



TOWN OF UPTON, MASSACHUSETTS

BOARD OF ASSESSORS

Exemptions offered the Town of Upton's Seniors and Veterans

Clause 17D – Elderly (65 or older) or surviving spouse of any age

Asset limits only – accepted in May 2018

(note: CPA is reduced according to the amount exempt)

- 65 years or older as of July 1st of the tax year or surviving spouse of any age
- Must be owner of domicile at least 5 years. If property is in a trust, you must be a trustee and a beneficiary
- Asset Limit: total value of whole estate - *for single*: \$40,800 and *for married*: \$56,100
(note: “whole estate” does not include the value of your residence, registered motor vehicles, cemetery plots or personal effects - “whole estate” is everything you have in the bank, I.E.: Savings and Checking Accounts, Certificates of Deposit (CDs), Retirement account, IRA, Stocks, Bonds)
- Total amount deducted from FY2023 tax bill is \$218.67
(note: this amount will increase by the COLA each year)
- The amount is divided between the 3rd and 4th quarter bills.

Clause 41 (inclusive A - D) – Seniors exemption

Income and Asset limits - accepted in May 2004

(note: CPA is reduced according to the amount exempt)

- 65 years or older as of July 1st of the tax year
- Owner of domicile in MA for last 5 years and a resident of MA for the last 10 years.
- Income cannot exceed *for single*: \$20,400 and *for married*: \$30,600
- Asset Limit: total value of whole estate *for single*: \$40,800 and *for married*: \$56,100
- Total amount deducted from tax bill: \$1,000
- The amount is divided between the 3rd and 4th quarter bills.

Veterans Exemption

Clause 22 = \$400, Clause 22E = \$1000 (100% disability),

Clause 22F= Full exemption (for spouse if letter received that the veteran died from direct injuries of service) – Town acceptance is not required

(note: CPA is reduced according to the amount exempt)

- Granted to Veterans with 10% or more disability.
- Must provide copy of disability letter with initial application.
- Must have lived in Massachusetts for six months prior to entering service or five consecutive years prior to filing for exemption
- Must live in home as of July 1st of the tax year
- Surviving spouse of disabled veteran may also be eligible to apply
- Total amount deducted from tax bill varies, based on specific exemption

BOARD OF ASSESSORS

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Clause 37 - Blind Exemption – Town acceptance not required

- Must be a legal resident of Massachusetts
- Own and occupy the property as his/her domicile
- File proof of blindness each year with application
- Total amount deducted from tax bill \$500

Clause 5K - Senior Work-Off Program - Town acceptance in April 2005

- Must be 60 years or older as of July 1st of the tax year
- Senior must be legal owner of property
- An approved representative (proxy) is allowed for persons physically unable to provide such services to the town
- Can work up to 125 hours for a max deduction of \$1500 off tax bill. The hourly rate is adjusted yearly to the minimum wage per hour set by the state
- The amount is divided between the 3rd and 4th quarter bills

Clause 5N - Veterans work-off program Clause 5N – Town acceptance in November 2018

- Veteran must be legal owner of property
- An approved representative (proxy) is allowed for persons physically unable to provide such services to the town
- Can work up to 125 hours for a max deduction of \$1500 off tax bill. The hourly rate is adjusted yearly to the minimum wage per hour set by the state
- The amount is divided between the 3rd and 4th quarter bills

Clause 41A - Tax Deferral – Town acceptance not required

- Must be 65 years or older as of July 1st of the tax year
- Owner and resident of domicile in Massachusetts for the last 5 years and also a resident of Massachusetts for the last 10 years
- Income cannot exceed *for single*: \$20,400 and *for married*: \$30,600
- All or a portion of tax can be deferred at 8% interest, provided the amount does not exceed 50% of the value of the property
- Lien is placed on property and recorded at the Registry of Deeds, to ensure payment of deferred amount of taxes when the sale of the property or death of the applicant occurs.

Clause 18 – Hardship – Town acceptance not required

- Any portion of the estates of persons who by reason of age, infirmity and poverty, or financial hardship resulting from a change to active military status, not including initial enlistment is in the judgment of the assessors unable to contribute fully toward the public charges.

(note: Assessors need to establish criteria in order to apply this clause equitably)

Clause 18A - Hardship deferral Clause – Town acceptance not required

- Persons who are having temporary financial difficulties and meet certain domiciliary requirements may receive a partial or full deferral at the discretion of the assessors. The tax payer may be of any age and the financial hardship may be due to any number of reasons, including a change to active military status.

- Taxes can be deferred for up to 3 years in a row at an interest rate of 8%. The tax payer may pay the deferred taxes, plus interest at 8%, in annual installments over a five-year period. The first payment is due two years after the last year of deferral. Then the deferred amount has to be paid back with interest within 5 years. Lien is place on property and recorded at the Registry of Deeds, to ensure payment of deferred amount of taxes, until it is paid off.
- Total deferral account may not exceed 50% of applicant ownership share of the property Value
- Domiciled in MA for 10 consecutive years before application date.

Circuit Breaker Credit (granted through the State not the Town)

- Certain taxpayers age 65 or older may be eligible to claim a refundable credit on their state income taxes for the real estate taxes paid during the tax year on the residential property they own or rent in Massachusetts that is used at their primary residence. Although this is not an exemption from the Town, seniors should research this option with their Accountant. For more information, go to the Massachusetts Department of Revenue website at www.mass.gov