



PROPERTY TAX RELIEF FOR SENIOR CITIZENS OF MARSHFIELD

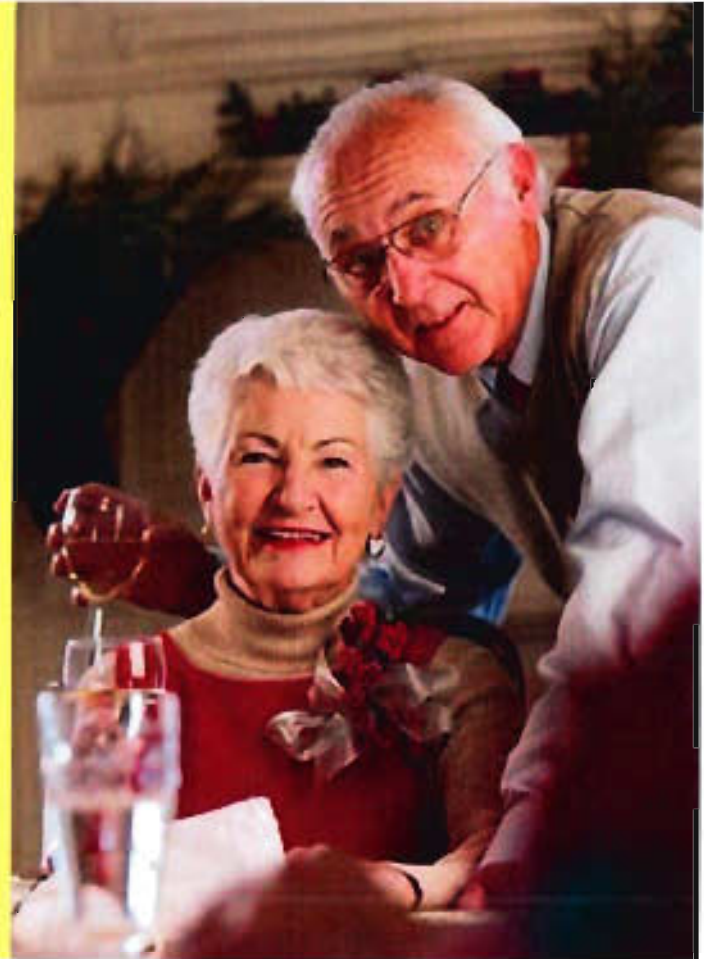
2019

**PRESENTED BY:
MARSHFIELD BOARD OF ASSESSORS**

**John C. Cantwell, Chairman
Christopher Bitteker
Amy Malone Brugnoli**

What is available to senior citizens?

- **CIRCUIT BREAKER**
- **ELDERLY EXEMPTIONS**
- **CLAUSE 18 - HARDSHIP**
- **SENIOR DEFERRAL**



Where do I go to apply for the senior tax breaks?

SENIOR CIRCUIT BREAKER

- FILE SCHEDULE CB WITH MASS. STATE TAX RETURN

ELDERLY EXEMPTIONS/DEFERRALS

- FILE APPLICATION AT THE ASSESSORS' OFFICE IN THE FALL

What is the Senior Circuit Breaker?

- A refundable credit on state income taxes for real estate taxes paid on property owned or rented.
- Must be occupied as primary residence
- Maximum credit allowed (2017) is \$1,080.00.
- Must be 65 years old before January 1st.
- Total income cannot exceed \$57,000.00 Single, \$72,000.00 Head of Household, \$86,000.00 Filing Jointly.
- Assessed Value of real estate cannot exceed \$747,000.00

How does the taxpayer claim credit?

- Taxpayers submit a completed Schedule CB with their state income tax return. Schedule CB is available at www.mass.gov/dor
- If the senior is not required to file a state income tax return, they may still file the Schedule CB and apply for the tax credit.

Schedule CB

- This is the form you must fill out and file.
- Either with your **income tax return** or **separately** if you don't file an income tax return.

Schedule CB Circuit Breaker Credit *Include with Form 1 or Form 1040. Do not file or prepare these schedules separately.* **2017**

1 Using quarter 3 data from 2017: **1** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **2** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **3** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **4** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **5** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **6** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **7** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **8** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **9** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **10** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **11** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **12** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **13** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **14** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **15** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **16** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **17** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **18** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **19** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **20** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**
Note: If you own more than one unit, see instructions. **21** ☐ Homeowner: Multi-use or multi-family property (see instructions) **Yes** **No**

PERSONAL EXEMPTIONS

TAXPAYER INFORMATION ABOUT PERSONAL EXEMPTIONS

PERSONAL EXEMPTIONS. You may be eligible to reduce all or a portion of the taxes assessed on your domicile if you meet the qualifications for one of the personal exemptions allowed under Massachusetts law. Qualifications vary, but generally relate to age, ownership, residency, disability, income or assets.

You may be eligible for an exemption if you fall into any of these categories:

- Blind
- Veteran with a service-connected disability
- Surviving spouse
- Minor child of deceased parent
- Senior citizen age 70 and older (65 and older by local option)

More detailed information about the qualifications for each exemption may be obtained from your board of assessors.

CLAUSE 17D

Elderly, Surviving Spouse, Minor Child

- Must be 70 years of age by July 1, 2018 and has owned and occupied the property for at least 5 years - OR
- Be a surviving spouse - OR
- Be a minor child of a deceased parent.
- Must occupy the property on July 1, 2018.
- Must file annually.
- Whole Estate (Not including value of home) cannot exceed \$40,000.00

What do the Assessors need??

- Birth Certificate or Death Certificate (First time filing, only)
- Asset Account Statements as of July 1, 2018 – including, but not limited to, checking, savings, stocks, Bonds, CD's, etc..
- Life Estates satisfy ownership.
- If domicile is held in trust, applicant must satisfy ownership requirement if he/she is a trustee or co-owner of the trust and possess a sufficient beneficial interest in the domicile through the trust.
- Filled out application.

What can the Assessors do??

- Abate \$175.00 from tax bill.
- Must vote on it annually.
- Application should be filed in the Fall but can be filed as late as 3 months after the mailing of the Actual Bill (3rd Quarter)

CLAUSE 41C - Elderly

- Must be 65 years of age by July 1, 2018.
- Must occupy the property on July 1, 2018.
- Must file annually.
- Earned and unearned income may not exceed:
 - \$20,000.00 if Single
 - \$30,000.00 if Married
- Whole Estate (Not including value of home) cannot exceed:
 - \$40,000.00 if Single
 - \$55,000.00 if Married

What do the Assessors need??

- Birth Certificate (First time filing, only)
- Income Tax Returns or Documentation of Income – examples are – Pension Statement for 2016, Social Security Statement 2016 (1099 Form), etc.
- Asset Account Statements as of July 1, 2017 – including, but not limited to, checking, savings, stocks, bonds, CD's, etc.
- If domicile is held in trust, applicant must satisfy ownership requirement if he/she is a trustee or co-owner of the trust and possess a sufficient beneficial interest in the domicile through the trust.
- Filled out application.

What can the Assessors do??

- Abate \$1,000.00 from tax bill.
- Must vote on it annually.
- Application should be filed in the Fall but can be filed as late as 3 months after the mailing of the Actual Bill (3rd Quarter)

CLAUSE 41A – Senior Deferral

- Must be 65 years of age by July 1, 2018.
- Must own and occupy the property on July 1, 2018.
- Must file annually.
- Must have been domiciled in Massachusetts for the preceding 10 yrs.
- Must have owned and occupied subject property or other property in Massachusetts for at least 5 years.
- Earned and unearned income cannot exceed \$40,000.00
- Deferred amount Plus the 2% interest is paid back upon death of homeowner or sale of property.

What do the Assessors need??

- Birth Certificate or Death Certificate (First time filing, only)
- Asset Account Statements as of July 1, 2018 – including, but not limited to, checking, savings, stocks, Bonds, CD's, etc..
- Life Estates satisfy ownership.
- If domicile is held in trust, applicant must satisfy ownership requirement if he/she is a trustee or co-owner of the trust and possess a sufficient beneficial interest in the domicile through the trust.
- If property mortgaged – a letter from lending institution agreeing to the terms of the deferral.
- Filled out application.

CLAUSE 41A – Senior Deferral

What can the Assessors do??

- Can vote to defer all or a portion of the real estate taxes each year.
- Can abate up to 50% of the applicant's proportional share of the assessed value of the property. Example:
 - House assessed at \$300,000.00
 - Assessors can abate up to \$150,000.00 (50% of value) in taxes.
- If applicant qualifies for another exemption, that amount is deducted prior to applying the deferral. Example: If tax bill is \$3,000.00 and the applicant qualifies for deferral as well as a senior exemption (say 41C - \$1,000.00), the amount deferred will only be \$2,000.00
- Must vote on it annually.
- Application should be filed in the Fall but can be filed as late as 3 months after the mailing of the Actual Bill (3rd Quarter)

CLAUSE 18 – Hardship

Emergency and temporary

- Must be “Aged”. Assessors use some discretion here.
- Must have a physical impairment
- Must have a financial hardship
- Property must be owner occupied

What do the Assessors need??

- Copy of birth certificate
- Statement of financial hardship
- Letter from physician regarding impairment
- Filled out application

What can the Assessors do??

- They can vote to abate a portion or all of the applicant's property taxes.
- Must vote on it annually.
- Application should be filed in the Fall but can be filed as late as 3 months after the mailing of the Actual Bill (3rd Quarter)

Do the abated taxes need to be paid back??

- No. Taxes abated on a Clause 18 application do not have to be paid back

Is there a tax lien put on property?

- No. This is NOT a tax deferral. This is an exemption.
- Can the applicant still file for another exemption for which they qualify?
Example: Blind, Veteran, Senior, Etc.
- Yes. The Clause 18 (Hardship) can be voted in addition to any other exemption.

TAXPAYER INFORMATION ABOUT PERSONAL EXEMPTIONS

PERSONAL EXEMPTIONS. You may be eligible to reduce all or a portion of the taxes assessed on your domicile if you meet the qualifications for one of the personal exemptions allowed under Massachusetts law. Qualifications vary, but generally relate to age, ownership, residency, disability, income or assets.

You may be eligible for an exemption if you fall into any of these categories:

- Legally blind person
- Veteran with a service-connected disability
- Surviving spouse of a servicemember, national guard member or veteran who died from active duty injury or illness
- Surviving spouse
- Minor child of a deceased parent
- Senior citizen age 70 and older (65 and older by local option)

More detailed information about the qualifications for each exemption may be obtained from your board of assessors.

WHO MAY FILE AN APPLICATION. You may file an application if you meet all qualifications for a personal exemption as of July 1. You may also apply if you are the personal representative of the estate, or trustee under the will, of a person who qualified for a personal exemption on July 1.

WHEN AND WHERE APPLICATION MUST BE FILED. Your application must be filed with the assessors on or before April 1, or 3 months after the actual bills were mailed for the fiscal year, whichever is later. An application is filed when (1) received by the assessors on or before the filing deadline, or (2) mailed by United States mail, first class postage prepaid, to the proper address of the assessors, on or before the filing deadline, as shown by a postmark made by the United States Postal Service. **THIS DEADLINE CANNOT BE EXTENDED OR WAIVED BY THE ASSESSORS FOR ANY REASON. IF YOUR APPLICATION IS NOT TIMELY FILED, YOU LOSE ALL RIGHTS TO AN EXEMPTION AND THE ASSESSORS CANNOT BY LAW GRANT YOU ONE.**

TAXPAYER INFORMATION ABOUT PERSONAL EXEMPTIONS

PAYMENT OF TAX. Filing an application does not stay the collection of your taxes. In some cases, you must pay all preliminary and actual installments of the tax when due to appeal the assessors' disposition of your application. Failure to pay the tax when due may also subject you to interest charges and collection action. To avoid any loss of rights or additional charges, you should pay the tax as assessed. If an exemption is granted and you have already paid the entire year's tax as exempted, you will receive a refund of any overpayment.

ASSESSORS DISPOSITION. Upon applying for an exemption, you may be required to provide the assessors with further information and supporting documentation to establish your eligibility. The assessors have 3 months from the date your application is filed to act on it unless you agree in writing before that period expires to extend it for a specific time. If the assessors do not act on your application within the original or extended period, it is deemed denied. You will be notified in writing whether an exemption has been granted or denied.

APPEAL. You may appeal the disposition of your application to the Appellate Tax Board, or if applicable, the County Commissioners. The appeal must be filed within 3 months of the date the assessors acted on your application, or the date your application was deemed denied, whichever is applicable. The disposition notice will provide you with further information about the appeal procedure and deadline.

EXEMPTION FORMS

Date Tax Form 90-1
Revised 7/2017

The Commonwealth of Massachusetts

Marblehead

Name of City or Town

17	41
Assessors' Use only	
Date Received	
Application No.	
Parcel Id	

SENIOR FISCAL YEAR 2019 APPLICATION FOR STATUTORY EXEMPTION General Laws Chapter 59, § 5

THIS APPLICATION IS NOT OPEN TO PUBLIC INSPECTION:
(See General Laws Chapter 59, § 4C)

Return to: Board of Assessors

Must be filed with assessors on or before April 1, or 3 months after actual (not preliminary) tax bills are mailed for fiscal year if later.

INSTRUCTIONS: Complete the following. Please print or type.

A. IDENTIFICATION. Complete this section fully.

Name of Applicant _____

Telephone Number _____

Legal Residence (Domicile) on July 1, 2018 _____

Marital Status _____

Mailing Address (if different) _____

No. _____ Street _____ City/Town _____ Zip Code _____

Location of Property _____ No. of Dwelling Units: ☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ Other _____

Did you own the property on July 1, 2018? Yes ☐ No ☐

If yes, were you: Sole Owner ☐ Co-owner with Spouse Only ☐ Co-owner with Others ☐

Was the property subject to a trust as of July 1, 2018? Yes ☐ No ☐

If yes, please attach trust instrument including all schedules.

Have you been granted any exemption in any other city or town (MA or other) for this year? Yes ☐ No ☐

If yes, name of city or town _____ Amount exempted \$ _____

DISPOSITION OF APPLICATION (ASSESSORS' USE ONLY)

Ownership <input type="checkbox"/>	GRANTED <input type="checkbox"/>	Assessed Tax: \$ _____
Occupancy <input type="checkbox"/>	DENIED <input type="checkbox"/>	Exempted Tax: \$ _____
Status <input type="checkbox"/>	DEEMED DENIED <input type="checkbox"/>	Adjusted Tax: \$ _____
Income <input type="checkbox"/>		
Assets <input type="checkbox"/>		
Date Voted/Deemed Denied _____		
Certificate No. _____		
Date Cert./Notice Sent _____		
Exemption Clause _____	Date _____	

FILED THIS FORM DOES NOT STOP THE COLLECTION OF YOUR TAXES
THIS FORM APPROVED BY THE COMMISSIONER OF REVENUE

B. EXEMPTION STATUS. Complete the questions that follow.

☐ **SENIOR 70 OR OLDER** (65 or older by local option. See Assessors) Date of Birth _____

If first year of application, attach copy of birth certificate.

Have you owned and occupied the property as your domicile for at least 11 years? Yes ☐ No ☐

(6 years if local option under Chapter 40C adopted. See Assessors)

If no, list the other properties you owned and/or occupied during the past 11 years (6 years if local option under Chapter 40C adopted. See Assessors):

Address	Dates	Owned	Occupied
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>

Continued list on attachment in same format as necessary.

C. GROSS RECEIPTS FROM ALL SOURCES IN PRECEDING CALENDAR YEAR. Complete this section. Copies of your federal and state income tax, return, and other documentation, may be requested to verify your income.

	Applicant & Spouse	Co-owner(s) & Spouse(s)
Retirement Benefits (Social Security, Railroad, Federal, MA & Political Subdivisions)		
Other Pensions and Retirement Allowances		
Wages, Salaries and other Compensation		
Net Profits from Business, Profession or Property Rental		
Interest and Dividends		
Other Receipts (Capital Gains, Public Assistance, etc.)		
TOTALS		

D. VALUE OF ALL PROPERTY OWNED ON JULY 1 THIS YEAR. Complete this section. Documentation may be requested to verify your assets.

Real Estate	Assessed Valuation	Amount Due on Mortgage	Value
Domicile			
Other			
Personal Estate			
Bank Accounts: Name & Address of Bank			
Stocks, Bonds, Securities, etc.: Description & Amount			
Motor Vehicles & Trailers: Year, Make & Model			
Other Non-exempt Personal Property: Kind & Description			
TOTAL			

SENIOR EXEMPTION FORM Pg 2

B. EXEMPTION STATUS. Complete the questions that follow.

☐ **SENIOR 70 OR OLDER (65 or older by local option - See Assessors)** Date of Birth

If first year of application, attach copy of birth certificate.

Have you owned and occupied the property as your domicile for at least 11 years? Yes ☐ No ☐

(6 years if local option under Clause 41C½ adopted - See Assessors)

If no, list the other properties you owned and/or occupied during the past 11 years (6 years if local option under Clause 41C½ adopted - See Assessors.)

Address	Dates	Owned	Occupied
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="text"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>

Continue list on attachment in same format as necessary.

C. GROSS RECEIPTS FROM ALL SOURCES IN PRECEDING CALENDAR YEAR. Complete this section. Copies of your federal and state income tax return, and other documentation, may be requested to verify your income.

	Applicant & Spouse	Co-owner(s) & Spouse(s)
Retirement Benefits (Social Security, Railroad, Federal, MA & Political Subdivisions)...		
Other Pensions and Retirement Allowances.....		
Wages, Salaries and other Compensation		
Net Profits from Business, Profession or Property Rental.....		
Interest and Dividends.....		
Other Receipts (Capital Gains, Public Assistance, etc.)		
TOTALS		

SENIOR EXEMPTION FORM Pg 2

D. VALUE OF ALL PROPERTY OWNED ON JULY 1 THIS YEAR. Complete this section. Documentation may be requested to verify your assets.

Real Estate	Assessed Valuation	Amount Due on Mortgage	Value
Domicile			
Other			
Personal Estate			
Bank Accounts: Name & Address of Bank			
Stocks, Bonds, Securities, etc.: Description & Amount			
Motor Vehicles & Trailers: Year, Make & Model			
Other Non-exempt Personal Property: Kind & Description			
TOTAL			