

Town of Ashland

Assessors Office, Town Hall, 101 Main St, Ashland, MA 01721 508-881-0100 x2012

Real Estate Tax Exemptions

Regulations on exemptions on portions of your property tax is determined by State Legislation based on eligibility. Exemptions do not reduce the assessment of your property, rather they reduce the tax an eligible owner must pay on an annual basis. The date for determining your eligibility for an exemption based on age, ownership or other qualifying factors is **July 1** of each year.

To file for an exemption you must fill out a confidential application supplied by the Assessors Office. First time filers must show proof of assets and income. Assets include savings, stocks, bonds, IRA's, etc. A birth or death certificate must accompany the application, if applicable. Applications for exemptions must be filed every year to ensure continued eligibility.

WIDOW/WIDOWER, SURVIVING MINOR, OR CERTAIN ELDERLY EXEMPTION (Clause 17D)

[exemption amount: \$557]

The property owner must be a widow, widower, surviving minor, or 70 years of age as of July 1 to be eligible. They must also be the owner of the property as of July 1 and must have owned and occupied a residence in Massachusetts continuously for the preceding five years. Maximum assets cannot exceed \$40,000, not including the assessed value of your property if you own a 3 family or less. If you own more than a 3 family, the assessed value of each additional unit would be included in your assets. There is no limit on income.

ELDERLY EXEMPTION (Clause 41C 1/2)

[exemption amount: \$854]

The property owner must own and occupy the residence and be 65 years of age as of July 1. If the property is owned by husband and wife, at least one must be 65. The owners must have owned and occupied a residence in Massachusetts for the preceding five years to be eligible. Total annual income (from all sources) cannot exceed \$62,000 per applicant.

PROPERTY TAX DEFERRAL (Clause 41A)

Property owners can defer their real estate taxes provided they are 65 or older and have been domiciled in Massachusetts for the past ten years. The deferred taxes accumulate at an annual interest rate voted annually at Town Meeting until the property is sold or the owners are deceased. The maximum amount of deferred taxes is fifty percent of the total assessed value of the property. The maximum income for eligibility cannot exceed \$56,000. There is no limit on assets. A property lien will be recorded.

WIDOW/WIDOWER OF A FIRE/POLICE OFFICER EXEMPTION (Clauses 42 and 43)

A widow or widower, unmarried, of a Police Officer or Firefighter killed in the line of duty will be eligible for a total exemption. This exemption is also extended to the minor children.

LEGALLY BLIND EXEMPTION (Clause 37A)

[exemption amount: \$500]

Any property owner who is legally blind and can furnish a certificate from the Massachusetts Division of the Blind is eligible. The application and certificate must be filed annually.

QUALIFIED VETERANS EXEMPTIONS

(Clause 22) [\$400] - Veterans who have a service-connected disability of **10%** or more (proof from VA required); Veterans who have been awarded the Purple Heart; unwed surviving spouses of Veterans who had received a Veterans exemption; fathers and mothers of Veterans who died in military service; unwed surviving spouses of W.W. I Veterans of 4/6/17 through 11/11/18 or who had received the W.W.I Victory Medal.

(Clause 22A) [\$750] - Veterans who have suffered permanent loss or loss of use of one limb or eye in the line of duty; Veterans who have been awarded the Distinguished Service Cross, the Navy Cross, or the Air Force Cross. Includes unwed surviving spouses of qualified Veterans.

(Clause 22B) [\$1,250] - Veterans who have suffered permanent loss or loss of use of two limbs or both eyes. Includes unwed surviving spouses of qualified Veterans.

(Clause 22C) [\$1,500] - Veterans who have suffered total disability in the line of duty and acquired 'specially adapted housing'. Includes unwed surviving spouses of qualified Veterans.

(Clause 22D) Full exemption - Surviving spouses of military personnel and guardsmen on active duty who died due to injury or disease, or are missing and presumed dead. Must have lived in Mass. at least two consecutive years.

(Clause 22E) [\$1,000] - Veterans who can certify that they have a service-connected disability of **100%** and are incapable of working. Includes unwed surviving spouses of qualified Veterans.

(Clause 22F) Full exemption - Veterans who are **Paraplegics** or have 100% disability for service-connected blindness are entitled to a total exemption. Includes unwed surviving spouses of qualified Veterans.

(Clause 22G) – Real estate that is the domicile of a person owned by a trustee, conservator or other fiduciary if the person would be eligible for any Veteran's clauses.

(Clause 22H) Full exemption – Brave Act – Property occupied by parents or guardians of military personnel killed in action or missing in action and presumed dead.

HARDSHIP EXEMPTION (Clause 18)

Any property owner who is determined to be "so aged, and so infirm, and so poverty stricken", that he or she is unable to contribute fully to the public charges may be entitled to an exemption on a portion on his or her property taxes. Keep in mind that all three standards must be met to be eligible. "Aged" has generally been interpreted by the Department of Revenue as "65 or older".

TEMPORARY FINANCIAL HARDSHIP PROPERTY TAX DEFERRAL EXEMPTION (Clause 18A)

Any property owner, of any age, that demonstrates a hardship, can seek a deferral of a portion of their taxes for up to three consecutive years. At the end of that period, the deferred taxes, plus interest, must be paid. Much like Clause 41A, the taxpayer must enter into a deferral agreement with the Town, whereby a lien against the property is recorded.

