

CLAUSE 22 – Veterans

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

Exemption Amounts:

22- \$400.00

22A - \$750.00

22B - \$1,250.00

22C - \$1,500.00

22D –Total Exemption

22E - \$1,029.00 (requires annual VA 100% benefit letter)

22F –Total Exemption

22H –Total Exemption

Note: A copy of VA benefit letter and DD214 are required for first year of filing.

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

SENIOR VOLUNTEER WORK OFF PROGRAM

(Annual File date: July 1st – December 1st)
*Limited to 20 volunteers annually
Maximum 50 hours @ \$15 per hour for \$750 off*

- A) Must be 60 years of age as of July 1st.
- B) Must have owned and occupied the property on July 1st.

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

THE CITY OF LOWELL



ASSESSORS OFFICE

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FY 2026

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.

For more information, please contact the Assessors Office.

CLAUSE 41C

Requirements:

- A) Must be at least 65 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:

 - \$28,228 if single*
 - \$32,574 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:

 - \$57,570 if single**
 - \$62,950 if married**

****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 and income. To include current statements from all financial assets and income tax returns. Social Security and/or monthly income statement.

Exemption Amount: \$1,000.00

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:

\$82,841*

***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. To include current statements from all financial assets and income tax returns. Social Security and/or monthly income statement

Exemption Amount: \$418.48

**VETERANS-VOLUNTARY TAX
WORK OFF PROGRAM**

(Annual File date: July 1st – December 1st)

*Maximum of 67 hours @ \$15 per hour
for \$1,000 off*

Requirements:

- A) Applicant must provide copy of DD214 (unless previously submitted to this office)
- B) Veteran must certify through Veterans Administration with at least 10% disability connected with war service.
- C) Applicant may be widow of qualifying Veteran and/or applicant may appoint a person to volunteer the hours on their behalf.
- D) The reduction of the real property tax bill shall not exceed \$1,000 in a given fiscal year.
- E) The hours volunteered will correspond with the tax reduction for the fiscal year
- F) All hours will be completed no later than March 1st to be applied to the last quarterly bill.

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 ON AN ANNUAL BASIS. APPLICATIONS ARE AVAILABLE FROM JULY 1, THROUGH 90 DAYS AFTER THE MAILING OF THE ACTUAL TAX BILL WITH THE EXCEPTION OF ELDERLY/ DISABLED FUND (JANUARY THROUGH APRIL 1ST).