

TAX SAVINGS

TIP #4

Courtesy of:
William Francis Galvin
Secretary of the Commonwealth

ELDERLY TAX EXEMPTIONS

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

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

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

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

WHO IS ELIGIBLE?

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

WHAT ARE THE REQUIREMENTS?

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

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

HOW DOES ONE APPLY?

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

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

CAN A DECISION BE APPEALED?

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

CLAUSES 41, 41B AND 41C

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

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

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

WHO IS ELIGIBLE?

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

WHAT ARE THE REQUIREMENTS?

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

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

HOW DOES ONE APPLY?

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

CAN A DECISION BE APPEALED?

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

Information provided by:

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

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