liquidated to pay debts and bills, acquire other assets or leave as inheritances, devises or bequests.
- It includes the cash on hand in checking and savings accounts, value of personal property, stocks, bonds, money market and individual retirement accounts or loans receivable, value of applicant's ownership interest in real estate, and balances of private pensions or 401(k) accounts once the applicant legally qualifies for distribution.
- It does not include cash on hand from reverse mortgage payments up to the amount of the domicile's value that is excluded from the whole estate limit under the particular exemption. The cash is another form of the domicile's value.
- See Tables 2 and 3 for assets excluded from calculation of whole estate under different exemptions.



# Useful Websites



## USEFUL WEBSITES ON PROPERTY TAX INFORMATION & ISSUES

[www.mcoaonline.com](http://www.mcoaonline.com) (see link for "Consumers Corner") or <http://www.mcoaonline.com/content/consumer/property-tax.php>

<http://www.mma.org/> Massachusetts Municipal Association

<http://www.mass.gov/legis/> State legislature, names, addresses, committees, etc.

<http://www.maa.org/> To link to the Mass. Association of Assessing Officers, information about your community, your house, and/or to research past/current/or new Informational Guideline Releases that may have to do with property tax, circuit breaker, etc.

<http://www.maa.org/Links.htm> If you click on Links, you can get to forms, Informational Guideline Releases (IGR) & publications - subscribe to "City & Town," a monthly newsletter that may prove helpful

<http://www.aarp.org/applications/search/search.action?q=Reverse+Mortgages> AARP-articles/links re Reverse Mortgages.

<http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm?webListAction=search&searchstate=ma> HUD-approved Housing Cslg. Agencies in MA

<http://www.massresources.org/> Online resources for Mass. residents in need of basic services; also note -

<http://www.massresources.org/pages.cfm?contentID=7&pageID=2&subpages=yes&dynamicID=843#eligible> Foreclosure prevention programs and information about housing.

<http://www.dor.state.ma.us/> Mass. Dept. of Revenue – home page

<http://www.mass.gov/dls> or [www.dls.state.ma.us](http://www.dls.state.ma.us) (MA Division of Local Services – under DOR)

Information about tax levies, prop. 2 ½, Information and Guidelines releases about property tax relief options, and, under DLS,, under the tab for individuals and families, there is a ***Tax Tips Guide for Seniors*** – in pdf. Format, also available by clicking

<http://www.mass.gov/dor/individuals/seniors-students-and-military-personnel/seniors-and-retirees/> Information for Senior Citizens and Retirees

<http://www.sec.state.ma.us/cis/cisptx/ptxid.htm> MA Secretary of State Information on Property Tax Exemptions, Deferrals, Credits, & Tax Breaks (may be updating)

[http://www.dls.state.ma.us/publ/IGR/2002/02\\_210.pdf](http://www.dls.state.ma.us/publ/IGR/2002/02_210.pdf) - Division of Local Services, information & forms

<http://www.mass.gov/dor/docs/dls/publ/igr/1991/91-209.pdf> Exemption Eligibility of Property Held in Trust

<http://www.mass.gov/dor/docs/dls/publ/igr/2002/02-210.pdf> IGR: Senior Citizen Prop. Tax Work-off Abatement

<http://www.mass.gov/dor/docs/dls/publ/ct/2001/oct-01.pdf> City & Town article explaining Work-off Program (old, but useful; amounts, min. wage has increased since then)

<http://www.mass.gov/dor/docs/dls/publ/igr/2011/igr11-208.pdf> IGR: Clause 41C1/2 Feb.2011



# Senior Options Seminar



## SENIOR OPTIONS SEMINAR

*An outline for presenting a seminar on assistance available to senior citizens for the payment of their property taxes in Massachusetts.*

### **Important Tips:**

- Total seminar presentations should not exceed 60 minutes
- Building a good rapport with the Tax Assessor is essential to organizing the seminar
- It's suggested that **Part Two: Other Options and Homestead Protection** sections be presented at another time

## **PART ONE**

### **THE CIRCUIT BREAKER TAX CREDIT**

Suggested Presenter:

AARP Volunteer Tax Aide

### **WORK-OFF PROGRAMS**

Suggested Presenters:

Town/City Tax Assessor or terms-setting authority (may include COA)

Note: *The Assessor will apply the abatement although the terms, i.e. number of hours and/or maximum dollar amount to be deducted, may be set by Selectmen or some other committee. Your local assessor can point you to the proper authority. In most cases, the Council on Aging administers the program.*

### **PROPERTY TAX DEFERRALS**

Suggested Presenter:

Town/City Tax Assessor

### **PROPERTY TAX EXEMPTIONS**

Suggested Presenter:

Town/City Tax Assessor

Note: *If your town/city offers a voluntary check-off (donation) program to assist seniors, include that in this discussion*

### **HEADS UP: WHO OWNS THE PROPERTY?** A brief explanation of Trusts

Suggested Presenter:

Member of the Massachusetts Bar Association or Town/City Tax Assessor

# Senior Work Off Program