**TOWN OF HAMILTON**

**Assessor’s Office**

**SUMMARY OF TAX EXEMPTION PROGRAMS - FY2021**

A tax exemption is a release from the obligation to pay all or a portion of a tax. Applications should be filed with the Board of Assessors every fall.

The deadline for filing an application is three months to the day after the third quarter actual bills are mailed. The deadline is usually during the end of March.

If you have any questions, please call the Assessor’s Office at 978-468-5574. More detailed information can be found at [*www.hamiltonma.gov*](http://www.hamiltonma.gov).

**Ownership**: **Applicant must own and occupy the property as of July 1, 2020**

# Trustee with a Beneficial Interest ***OR*** Joint Owner ***OR*** Tenants in Common ***OR*** Life Estate

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Program** | Clause **MGL**  **Ch 59 S 5** | **Basic**  **Assistance Type** | **Income Limit**  **From *all* sources including**  **2019 Federal Taxes** | **Assets**  **Limit**  **Not Including Home** | **Assistance**  **Amount** |
|  |  |  |  |  |  | |
| **Real Estate**  **Tax Deferral**  **Age: 65+** | **41A**  **Age: 65+** | * Defers payment of local property tax owed by senior until house sold or senior dies * Must own & occupy the property for at least 5 years * Must be a MA resident for the preceding 10 years | $40,000 Max  (2019 Federal Tax) | None | -Can defer part or all of taxes annually up to 50% of assessed value  -Current interest rate is 5% |
| **Elderly,**  **Surviving**  **Spouse** | **17E** | * Reduces local property tax liability * Senior over 70 as of 7-1-2020, widow any age * Must own & occupy the property for at least 5 years | None | $61,581 Max  (as of 7-1-2020) | $269.00 Elderly Exemption or Surviving Spouse Exemption |
| **Elderly**  **Age: 65+** | **41D**  **Elderly** | * Reduces local property tax liability of senior * Eligible age is 65 as of 7-1-2020 * Must own & occupy the property for at least 5 years * Must be a MA resident for the preceding 10 years | Single - $30,789\*  Married - $46,184\*  (2019 Federal Tax) | Single - $61,581  Married - $84,45  (as of 7-1-2020) | $1,000 Elderly Exemption |

\*Can be increased by allowable Soc. Sec. Deduction of $4,834 for worker, $2,417 spouse/ $7,251 for a couple

|  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- |
| **Service Connected Disabled Veterans** (or Surviving Spouse) | | | | | |
|  | **22** | * 10% or more service connected disability - Purple Heart | None | None | $400 Veterans Exemption |
|  | **22A** | * Permanent loss of 1 foot or hand or eye OR received Congressional Medal of Honor, Navy or Air Force Cross | None | None | $750 Veterans Exemption |
|  | **22B** | * Permanent loss of both feet, hands, * OR 1 foot and 1 hand OR loss of both eyes | None | None | $1,250 Veterans Exemption |
|  | **22C** | * Permanent & total disability - "special adapted housing" | None | None | $1,500 Veterans Exemption |
|  | **22D** | * Surviving Spouse of soldier or sailor killed in combat | None | None | Full |
|  | **22E** | * Veterans with 100% service connected disability | None | None | $1,000 Veterans Exemption |
|  | **22F** | * Paraplegic | None | None | 100% Veterans Exemption |

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
| **Blind** | **37A** | Legally Blind | | None | None | $500 Blind Exemption | | |
|  |  |  | |  |  |  | |
| Senior Work Program | | |  | | | |  | |
| **Senior Work-Off** | **Age 60+** | * Reduces local property taxes in exchange for volunteer service to Town | |  |  | $1,500 Max  Senior work-off program | | |
|  |  |  | |  |  |  | |
| **CPA** (Community Preservation Act Surcharge) | | | | | | | | |
|  | **CPA** | * Exempts 2% surcharge on real estate taxes | | Depends on Age and Size of Family | None | -Full CPA surcharge  -Contact Assessors for income limits | | |

***Applicants can only qualify for one exemption per fiscal year with the exception of 41A and CPA***