

REAL ESTATE EXEMPTIONS AVAILABLE ~ BOXFORD

There are a number of exemptions available for real estate tax, most of which are asset or income driven. See the reverse sheet for specific guidelines. The exemptions available are as follows:

Veterans – (Clauses 22, 22 A-E) Must have at least a 10% disability, be the surviving spouse of a qualified veteran or been awarded the Purple Heart. The veteran must have been a resident of Massachusetts for at least six months before entering the service (or have been domiciled in Massachusetts for at least 2 years before the tax year begins) and must occupy the property as his domicile on July 1 of that year and possess sufficient ownership interest in the property. Evidence of ownership, occupancy and certification of a service connected disability from the Veteran's Administration must be presented at time of application. Veterans with a 100% disability must submit a disability letter each year.

The exemption must be applied for annually. The filing period is July 1 – April 1. The exemption amounts range from **\$400** to a full tax exemption depending upon the disability and qualifying clause. There are no income or asset limits.

Blind Persons – (Clause 37A) The applicant must provide annual verification of blindness from the Massachusetts Commission of the Blind via his/her attending physician. The applicant must own and occupy the property as of July 1 of the tax year.

The exemption must be applied for annually. The filing period is July 1 – April 1. The exemption is between **\$500 and \$1000**. Any exemption amount over the \$500 minimum cannot reduce the taxpayer's net real estate tax to less than what was paid in the prior fiscal year. There are no income or asset limits.

CPA – (Ch. 44B) The total amount of the CPA Surcharge (Community Preservation Act) is abated. The applicant must meet income limits and own the subject property as of January 1 of the preceding year. There are no asset limits.

The exemption must be applied for annually. The filing period is July 1 – April 1.

Senior Work Off – (Ch. 59S) Reduced property tax of senior in exchange for volunteer service to the town. Eligible age is 60, and currently the maximum exemption is **\$2,000/year**. There are no income or asset limits.

Elderly/Surviving Spouse Exemption – (Clause 17) The amount of the exemption for Fiscal Year 2024 is between **\$394 and \$788**. Any exemption amount over the \$394 minimum cannot reduce the taxpayer's net real estate tax to less than what was paid in the prior fiscal year. Elderly applicants must be 70 years of age. Surviving spouses do not have an age requirement. There is no income limit, but an asset limit of **\$77,854** applies.

Elderly Exemption – (Clause 41) The amount of the exemption is between **\$1,000 and \$2,000**. Any exemption amount over the \$1,000 minimum cannot reduce the taxpayer's net real estate tax to less than what was paid in the prior fiscal year. The eligible age is 65, and both income and asset limits apply.

Financial Hardship – Activated Military & Age and Infirmary – (Clause 18) up to a total exemption. Based on income (government low income) and assets.

Senior Deferral – (Clause 41A) Defers payment of property tax, with interest, until the house is sold or upon senior's death. Must be at least 65 years of age and income limits apply. No asset limit.

Senior Circuit Breaker – (Clause 57) Seniors who received "circuit breaker" tax credits on their MA state income taxes are eligible for a reduction in real estate taxes up to the amount of the income tax credit. Senior must own and occupy the property as of July 1 of the tax year.

Real Estate Exemptions Available FY24:

C.P.A. Surcharge:

Amount of CPA tax

Senior 60+

Income single: \$ 83,020

Income married: \$ 94,880

No Asset Limit

Non-Senior

Income limit: Based on
household size

Elderly (Age 70) or Surviving Spouse:

\$394-\$788

No income limit

Asset limit: \$ 77,854

Elderly (Age 65):

\$1000-\$2000

Income single: \$ 35,583

(less deduction for Social Security*)

Assets single: \$ 71,151

Income married: \$ 53,372

(less deduction for Social Security*)

Assets married: \$ 97,865

Legally Blind:

\$500-\$1000

Verification of blindness from
MA. Commission for the Blind

Disabled Veteran:

\$400 – Full

Minimum 10% service-
connected disability

Circuit Breaker (Age 65):

\$1200 Max.

Verification of Circuit Breaker
tax credit on MA income tax
return

Senior Work-off:

(Age 60)

\$2000 Max.

No income or asset limitation
Minimum wage \$15.00/hour
Apply with Council on Aging

Clause 18 Hardship – Fiscal Year 2024

Policy established 12/10/12 @ BOA meeting

Property owner must be at least 65 years of age. Owners must own and occupy the property as of July 1, 2023.

Full Exemption:

Adjusted Income limit: \$40,750
(less deduction for Social Security)
Asset (Single) limit: \$71,151
Asset (Married) limit: \$97,865

Tier II Exemption:

Adjusted Income limit: \$40,750 - \$47,270
(less deduction for Social Security)
Asset (Single) limit: \$71,151
Asset (Married) limit: \$97,865

The first \$1,000 of a Tier II Exemption will be processed as a clause 41D and half of the remaining tax amount will be charged as a hardship.

Property owners under 65 years of age

Hardship exemptions for property owners under the age of 65 may be granted in extenuating circumstances. Qualification and amount of exemption is at the discretion of the Board of Assessors and will be reviewed on a case by case basis.

Modified annually by BOA per COLA. COLA for FY24 is 6.5%

Annual Income Limit for C.P.A. Exemption

FY 2024

Senior 60+

Household Size	Annual Income Limit
1	83,020
2	94,880
3	106,740
4	118,600
5	128,088
6	137,576
7	147,064
8	156,552

Non-Senior

Household Size	Annual Income Limit
1	66,416
2	75,904
3	85,392
4	94,880
5	102,470
6	110,061
7	117,651
8	125,242