

Town of Arlington



PROPERTY TAX RELIEF PROGRAMS

Fiscal Year 2024



OFFICE OF THE BOARD OF ASSESSORS
730 Massachusetts Avenue
Arlington, MA 02476
781.316.3050 assessors@town.arlington.ma.us

Local Property Tax Exemptions

You may qualify for one of the following property tax exemptions. Since only one of these exemptions is allowed each year, choose the one that provides the maximum benefit for you:

CHOOSE ONLY ONE: All applicants must own and occupy property as their primary residence.

Senior Person Over 65 (Clause 41C)

If your Income and assets are low to moderate, you may qualify for a \$1,300 property tax exemption.

- 65 or older on or before July 1, 2023
 - Must have owned and occupied the property, or any other property in Massachusetts, for any 5 years.
 - Must have had domicile in Massachusetts for 10 consecutive years prior to July 1, 2023.
- See pages 3 for detailed information, including income & assets guidelines.

Senior Person 70 or older, or a Surviving Spouse who has not remarried, or of any Minor Child of Deceased Parents. (Clause 17D)

If your income is too high for the 41C exemption but you have low assets, you may qualify for a \$227.50 property tax exemption.

- 70 or old/ surviving spouse/ or minor child on or before July 1, 2023
- Must have owned and occupied as your primary residence for any 5 years.
- Assets (whole estate) must not exceed \$40,000. (Value of primary residence is not included) There is no income limit.

Disabled Veterans, Certain Medal Winners, and Certain Survivors (Clauses 22 and 22A-H)

A range of exemptions are available to veterans of the armed forces who have suffered a service-connected disability of not less than 10%, or of a veteran who received a U.S. military decoration award.

See detailed information on page 4

Blind Persons (Clause 37A)

If you are blind, you may qualify for a \$650 property tax exemption.

- Must own and occupy Arlington property as your primary residence as of July 1, 2023.
- Must be registered with the Massachusetts Commission for the blind OR have letter from your doctor indicating blind status as of July 1, 2023.

Surviving Spouse of Police Officer or Firefighter (Clause 42)

If your spouse was killed in the line of duty, and you as the surviving spouse remain unmarried, you may qualify for a 100% property tax exemption.

- Property must be owned and occupied as your primary residence as of July 1, 2023.

Hardship Exemption (Clause 18)

If you have a financial hardship due to age & physical or mental illness, disability or impairment or change in military status, you may qualify for a hardship exemption.

- ❖ The Clauses refers to the part of Massachusetts General Law Chapter 59 Section 5 that defines exemptions.
- ❖ Further limitations may apply, Contact the Office of the Board of Assessors for more details.
- ❖ If your property is held in trust, you must provide a copy of the Declaration of Trust and any schedules that proof you are a trustee and possess beneficial interest in said Trust.

Contact the Arlington Assessors' Office at 781.316.3050 or assessors@town.arlington.ma.us or <https://www.arlingtonma.gov/departments/finance/assessor>

Other Property Tax Programs

These programs are available to anyone who qualifies, included those who benefit from any of the Exemptions on Page 1

Administered by the Office of the Board of Assessors:

Senior Tax Deferral (Clause 41A)

If you have low to moderate income, you may qualify to defer (delay or postpone) paying your property tax until your property is sold or conveyed.

- Deferrals free up your income for any desired use.
- You are protected – you will not have to sell or move dues to property taxes.

See detailed information on page 5

Exemption from the 1.5% Community Preservation Fund Surcharge

Taxpayers of all ages who have low to moderate income, may qualify for 100% exemption from the Community Preservation Act (CPA) property tax surcharge.

See detailed information on page 6

Administered by the Arlington Council on Aging

Tax Work-Off Program

Low to moderate income seniors or Veterans can provide service to the Town in exchange of property tax reduction, number of spots are limited, application required.

Contact Council on Aging at 781.316.3400, for more information and details.

Elderly & Disabled Property Tax Relief Fund

Low-income Seniors with a state recognized disability and limited assets may qualify for property tax reduction, application required.

Contact Council on Aging at 781.316.3400, for more information and details.

Detailed Information for Fiscal Year 2024

Income and Asset limits are determined annually with a cost-of-living adjustment.

Property Tax Exemption for Persons Over 65 (Clause 41C)

If your income and assets are low, you may qualify for a \$1,300 exemption from your Property Tax

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|-------------------------|--|
| Age | You or your spouse must be 65 or older as of July 1, 2023 for Fiscal Year 2024 |
| Benefit | \$1,300 reduction in property tax |
| Income | <ul style="list-style-type: none">Your Calendar 2022 income is used to determine eligibility for FY 2024Your total, gross income must not exceed \$31,056* for single person, and \$46,584* for a married couple. Proof of income required. <p>*Income amounts include a deduction that is allowed for applicants who received income from Social Security or railroad retirement, or from government employee pensions, annuities, or retirement plans.</p> |
| Assets | <ul style="list-style-type: none">Your assets (whole estate) as of July 1, 2023, must not exceed; \$50,806 for a single person \$69,858 for a married coupleWhole Estate include:<ul style="list-style-type: none">Total of all saving accounts, checking accounts, certificates of deposit (CDs), IRA, 401K 403B accounts, stocks, and bonds etc. as of July 1, 2023Any real estate other than your primary residenceProof of assets value required.Your primary residence, personal effects, motor vehicles and cemetery plots are not included as assets. |
| Ownership And Residency | <ul style="list-style-type: none">You must own & occupy the property in Arlington as your domicile.You must also have had a domicile in Massachusetts for 10 consecutive years prior to the tax year.You must have owned and occupied the property, or any other property in Massachusetts, for any 5 years.If your home is held in trust, on or before July 1, 2023, you must provide a copy of both the declaration of trust & and schedules, which shows you are a trustee and have beneficial interest.If you own the property with someone who is not your spouse, your exemption amount will be equal to the same percentage as your ownership interest in the property. |
| To Apply | <ul style="list-style-type: none">An application is REQUIRED each year.The filing deadline for FY 2024 is April 1, 2024Please contact the Office of the Board of Assessors 781.316.3050 for an applicationApplications also available online at https://www.arlingtonma.gov/departments/finance/assessor |

Detailed Information for Fiscal Year 2024

Property Tax Exemptions for Veterans

Benefits Service-Connected Disabled Veterans Honorably Discharged and certain Medal Winners, who were Massachusetts residents for six months prior to entering the service or who have resided in the Commonwealth for three years. Benefit extends to the surviving spouse of veteran.

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|------------|--|---------|
| Clause 22 | <ul style="list-style-type: none"> • Veterans with a service-connected disability of 10% or more. • Veterans of certain pre-World War 1 conflicts. • Veterans awarded the decoration Purple Heart. No evidence of disability required. • Spouses (when property is owned by spouse, not veteran), and surviving spouses of Clauses 22 veterans who remain unmarried. | \$520 |
| Clause 22A | <ul style="list-style-type: none"> • Veterans and their spouses by reason of injury received or disease contracted in such service or in the line of duty, lost or have suffered permanent loss of use of one foot, or one hand or loss of sight of one eye. • Prisoner of war (POW). • Veteran recipients of the Congressional Medal of Honor, the Distinguished Service Cross, the Air Force Cross, or the navy Cross. • Benefit continues for surviving spouses, who remain owner and occupant. | \$975 |
| Clause 22B | <ul style="list-style-type: none"> • Veterans and their spouses who suffered in the line of duty the loss or permanent loss of use of both feet, both hands or both eyes. • Benefit continues for surviving spouses, who remain owner and occupant, | \$1,625 |
| Clause 22C | <ul style="list-style-type: none"> • Veterans and their spouses who suffered total disability in the line of duty and who have received assistance in acquiring “specially adapted housing” which they own & occupy as their domicile. • Benefit continues for surviving spouses, who remain owner and occupant, | \$1,950 |
| Clause 22D | <ul style="list-style-type: none"> • Surviving spouses who (remain unmarried) of soldiers, sailors, guardsmen and veterans who during active duty regardless of when had suffered an injury or illness which was a proximate cause of death or became missing in action with a presumptive finding of death. | Full |
| Clause 22E | <ul style="list-style-type: none"> • Veterans who as a result of disability contracted in such service and in the line of duty or having a rating of 100% combined service evaluation or considered totally and permanently disabled. Annual VA Certificate is required. • Benefit continues for surviving spouse who remain an owner and occupant. Annual VA Certificates are not required for surviving spouse. | \$1,300 |
| Clause 22F | <ul style="list-style-type: none"> • Paraplegic Veterans by reason of injury received in such service and in the line of duty. • Veterans who have a disability rating of 100% for service-connected blindness. • Benefit continues for surviving spouses who remain an owner and occupant. | Full |
| Clause 22H | <p>Subject to local adoption</p> <ul style="list-style-type: none"> • Surviving parents or guardians of military personnel who <ul style="list-style-type: none"> ○ Went missing in action during active duty and are presumed to have died or ○ Died as a proximate result of injuries sustained or illness contacted during active-duty service. <p>A surviving parent or guardian must have lived in Massachusetts for at least 5 consecutive years before the tax year begins. If not, the deceased military or guard member or veteran had to have been domiciled in Massachusetts for at least 6 consecutive months before entering the service.</p> | Full |

Detailed Information for Fiscal Year 2024 Property Tax Deferrals (Clause 41A)

LET THE VALUE OF YOUR HOUSE PAY YOUR PROPERTY TAX

| | |
|-------------------------|--|
| Age | You or your spouse must be 65 or older on July 1, 2023 for the Fiscal Year 2024. |
| Benefit | <ul style="list-style-type: none"> • Payment of any or all your property tax can be postponed until the home is sold, conveyed, transferred to a trust, you or your surviving spouse die, or until you choose to pay off the deferral. • You can never be forced to move or sell your home under this program. • Use any single property tax exemption for which you qualify first and then defer all or part of the rest of your property tax. • The interest rate for FY 2024 Deferrals is 6.25% (simple interest) |
| Income and Assets | <ul style="list-style-type: none"> • Up to \$96,000 gross income, married or single is based on Calendar 2022 income. Proof of income is required. • No asset guideline. |
| Ownership and Residency | <ul style="list-style-type: none"> • Massachusetts must have been your state of primary residence for the past 10 years as of July 1, 2023. • You must have owned and occupied a home anywhere in Massachusetts for the past five years as of July 1, 2023. • Please note: all persons, whether individuals or company, with any legal or beneficial interest in the property must give written approval for the deferral (e.g., co-owners, banks that hold a; mortgage, home equity loan, reverse mortgage, etc.) via a Tax Deferral & Recovery Agreement. |
| Other Limits | <ul style="list-style-type: none"> • Property taxes can be deferred to a maximum cumulative total of half the value of your home. • Upon the death of homeowner & surviving spouse, or upon the transfer, or sale of the property, the annual interest rate on the amounts owed will increase to 16% until repaid. |
| To apply | <ul style="list-style-type: none"> • Contact the Office of the Board of Assessors at 781.316.3050 • The filing deadline for FY 2024 is April 1, 2024. • Applications also available online https://www.arlingtonma.gov/departments/finance/assessor |

- Each year's deferral is like an individual loan for that year's tax amount at that year's rate. The rate is determined each year and is set at 1% above the Federal Discount Rate. It can never be higher than 8%.
- In the first year a Statement of Entry into Tax Deferral and Recovery Agreement is sign and recorded with the Registry of Deeds. This statement constitutes a lien, which ensures the Town can collect taxes upon the death of homeowner or transfer or sale.

Tax deferrals are a safe and inexpensive way to free up some of your income. Using the equity in your home to pay your property tax will allow you to enjoy the use of those monies that would otherwise have been spent to pay the taxes.

Detailed Information for Fiscal Year 2024

Exemption from The Community Preservation Act (CPA) Surcharge

| Benefit | 100% exemption from the Community Preservation Act Surcharge | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------------------|---|--|---|--|--|--|---|-----------|----------|---|-----------|----------|---|-----------|-----------|---|-----------|-----------|---|-----------|-----------|---|-----------|-----------|---|-----------|-----------|---|-----------|-----------|
| Gross Income | <p>FY 2024 Income Limit</p> <ul style="list-style-type: none"> Use your Calendar 2022 household income to qualify. Proof of income required. Household income includes income of all owners and all household members over the age of 18. <table border="1" style="margin-left: auto; margin-right: auto; border-collapse: collapse; text-align: center;"> <thead> <tr> <th rowspan="2">Household Size</th> <th colspan="2">Annual Income Limit for the CPA surcharge exemption</th> </tr> <tr> <th>Senior Household Type: Property Owned by Senior (60+)</th> <th>Non-Senior Household Type: Property Owned by Non-Senior (<60)</th> </tr> </thead> <tbody> <tr><td>1</td><td>\$104,510</td><td>\$83,608</td></tr> <tr><td>2</td><td>\$119,440</td><td>\$95,552</td></tr> <tr><td>3</td><td>\$134,370</td><td>\$107,496</td></tr> <tr><td>4</td><td>\$149,300</td><td>\$119,440</td></tr> <tr><td>5</td><td>\$161,244</td><td>\$128,995</td></tr> <tr><td>6</td><td>\$173,188</td><td>\$138,550</td></tr> <tr><td>7</td><td>\$185,132</td><td>\$148,106</td></tr> <tr><td>8</td><td>\$197,076</td><td>\$157,661</td></tr> </tbody> </table> <p style="font-size: small; text-align: center;">These income limits are adjusted for household size and are based on the 2023 area median income published by HUD.</p> | Household Size | Annual Income Limit for the CPA surcharge exemption | | Senior Household Type: Property Owned by Senior (60+) | Non-Senior Household Type: Property Owned by Non-Senior (<60) | 1 | \$104,510 | \$83,608 | 2 | \$119,440 | \$95,552 | 3 | \$134,370 | \$107,496 | 4 | \$149,300 | \$119,440 | 5 | \$161,244 | \$128,995 | 6 | \$173,188 | \$138,550 | 7 | \$185,132 | \$148,106 | 8 | \$197,076 | \$157,661 |
| Household Size | Annual Income Limit for the CPA surcharge exemption | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | Senior Household Type: Property Owned by Senior (60+) | Non-Senior Household Type: Property Owned by Non-Senior (<60) | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 1 | \$104,510 | \$83,608 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 2 | \$119,440 | \$95,552 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 3 | \$134,370 | \$107,496 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 4 | \$149,300 | \$119,440 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5 | \$161,244 | \$128,995 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| 8 | \$197,076 | \$157,661 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Assets | There is no asset limit | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Ownership and Residency | Applicant must own and occupy the home as their primary residence as of January 1, 2023 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| To Apply | <ul style="list-style-type: none"> Contact the Assessors' Office at 781.316.3050 for an application. Filing deadline for FY 2024 is April 1, 2024. Applications also available online https://www.arlingtonma.gov/departments/finance/assessor | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |