

Property Tax Exemptions

By: City of New Bedford Assessors Office

Updated- 8/24/23 for FY24(July 1, 2023-June30-2024)

What is a Property Tax Exemption?

An exemption is a release or discharge from the obligation to pay all or a portion of a local property tax.

Exemptions are established by the legislature for particular categories of property or persons and are generally found in G.L. c. 59, § 5.



Exempt Persons

Persons who may qualify for exemptions:

- Seniors
- Disabled Veterans
- Blind persons
- Surviving Spouses(Widow/Widower)
- Surviving Spouse or Minor Child of Firefighters and Police Office killed in line of duty

Qualification Date-JULY 1st

Exempt status is determined as of
July 1st

Ownership- You must have
ownership interest in the property

Occupancy- must occupy the
property as principal and legal home

Use, Age or any other eligibility
criteria must be met



Ownership

If you hold a life estate in the domicile, you are the owner

If your domicile is held in a trust, you are the owner only if:

A. You are a trustee or co-trustee of that trust

B. You have a sufficient beneficial interest in the domicile.

Senior Exemption-Clause 41C



Amount of Exemption-
\$500



Requirements

- Ownership and Occupancy
- Income
- Whole Estate

Senior Exemption: Age & Ownership Qualifications

Must be 70 or older as
of July 1st

Owned and occupied
any real property in
MA for at least 5 years
and resided in MA for
consecutive 10 years

Senior Exemption: Income Qualifications

- Gross Income for Fiscal Year 2024 cannot exceed:
 - \$25,302.43-single
 - \$29,198.56-Married
- With the Social Security Deduction the Gross Income limit for Fiscal Year 2024 becomes:
 - \$30,955.43-single
 - \$37,678.56-Married

Senior Exemption-Whole Estate Qualification

What is included as whole estate and what are the limits?



The whole estate
limit:

\$54,499.81-Single
\$58,392.41-Married



Excludes value of
the property you
live in
(for three families
and under)



Value of any
additional
property
owned



Bank
accounts-
balance as of
July 1st



IRA/Annuities



Stocks/Bonds
and any other
assets owned



Senior Exemption: Documents

The following documents are required,
if married, will need for both parties.

Birth Certificate or Passport for all new
applicants

2022 Income Tax Return for all new
applicants

Copy of Trust (if applicable)

Senior Exemption:
Documents-Gross
Income
All that Apply:

Social Security 1099

Pension 1099

Supplemental Security Income (SSI)

State Supplemental Program (SSP)

Gross Wages-1099 or W2

Rent Receipts (for all multifamily properties)

Dividends-Stock/Bonds

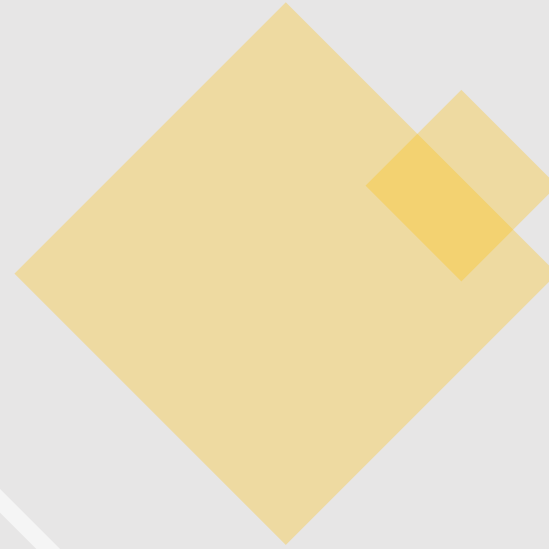
Interest on Savings Account

IRA distribution

Senior Exemption: Documents Whole Estate-All that Apply:

- Savings/Checking/ Money Market Statements with the balance as of July 1, 2023
- Stocks/Bonds as of July 1, 2023
- IRA-Certificates-Annuity Balance as of July 1, 2023

**What if I
make too
much Income?**





Aged Person/Widow/Widower Exemption-Clause 17D

No Income
Requirements

Amount of
Exemption-
\$381.81

AGED PERSON
EXEMPTION-
Qualifications

As of July 1, 2023:

- Must be 70 or older
- Owned and occupied the property as domicile for any 5 years
- Assets cannot exceed \$77,856.54 (excluding value of domicile-up to 3 family)

Aged Person: Documents

Birth Certificate or Passport

Copy of Trust (if Applicable)

All that apply to your situation with
the balance as of July 1, 2023:

- Savings/Checking/Money Market Account Statements
- IRA/Annuity/CD Statement
- Year/Make/Value of Motor Vehicle



Widow/Widower Exemption

Widowed as of July 1,
2023, and have not
remarried

Assets cannot exceed
\$77,856.54 (excluding
value of domicile-up
to 3 family)



Widow/Widower: Documents

Death Certificate of Deceased Spouse

Copy of Trust (if Applicable)

All that apply to your situation with the balance
as of July 1, 2023:

- Savings/Checking/Money Market Account Statements
- IRA/Annuity/CD Statement
- Year/Make/Value of Motor Vehicle

Blind Exemption-Clause 37A

Persons who are
legally Blind as of
July 1, 2023

Need current
Certificate of
Blindness from
Commission of
the Blind

Copy of Trust
(if applicable)

Exemption
amount: \$500

Disabled Veteran Exemption-Requirements

Must have been domiciled in Massachusetts at six consecutive months before entering service or at least two consecutive years before qualifying for exemption (for all except 22D)

Not dishonorably discharged

Veteran or Spouse must own and occupy domicile as of July 1, 2023

Must have at least 10% Service-connected disability



Disabled Veteran- Clause 22

- \$400-Veterans with service-connected disability of more than 10% but less than 100%
 - First time applicant-need VA evaluation letter
- Surviving spouse of veteran(until remarriage)-need a certification letter at time of death only if the veteran was not receiving the exemption at that time. Will need death certificate of veteran.





Veterans Clause 22-additional Exemptions

\$400

- Veterans awarded the Purple Heart.
- Surviving parents of military personnel who died in military service (Gold Star Parents)



Veteran Exemption Clause 22A-\$750

Veterans who lost, or had permanent loss of use of one hand, one foot or eye in the line of duty

Awarded Congressional Medal of Honor, Distinguished Service Cross, Navy Cross or Air Force Cross

Prisoners of War



Veteran Exemptions

Clause 22B-\$1,250

- Veterans who lost, or had permanent loss of use of two hands, feet or eyes in line of duty.

Clause 22C-\$1,500

- Veterans with 100% disability in the line of duty whose domicile is special adapted housing acquired with assistance from VA

Clause 22E-\$1,000

- Veterans with %100 disability in the line of duty- must submit certificate annually

Veteran Exemption- Full Exemption

Clause 22D

- Surviving spouses (who have never remarried) of active-duty military personnel (including National guardsmen on active duty) or veterans who died as a result of injuries sustained or diseases during active duty OR are missing in action and presumed to have died
- Must be domiciled in MA for 2 consecutive years before the exemption year OR deceased spouse domiciled in MA for the 6 consecutive months before entering service





Veteran Exemption-Full Exemption

Clause 22F

- Paraplegic veterans
- Veterans with 100% disability for service-connected blindness



Additional Facts about Veteran Exemptions

Need Copy of Trust (if applicable)

For Clauses 22A-C and Clauses 22E-F if the property is greater than a single-family house, the applicant receives an exemption for only that portion that corresponds to the segment occupied.

All exemptions (other than Gold Star Parents) apply to spouse and surviving spouses (until remarriage, where indicated)

Surviving Spouse and
Minor Child of
Firefighters and Police
Officers Exemptions –
Clauses 42 and 43

- Surviving spouse until remarriage and minor child of firefighter or police officers killed in the line of duty
- Full Exemption
- Killed in the line of duty means death as a result of some violent act or occurrence of violent external physical force to the body while in the line of duty.





Frequently Asked Questions

- When is the deadline to apply for an Exemption?
 - April 1st is the deadline, and we begin accepting applications July 1st
 - Example, for Fiscal 2024 we started accepting applications July 1, 2023, and will accept until **April 1, 2024**

Frequently Asked Questions

- When will I see the reduction in my property tax bill?
 - If we receive your application prior to October of the previous year, then the exemption will be applied to the January bills which are the 3rd and 4th quarter bills.
 - If we receive your application after, then your bill will be adjusted, if you have already paid it then you will receive a refund.-This only applies to 3rd and 4th quarter bills.
 - The exemption will be split equally between the 3rd and 4th quarter bills, for example, if you receive a \$500 exemption you will see a reduction of \$250 from each quarter