

## WHAT IS AN EXEMPTION?

As used in the context of real estate taxes, an exemption is a release from the obligation to pay all or a portion of the taxes assessed on a parcel of property. Exemptions are conferred by the state legislature (Massachusetts General Laws, Chapter 59, Section 5) on particular categories of persons or property. The categories of persons on whom exemptions are conferred, for their primary domicile and subject to certain qualifications, are listed below, together with an explanation of the eligibility requirements for each. Exemptions are not abatements in that they do not affect the valuation of the property, but simply reduce the taxes owed.

## APPLICATIONS

Applications are available from the assessors' office on the first floor of the town hall or from any other Massachusetts assessors' office. An application must be filed with the assessors, **each year**, within three months of the mailing date of the actual tax bill. With the quarterly billing system, the third bill, customarily mailed on or about January 1, is the actual bill. It is at this time that the exemptions will be processed. The filing of the exemption application does not stay the collection of the tax, which should be paid as assessed. An exemption, even if received in prior years, is not automatically conferred but must be specifically acted upon by the Board of Assessors. The Assessors' action is discretionary only insofar as they determine that an applicant, according to the documentation he or she provides, does or does not meet the eligibility requirements. Notice of the Assessors' action will be sent to each applicant.

## DOCUMENTATION

As exemptions are granted only for the primary residence, and as some exemptions are age dependent and/or means tested, an applicant must provide whatever information the assessors deem to be reasonably required to establish eligibility. The information that an applicant may be requested to furnish includes, but is not limited to: (1) birth certificates, (2) evidence of domicile and occupancy, (3) income tax, (4) bank statements.

ALL INFORMATION IS CONFIDENTIAL AND IS NOT AVAILABLE TO THE PUBLIC OR ANY OTHER GOVERNMENTAL DEPARTMENT.

## EXEMPTIONS

### **\*\*Clause 17D - Surviving Spouse/Minor Child or Elderly Person**

Amount: \$175.00.

Eligibility: As of July 1 of the tax year, an individual must be either (1) a surviving spouse or surviving minor child who owns and occupies the property as his or her domicile; or (2) a person at least 70 years old who has owned and occupied the property as his or her domicile for at least the five preceding years. Income: There are no income guidelines for Clause 17D.

Whole Estate: The applicant's whole estate (cash, bank balances, stocks, bonds, some types of personal property, etc.) excluding the value of the domicile (up to three living units), cannot exceed **\$40,000**.

### **Clause 22A-Veterans Clause 22E-Veterans**

Amount: From \$400 to \$1,500 depending on the nature and extent of disability.

Eligibility: As of July 1 of the tax year, an individual must have lived in Massachusetts for at least the five preceding years or must have been domiciled in Massachusetts for at least six months prior to entering the service and must be either (1) a veteran or spouse (or his or her surviving spouse who remains unmarried) who has a service connected disability of at least ten percent (as verified by the Veterans Administration); or (2) a veteran or spouse (or his or her surviving spouse who remains unmarried) who was awarded the Purple Heart; or (3) the parent of a serviceman who lost his or her life during wartime.

Income: There are no income guidelines for Clause 22.

Whole Estate: There are no whole estate guidelines for Clause 22.

### **Clause 37 - Blind Persons**

Amount: \$437.50

Eligibility: As of July 1 of the tax year, an individual who is blind must own the property and occupy it as his or her primary domicile. A certificate of blindness from the Commission for the Blind must be provided annually with the application for exemption.

Income: There are no income guidelines for Clause 37A.

Whole Estate: There are no whole estate guidelines for Clause 37.

### **Clause 41C – Elderly**

Amount: \$500

Eligibility: As of July 1 of the tax year, an individual must be at least 70 years old, must have owned and occupied the property for at least the five preceding years, and must have been domiciled in Massachusetts for at least the ten preceding years.

Income: If single - Gross receipts minus the social security allowance of \$5,653 must be less than \$13,000. If married – Gross receipts minus the social security allowance of \$8,480 must be less than \$15,000.

Whole Estate: The applicant's whole estate, excluding the value of the domicile cannot exceed **\$28,000** if single; **\$30,000** if married.

### ***Clause 18 Hardship***

Persons who, because of their age, financial condition and physical infirmity feel they cannot contribute fully to the payment of their property taxes, may request consideration from the Board of Assessors in the form of a Clause 18 exemption. The decision to grant a Clause 18 exemption is made solely at the discretion of the assessors.

### ***\*\*\*Clause 41A - Tax Deferral***

Amount: Any or all of the taxes assessed may be deferred (not exempted), with interest, until such time as the property is sold or transferred, or until the demise of the owner, at which point the taxes and interest must be paid. The cumulative total of the taxes deferred cannot exceed fifty percent of the applicant's share of the assessed value of the property. Entry into tax deferral creates a lien on the property, which is recorded by the Town at the Registry of Deeds.

Eligibility: As of July 1 of the tax year, an individual must be at least **65** years old.

Income: The applicant's gross receipts from all sources in the year preceding the application cannot have exceeded **\$30,000**.

Whole Estate: There are no whole estate guidelines for Clause 41A.

With the exception of Clause 41A (tax deferral) it is not possible to receive the benefit of more than one exemption in the fiscal year.

For additional information or if you have any questions, please contact the Assessors' office at the

Southbridge Town Hall, 41 Elm Street, or by phone at 508-764-5404.

**The Assessors' Office is open:**  
**Monday-WEDNESDAY: 8:00AM-4:00PM**  
**THURSDAY 8:00AM-8:00PM**  
**FRIDAY 8:00AM-12:00PM**

## **Board of Assessors**

**Diane Kokoska**  
**Michelle Splain**

## **BOARD OF ASSESSORS**



**Fiscal Year 2024**  
**PROPERTY TAX**  
**EXEMPTIONS**

**TOWN OF**  
**SOUTHBRIDGE**