



TOWN OF UPTON, MASSACHUSETTS

BOARD OF ASSESSORS

Exemptions offered the Town of Upton's Seniors and Veterans

Clause 17D – Elderly (65 or older) or surviving spouse of any age

Asset limits only – accepted in May 2018

(note: CPA is reduced according to the amount exempt)

- 65 years or older as of July 1st of the tax year or surviving spouse of any age
- Must be owner of domicile at least 5 years. If property is in a trust, you must be a trustee and a beneficiary
- Asset Limit: total value of whole estate - *for single*: \$52,905 and *for married*: \$70,695
(Note: "whole estate" does not include the value of your residence, registered motor vehicles, cemetery plots or personal effects - "whole estate" is everything you have in the bank, I.E.: Savings and Checking Accounts, Certificates of Deposit (CDs), Retirement account, IRA, Stocks, Bonds)
- Total amount deducted from FY2024 tax bill is \$238.02
(Note: this amount is increased by the COLA each year)
- The amount is divided between the 3rd and 4th quarter bills.

Clause 41 (inclusive A - D) – Senior exemption

Income and Asset limits - accepted in May 2004

(note: CPA is reduced according to the amount exempt)

- 65 years or older as of July 1st of the tax year
- Owner of domicile in MA for last 5 years and a resident of MA for the last 10 years.
- Income cannot exceed *for single*: \$26,4552 and *for married*: \$39,680
- Asset Limit: total value of whole estate *for single*: \$52,905 and *for married*: \$72,745
- Total amount deducted from tax bill: \$1,000
- The amount is divided between the 3rd and 4th quarter bills.

Veterans Exemption

Clause 22 = \$400, Clause 22E = \$1000 (100% disability),

Clause 22F= Full exemption (for spouse if letter received that the veteran died from direct injuries of service) – Town acceptance is not required

(note: CPA is reduced according to the amount exempt)

- Granted to Veterans with 10% or more disability.
- Must provide copy of disability letter with initial application.
- Must have lived in Massachusetts for six months prior to entering service, or, two consecutive years prior to filing for exemption
- Must live in home as of July 1st of the tax year

BOARD OF ASSESSORS

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Veterans Exemption continued

- Surviving spouse of disabled veteran may also be eligible to apply
- Total amount deducted from tax bill varies, based on specific exemption

Clause 37 - Blind Exemption – Town acceptance not required

- Must be a legal resident of Massachusetts
- Own and occupy the property as his/her domicile
- File proof of blindness each year with application
- Total amount deducted from tax bill \$437.50

Clause 5K - Senior Work-Off Program - Town acceptance in April 2005

- Must be 60 years or older as of July 1st of the tax year
- Senior must be legal owner of property
- An approved representative (proxy) is allowed for persons physically unable to provide such services to the town
- Can work up to 125 hours for a max deduction of \$2,000 off tax bill. The hourly rate is adjusted yearly to the minimum wage per hour set by the state
- The amount is divided between the 3rd and 4th quarter bills

Clause 5N - Veterans work-off program Clause 5N – Town acceptance in November 2018

- Veteran must be legal owner of property
- An approved representative (proxy) is allowed for persons physically unable to provide such services to the town
- Can work up to 125 hours for a max deduction of \$2,000 off tax bill. The hourly rate is adjusted yearly to the minimum wage per hour set by the state
- The amount is divided between the 3rd and 4th quarter bills

Clause 41A - Tax Deferral – Town acceptance not required

- Must be 65 years or older as of July 1st of the tax year
- Owner and resident of domicile in Massachusetts for the last 5 years and also a resident of Massachusetts for the last 10 years
- Income cannot exceed *for single*: \$26,452 and *for married*: \$39,680
- All or a portion of tax can be deferred at 8% interest, provided the amount does not exceed 50% of the value of the property
- Lien is place on property and recorded at the Registry of Deeds, to ensure payment of deferred amount of taxes when the sale of the property or death of the applicant occurs.

Clause 18 – Hardship – Town acceptance not required

- Any portion of the estates of persons who by reason of age, infirmity and poverty, or financial hardship resulting from a change to active military status, not including initial enlistment is in the judgment of the assessors unable to contribute fully toward the public charges.
- (note: Assessors need to establish criteria in order to apply this clause equitably)

Clause 18A - Hardship deferral Clause – Town acceptance not required

- Persons who are having temporary financial difficulties and meet certain domiciliary requirements may receive a partial or full deferral at the discretion of the assessors. The tax payer may be of any age and the financial hardship may be due to any number of reasons, including a change to active military status.
- Taxes can be deferred for up to 3 years in a row at an interest rate of 8%. The tax payer may pay the deferred taxes, plus interest at 8%, in annual installments over a five-year period. The first payment is due two years after the last year of deferral. Then the deferred amount has to be paid back with interest within 5 years. Lien is place on property and recorded at the Registry of Deeds, to ensure payment of deferred amount of taxes, until it is paid off.
- Total deferral account may not exceed 50% of applicant ownership share of the property Value
- Domiciled in MA for 10 consecutive years before application date.

Senior Means-Tested Exemption (Circuit Breaker Credit match)

The town's home rule petition for the authority to establish a means-tested senior citizen property tax exemption was approved unanimously by the November 2, 2021, Town Meeting and signed into law by former Governor Charlie Baker as Chapter 333 of the Acts of 2022 on December 29, 2022. Effective January 1, 2023 for FY2024.

The amount of the exemption will be the amount of the Circuit Breaker Credit for which the applicant qualified in the prior year, and, is in addition to any other exemption(s) the applicant may be eligible to receive. The exemption will be applied to the 3rd and 4th quarter property tax payments due February 1 and May 1.

Applications will be accepted by the Board of Assessors from July 1 to November 1. As is the case with all exemption applications, the applications are kept completely confidential.

Applicants must meet the following criteria to qualify for the exemption:

- Age 65 or older on January 1. If joint applicants, the other applicant must be age 60 or older on January 1.
- Owned and occupied property in Upton as the primary residence for at least ten consecutive years.
- Other assets do not exceed the excessive assets threshold set by the Board of Assessors.
- Prior year's income met the Circuit Breaker Credit income eligibility requirement.

The state regularly updates the criteria for qualifying for the Circuit Breaker Credit.

For tax year 2024 the eligibility criteria were:

- Age 65 or older as of January 1, 2023
- Total 2024 Massachusetts income did not exceed:
 - \$72,000 for a single individual who is not head of household
 - \$91,000 for a head of household
 - \$109,000 for married couple filing a joint return
- Property tax payments, together with 50% of water and sewer expenses, made in 2024 exceeded 10% of 2024 Massachusetts income.

- Assessed valuation of personal residence as of January 1, 2024 did not exceed \$1,172,000 (assessed value and property tax paid must be adjusted if over one acre).

The maximum amount of the Circuit Breaker Credit was \$2,730.