

TAX DEFERRAL

Requirements:

- A) If **single** or **jointly** owned, either spouse must be 65 years of age as of July 1st,
- B) Must have owned *and* occupied the property on July 1st.
- C) Have been domiciled in the Commonwealth for the preceding ten (10) years *and* have owned and occupied real estate in Massachusetts as domicile for at least five (5) years,
- D) If **single** or **jointly** owned, gross receipts from all sources in preceding year cannot exceed \$20,000,

Documentation Required:

Birth certificates, evidence of home ownership and occupancy and income tax returns.

Note: A tax lien is required for this exemption

Other Exemptions Available

If you think you qualify for any exemption offered, please call the Assessors Office at (978) 970-4200 from 8:00 AM to 5:00 PM .

CLAUSE 18 - Hardship Exemption

Applicant must prove to be aged, infirm and poverty stricken.

CLAUSE 18A - Temporary Hardship

Max. of three years - No age limit - must meet poverty guidelines of CL. 18

CLAUSE 22 - Veterans

Applicant must certify through Veterans Administration, with at least 10% disability connected with war service.

Exemption Amounts:

- 22 - \$ 400.00
- 22A - \$ 750.00
- 22B - \$1,250.00
- 22C - \$1,500.00
- 22D -Total exempt 1st 5 years
Up to \$2,500 thereafter
- 22E - \$1,000.00

CLAUSE 37A - Blind Persons

The applicant must be legally blind and provide proof via a certificate from the Division of the Blind annually.

Exemption Amount: \$500.00

CLAUSE 42 - Widow Police/Fire

Totally Exempt.

Please note: All exemptions require that the applicant must own and occupy the property for which the exemption from taxes is sought.

ALL EXEMPTIONS MUST BE FILED FOR ON AN ANNUAL BASIS. APPLICATIONS ARE AVAILABLE FROM JULY 1, THROUGH APRIL 1st WITH THE EXCEPTION OF ELDERLY/DISABLED FUND (JANUARY THROUGH MARCH).

THE CITY OF LOWELL



ASSESSORS OFFICE

375 Merrimack Street

Lowell, MA 01852

Voice: (978) 674-1102

Fax: (978) 970-4205

FY 2020

STATUTORY EXEMPTIONS

Are you eligible for a tax exemption?

This pamphlet explains all Statutory Tax Exemptions offered by the City of Lowell. All applications must be filed annually in order to be eligible in any given year between July 1st and April 1st.

CLAUSE 41D

Requirements:

- A) Must be at least 70 years old on or before July 1st.
- B) Must have owned and occupied the property on July 1st.
- C) Annual Gross receipts (income) cannot exceed:

- \$22,531 if single*
- \$26,001 if married*

***If over these amounts, but close, please check with the Assessors Office. You may still qualify. The DOR issues an exclusionary amount annually.**

- D) Whole Estate (not including the value of your home unless it exceeds three dwelling units) cannot exceed:

- \$45,773 if single**
- \$51,962 if married**

****This amount includes all monies in savings and checking accounts, certificate of deposits, etc.**

Documentation Required:

Birth and/or death certificates, evidence of home ownership and occupancy, income and assets and income tax returns.

Exemption Amount: \$750 per year

CLAUSE 17E

Requirements:

- A) **Either**, a surviving spouse who owns and occupies the property as their residence. The applicant must have been a surviving spouse on or before July 1st,
- B) **Or**, a person 70 years or over who has owned and occupied the property as their residence for at least 5 years. The applicant must have been 70 years old on or before July 1st,
- C) **Or**, a minor child of a deceased parent.
- D) Whole estate (not including the value of your home unless it exceeds three dwelling units) cannot exceed:

\$65,810*

***This includes money in the bank, stocks, bonds, automobiles and any other real estate.**

Documentation Required:

Birth and/or death certificates, evidence of home ownership and occupancy, income and assets and income tax returns.

**Exemption Amount: \$332.73 (FY 20)
(this amount changes annually)**

ELDERLY & DISABLED FUND

(Annual File date: January 1 - March 31) **When funds are available.**

Requirements:

If elderly single owner or joint owner with persons other than a spouse:

- A) You must be 55 years of age as of July 1st,
- B) Have owned and occupied the property as primary domicile on July 1st,
- C) Gross receipts from all sources for calendar year cannot exceed \$30,000,
- D) Total estate, excluding domicile cannot exceed \$100,000,

If jointly owned with spouse:

- A) Either spouse must be 55 years of age as of July 1st,
- B) Have owned and occupied the property as primary domicile on July 1st,
- C) Gross combined receipts from all sources for calendar year cannot exceed \$40,000,
- D) Total combined estate, excluding domicile cannot exceed \$200,000,

If Disabled:

Must have SSDI or private disability insurance and meet the income guidelines above with the exception of age limit.