

CLAUSE 18 – FY2026

Qualifications for Age, Infirm and Financial Hardship Exemption

INTRODUCTION

Cities and towns may give property tax exemptions to some individuals as defined by state law. An exemption discharges the taxpayer from the legal obligation to pay all or a portion of the tax assessed for the fiscal year. Exemptions are found in various clauses of Massachusetts General Laws Chapter 59, Section 5.

You may be able to reduce all or a portion of the taxes assessed on your domicile if you do not have the financial resources to pay them because (1) you were called into active military service (not including initial enlistment), or (2) you are older and suffer some physical or mental illness, disability or impairment.

APPLICATION

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

EXEMPTION AMOUNT

The exemption amount is variable, as determined by the Board of Assessors.

ELIGIBILITY REQUIREMENTS

You may file an application if you owned and occupied the property and meet all qualifications for a financial hardship exemption as of July 1, 2025.

DOCUMENTATION

To qualify, the applicant must present evidence to the Board of Assessors that corroborates the individual's inability to pay the assessed tax as well as documentation on the individual's infirmity and the individual's age. Home equity, household income, assets, and ability to defer taxes are

some of the factors considered when determining poverty or financial hardship.

OWNERSHIP AND DOMICILE

You must own and occupy the property as your domicile.

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

SALE OF DOMICILE

If you sell your home, you should make your attorney aware that you receive a property tax exemption that reduces the tax owed for the fiscal year. The sale is a private financial transaction and you are responsible for seeing that the exemption is properly credited at the closing. The Town is not responsible for seeing that you or the buyer allocate the property taxes so you get the benefit of the exemption.