

Do any of these apply to you?

If so, you may be eligible to receive an exemption from a portion of your real estate tax. For more information and to obtain an application, please contact the **Assessors office at (978) 318-3070** or visit our website www.concordma.gov. Applications must be received in the Assessors office by **April 2, 2012**.

PERSONAL EXEMPTIONS FROM REAL ESTATE TAX

ELDERLY, SURVIVING SPOUSE, MINOR CHILD

CLAUSE 17D - \$350

To qualify, a taxpayer:

- 1) must be over 70 years of age as of July 1, 2011 **OR** a surviving spouse **OR** surviving minor child **AND**
- 2) must have owned and occupied the property for five years **AND**
- 3) must have a whole estate (the value of personal property less domicile) of less than \$42,083.

AGE, INFIRMITY AND FINANCIAL HARDSHIP

CLAUSE 18

Any taxpayer who cannot meet his/her real estate tax obligation due to AGE **AND** INFIRMITY **AND** INSOLVENCY may apply for this exemption. To qualify the applicant must present evidence to the Board of Assessors which corroborates the individual's infirmity **AND** age **AND** inability to pay the assessed tax. This is usually a temporary situation.

TEMPORARY TAX DEFERRAL DUE TO FINANCIAL HARDSHIP

CLAUSE 18A

A taxpayer, of any age, who cannot meet his/her real estate tax obligation due to a change in active military status, unemployment, illness etc. may be eligible for a temporary tax deferral. This deferral is available for up to 3 consecutive years and must be repayed beginning 2 years after the last year of deferral. Contact the Board of Assessors for further details.

DISABLED VETERAN

CLAUSE 22-\$800/22A-\$1500/22B-\$2,500/22C-\$3000/22D-Full up to \$2500/22E-\$2,000

CLAUSE 22 - To qualify, the taxpayer must be a veteran or the surviving spouse of a veteran (who has not remarried) **AND**:

- 1) have a service connected disability of 10% or more **OR**
- 2) have been awarded the Purple Heart **OR**
- 3) be a veteran of the Spanish, Philippine or Chinese Expedition **OR**
- 4) be a parent of a veteran who lost their life during wartime service
- 5) be a surviving spouse of a WW1 Veteran

CLAUSE 22A - To qualify, the taxpayer must be a veteran who has:

- 1) lost one foot **OR** one hand **OR** one eye during wartime service.
- 2) have been awarded the Congressional Medal of Honor, Distinguished Service Cross, Air Force Cross or Navy Cross.

CLAUSE 22B - To qualify, the taxpayer must be a veteran who has:

- 1) loss or permanent loss, in the line of duty, of use of both feet, hands or eyes.

CLAUSE 22C - To qualify, the taxpayer must be a veteran who has:

- 1) Total disability in the line of duty
- 2) Received assistance in acquiring "specially adapted housing"

CLAUSE 22D - To qualify, the taxpayer must be the:

- 1) Surviving spouse of veteran who lost their lives as a result of being in a combat zone.

CLAUSE 22E - To qualify, the taxpayer must be a veteran or the surviving spouse of a veteran who has:

- 1) been certified by the Veterans Administration to have a 100% disability. A certificate of 100% disability must be filed annually.

BLIND PERSONS

CLAUSE 37A - \$1,000

To qualify, a taxpayer:

- 1) must be a legal resident of the Commonwealth,
- 2) own and occupy the property as his/her domicile **AND**
- 3) File Proof of Blindness each year with the application.

FOR OLDER CITIZENS – TAX DEFERRAL

CLAUSE 41A – DELAY PAYMENT OF YOUR TAX

To qualify, a taxpayer:

- 1) must be over 65 years of age as of July 1, 2011 **AND** have primary residence in Massachusetts for ten years **AND** have owned property in the state for five years **AND** have occupied property as of July 1, 2011 **AND** have a total income of less than \$52,000 per year.
- 2) The interest rate for repayment is 4% per annum. Repayment must occur upon the transfer of the property or the owner’s demise (at which time the interest rate increases to 16%).

FOR OLDER CITIZENS

CLAUSE 41C - \$1,000

To qualify, a taxpayer:

- 1) must be over 65 years of age as of July 1, 2011 **AND**
- 2) must have primary residence in Massachusetts for ten years **AND** owned property in the state for five years **AND** must have occupied property as of July 1, 2011 **AND**
- 3) all co-owners must have a whole estate (the value of personal property excluding domicile) of less than \$42,083 if single; \$57,864 if married **AND**
- 4) all co-owners; must have an income less than \$21,041 if single, \$31,562 if married, after subtracting an allowable exclusion.

PERSONAL EXEMPTION FROM COMMUNITY PRESERVATION SURCHARGE

A taxpayer may qualify for the low/moderate income exemption from the Community Preservation Act surcharge. To qualify for this exemption your household income must not exceed certain limitations based on Calendar Year 2010. For more information and to obtain an application, please contact the Assessors Office or visit our website www.concordma.gov

SENIORS “CIRCUIT BREAKER” TAX CREDIT

Eligible senior citizens can claim a refundable credit on their state income taxes for real estate taxes paid on the Massachusetts residential property they own or rent as their principal residence. You must file an annual income tax return (jointly, if married), and one of the following must exceed 10% of your total gross income for the year:

- Homeowners – your net real estate tax payment plus one-half the water/sewer charges paid in calendar year 2011.
- Renters – 25% of your non-subsidized rent paid in 2011.
- For tax year 2011, the maximum credit allowed for both renters and homeowners is \$980.

ELIGIBILITY REQUIREMENTS:

Personal Eligibility:

- 65 years of age or older as of December 31, 2011
- Owner/renter of residential property as primary residence located in Massachusetts
- Not a dependent of another taxpayer

Property Eligibility:

- Property assessment before exemptions but after abatements does not exceed \$729,000
- Residence may be part of a multi-unit or multi-purpose building (i.e., condo, apartment, etc.)
- Credit limited to one residence per calendar year
- Rental Eligibility: The relevant property rental equals 25% of the rent actually paid by the taxpayer for the year.

Income Eligibility:

- Total income including exempt income such as social security, treasury bills, and public pensions.
- Taxpayer’s total income may not exceed:
 - \$52,000 for single individual
 - \$65,000 for head of household
 - \$78,000 for husband and wife filing jointly

This is a state program. For more information please refer to the Massachusetts Income Tax Return booklet or contact Concord’s Council on Aging at (978) 318-3020.