

CLAUSE 18A – FY2026

Qualifications for Temporary Financial Hardship Property Tax Deferral

INTRODUCTION

Clause 18A deferral can be granted to taxpayers experiencing temporary financial difficulties for a maximum of 3 consecutive years. At the end of that period, the deferred taxes must be paid. The taxpayer may pay the deferred taxes, plus interest, in annual installments over a five-year period. The first payment is due two years after the last year of the deferral.

APPLICATION

Applications must be filed annually with the Assessor's by April 1, 2026.

DEFERRAL AMOUNT

Up to 100% of the tax may be deferred.

OWNERSHIP AND DOMICILE

The applicant must own the property on July 1, 2025 and be the sole owner or own jointly with a spouse or others. The property may not be owned in whole or in part by a corporation or other business entity, however an applicant who holds a life estate in the property is considered its owner. If the property is held in trust, the applicant must be a trustee who also has a sufficient beneficial interest in the property.

The applicant must occupy the property as his/her domicile on July 1 and must have been domiciled in Massachusetts for the preceding ten years. The ten years must be consecutive, but the taxpayer need not have lived all those years in the same location in Massachusetts.

FINANCIAL HARDSHIP

The applicant must demonstrate a financial hardship, i.e., the applicant currently lacks the financial resources to pay the taxes because of a

change to active military status (not including initial enlistment), unemployment, illness or other reasons as determined by the Assessors.

Supporting documentation may include, **but is not limited to**, the following:

- Federal and state income tax returns
- Savings and checking account statements
- Social security and pension fund statements
- Records of public assistance
- Schedules of assets
- Outstanding bills