



CITY OF FRAMINGHAM Board of Assessors

Taxpayer Information on Exemptions & Deferrals for Real Estate 508-532-5415

PLEASE CONTACT **ASSESSING DEPT** FOR MORE INFORMATION
ON SPECIFIC PROGRAMS AND ELIGIBILITY

Personal Exemptions: You may be eligible to reduce all or a portion of the real estate 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 servicemember, national guard member or veteran who died from active duty injury or illness
- Senior citizen age 70 and older (65 and older by local option)

Who May File an Application: You may file an application if you meet all the qualifications for a personal exemption as of July first. You may also apply if you are the administrator or an executor of the estate of a person who qualified for a personal exemption on July first.

When and Where Applications must be Filed: Your application must be filed with the Board of Assessors by **April 1 or 3 months after the first actual tax bills are mailed for the fiscal year**, whichever is later. ***This deadline cannot be extended or waived by the Assessors for any reason. If your application is not timely filed, you will lose all rights to an exemption and the Assessors cannot, by law, grant you one. An application is filed when received by the Assessors.***

Payment of Tax: Filing an application does not stay the collection of your taxes. In some cases, you must pay 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, as a general rule, 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. The disposition notice will provide you with further information about appeal procedure and deadline.

CITY OF FRAMINGHAM – BOARD OF ASSESSORS
Tax Exemption and Tax Deferral Options

PLEASE CONTACT ASSESSING DEPARTMENT FOR THESE PROGRAMS

Many Qualify for Property Tax Assistance:

Under Massachusetts Law, there are several exemption programs and one tax deferral program, which can ease the property tax burden for the Elderly, Blind, Veterans with a service connected disability or certain honors, and Surviving Spouses.

The following is a summary of exemptions and the tax deferral program currently available in the Town of Framingham. If you feel you meet the requirements for one of these exemptions, please contact the Assessing Department. You have up to three months to file after the date the actual bill is mailed.

WHO

QUALIFIES:

Clause 17D \$175	Surviving spouses; minors of deceased parents; and persons who were 70 by July 1, 2021 AND who occupied the residence at least 5 years. No income limit, but the whole estate must be less than \$40,000, excluding the value of the domicile.
Clause 18 Variable Amount	Applicants must be <u>Aged</u> , <u>Infirm</u> AND <u>Financial Hardship</u> . These 3 conditions should be demonstrated through birth certificates, Medical letters and tax returns.
Clause 22 to 22E Variable Amounts \$400 to 100% of tax	An honorably discharged veteran who lived in Massachusetts 6 months prior to enrollment in service or 5 years prior to applications for exemption AND who has a service connected disability of 10% Or greater; OR is a recipient of the Purple Heart, Congressional Medal of Honor, Distinguished Service Cross, Navy or Air Force Cross; or is a parent or an unmarried surviving spouse of a veteran who lost their life in wartime service. There are no income or asset requirements.
Clause 37A \$500	Blind persons as determined by the Massachusetts Association for the Blind by July 1, 2021. A certificate of blindness must be filed yearly. There are no income or asset limits.
Clause 41C \$1000	Persons of 65 years of age by July 1, 2021 provided that the applicant has lived in Massachusetts for at least 10 years, and has occupied such or other real estate in Massachusetts for 5 years, or is a surviving spouse who has inherited the real estate and occupied it 5 years. Income must not exceed \$20,000 for single OR \$30,000 for married persons. Estates must not exceed \$40,000 OR \$55,000 (excluding the domicile) for single OR married persons, respectively.
Clause 42 100% of taxes	Surviving spouse, until remarried, of an officer or firefighter killed in the line of duty.
Clause 41A Up to 100% of taxes	<i>This program permits taxpayers to defer up to 100% of taxes. Deferred taxes will be collected upon transfer of the property with 1% simple interest.</i>

TAX DEFFERRAL

Persons over the age of 65 as of July 1, 2021, provided that the applicant has lived in Massachusetts for at least 10 years, OR occupied such or other real estate in Massachusetts for 5 years, OR is a surviving spouse who has inherited the real estate and occupied it for 5 year. Income cannot exceed \$60,000. There are no estate limits.



CITY OF FRAMINGHAM
TAX RELIEF FUND AID TO ELDERLY & DISABLED PERSONS
TREASURER – COLLECTORS OFFICE
508-532-5430

PLEASE CONTACT THE TAX COLLECTOR FOR THIS PROGRAM

Framingham taxpayers donate money for the Tax Relief Fund. The money that is donated is used to help elderly and disabled people pay their real estate taxes. Applications can be obtained and filed with the Treasurer Collector's Office. Applications are due between January 1st and March 31st, which is after the mailing of the third quarter real Estate Tax Bills. Applicants will receive a decision by May 31st.

Who qualifies

Taxpayers may be eligible to reduce a portion of the taxes assessed to their domicile if they meet the qualifications for low income elderly or disabled allowed under Massachusetts Law. The qualifications vary, but generally relate to age (60), ownership, residency, disability, income and assets.

Where applicable, income asset verification for the previous calendar year will be required. A recent bank statement will also be required.

The following are the qualifications for each circumstance indicated:

Low Income Elderly & Disabled

Must own and occupy the property as domicile.

Must have been domiciled in the Commonwealth for preceding ten (10) years.

Must have been a resident of Framingham for not less than five (5) years.

Single

Must be 60 years of age or over by July 1, 2021.

Gross receipts from all sources for calendar year 2021 cannot exceed \$30,000.

Total estate, excluding the domicile, cannot exceed \$100,000 as of July 1, 2021.

Married

Only one partner needs to be 60 years of age or older as of July 1, 2021.

Gross receipts from all sources for calendar year 2021 cannot exceed \$40,000.

Total estate, excluding the domicile, cannot exceed \$200,000 as of July 1, 2021.

Disabled

Must have SSDI or private insurance and meet the income guidelines above.

There is a \$500 cap per year. You must pay your tax bill even if you complete this application. A refund check will be sent to you if you are granted tax relief unless there remains a balance due, the refund would be applied to the tax balance. Applications are valid for one year. You must reapply each year, if you are seeking relief. Applications must be received within the time frame in order for the individual to receive help.

SENIOR “CIRCUIT BREAKER” INCOME TAX CREDIT (Information Only)

Assistance Type

This program reduces state income taxes owed (or provides refund if none owed) for seniors whose property taxes (and 50% of water and sewer charges) exceed 10% of their income.

Eligible Age

You must be 65 years or older

Income Limit

Gross receipts from all sources cannot exceed \$62,000 for single and not head of household, \$78,000 for head of household and \$93,000 for taxpayers filing jointly. (check with state, amounts may have increased)

Asset Limit

The value of the domicile cannot exceed \$884,000 (if a homeowner).

Application Procedure

Senior must file state income tax return with the Massachusetts Department of Revenue. Please call Taxpayer Service at 617-887-6367 or toll free at 1-800-392-6089.