

Below is a breakdown of the different exemptions the city offers. All exemptions have ownership and occupancy requirements. If a property is in trust the applicant must be the trustee and beneficiary of the trust or hold a life estate to meet ownership requirement.

### **FY2019**

#### **Clause 41C ½ - (10% of average assessed value of all residential properties**

Age 65 as of July 1<sup>st</sup> of the fiscal year

Own and occupy property

Applicant income < \$57,000

#### **Clause 17D - \$288.38**

Age 70 or a widow/widower as of July 1<sup>st</sup> of the fiscal year

Assets < \$63,760

**Veteran Exemptions-** Peacetime and wartime veterans who meet certain domiciliary requirements and were not dishonorably discharged may be eligible for exemptions. If the spouse, not the veteran, owns the veteran's domicile, the spouse may be eligible for the exemption instead. Some of the exemptions are available to surviving spouses of veterans or surviving spouses and parents of service members. Some surviving spouses may receive the exemption even if they remarry. To be a veteran, the person must meet certain active duty service requirements. For Clauses 22A, 22B, 22C, 22E and 22F exemptions, an applicant who owns a multi-family house only receives an exemption for the occupied portion.

#### **Clause 22 - \$400**

10%-99% war related disability as defined by the United States Department of Veterans Affairs

#### **Clause 22A - \$750**

Veterans who lost one hand, foot or eye or awarded certain service medals

#### **Clause 22B - \$1250**

Veterans who lost two hands, feet or eyes

#### **Clause 22E - \$1,000**

100% war related disability as defined by the United States Department of Veterans Affairs

#### **Clause 22 P – Full exemption**

Paraplegic veterans

## **Blind Exemption**

### **Clause 37A - \$500**

Applicants must submit a current certificate from the Commission for the Blind with each year's application. In the first year an application for exemption is filed, a statement from a doctor certifying blindness according to the Commission's specifications may be substituted.

## **Hardship Exemptions**

### **Clause 18 – \$ Discretion of Board of Assessors**

Financial hardship exemption - Persons who do not have the financial means to pay their taxes because (1) they were called into active military service, or (2) are older and have a physical or mental illness, disability or impairment, may receive a partial or full exemption at the discretion of the assessors. Assessors have the discretion to establish specific criteria for determining whether a taxpayer meets the statutory standard of financial hardship under Clause 18.

### **Clause 18A –**

Financial hardship tax deferral - 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 taxpayer may be of any age and the financial hardship may be due to any number of reasons, including a change to active military status.

### **Clause 41A –**

Senior tax deferral - Seniors who are at least 65 years old, meet certain ownership and domiciliary requirements and whose annual gross receipts are within certain limits may be eligible to defer payment of their taxes. An applicant, and spouse if married, must have gross receipts of \$20,000 or less.

### **Optional additional exemption -**

In the second and subsequent years that a taxpayer has received an exemption, excluding hardship exemptions, the city has adopted an optional additional exemption. The additional exemption is set at up to 100 percent of the personal exemption amount. The additional exemption cannot reduce the applicant's tax to less than the tax owed for the previous fiscal year or the tax owed in the current fiscal year on 10 percent of the fair cash value of the domicile. So effectively this will up to double their exemption and insulate the taxpayer from any significant tax increases from year to year.