

How to Enroll More Adults into Local Property Tax Relief Programs (with Sample Fact Sheet for Local Use)



Advice on how to build a stronger partnership with your local board of assessors to jointly conduct community outreach and education events about the property tax relief programs available in your town and result in greater enrollment by those in need.

1. Arrange to meet with the Assessor to talk about in person education events and publishing information about the relief options.
2. Host an annual education event (or more as needed), with reserved seating, for homeowners in your community where the assessor and COA staff explain the options and application requirements.
3. Confirm if there is a local fact sheet on all the property tax relief programs in town. If not, create one together.
4. Discuss adding this new fact sheet to your mutual community web site pages.
5. Publish the fact sheet in your newsletter at the appropriate time of year. Combine the program information with an explanation about the MA Public Policy goal for no senior to pay more than 10% of their income on property taxes. See circuit breaker history for more details.
6. Direct seniors to the Assessor for questions and counseling.
7. Offer to co-locate an assessor at the senior center, if co-location in the senior center might build greater consumer interest and willingness to explore the option.
8. Ensure that any local Tax Aide volunteers as well as local accountants are aware of and completing the CB Forms for seniors who they help to file state income taxes.
9. Ask the tax aides and accountants as well as the Assessor's office staff to refer seniors to your outreach staff when they discern that the senior's income is below the MA Elder Index for Economically Insecure Elders so that the outreach staff can help the senior identify and enroll into other financial assistance programs.
10. Download and modify the property tax outreach fact sheets from the MCOA website at www.mcoaonline.com.

Use this Outline for Creating a Fact Sheet about the Local Property tax Reduction Options for Seniors in Your Town

Sample Title:

**Property Tax Reduction Options for Seniors in _____
Local Exemptions, Local Tax Deferrals Agreements, Tax Work Off Programs, and the State
Income Tax Refundable Credit**

Town of _____

Date _____

Exemptions (Reduction in Tax Obligation with no repayment)

Each year, eligible seniors can apply to have part of their property tax bill reduced. The amount of the reduction (“exemption”) for seniors is...

Eligibility Criteria:

- Age limit
- Income limit, if any
- Resource limit, if any
- Housing value limit, if any
- Is there an occupancy requirement for having lived in the community for a consecutive number of years?
- Requirement of property to be primary residence.

Property Tax Deferral Option

Each year, eligible seniors can apply to postpone payment of part of their property tax bill until they sell the home or convey the home to their heirs at death. Those who may defer their property taxes will have to meet the local town’s eligibility criteria.

For the Deferral, here are the terms for who may be eligible:

- Who is eligible to defer?
- Based upon the assessed value of a home, how much is the maximum about that may be deferred
- What is the Interest rate for homeowner during deferment period?
- How that rate may change in future years?
- What is the period of time for heirs to repay the loan at current interest rate levels?
- What would the interest rate be after the death of the homeowner?

Property Tax Work Off Programs

The town of _____ has budgeted for _____ # of people to be able to lower their property taxes in exchange for working for municipal departments.

The maximum amount a person senior may earn this year is \$_____, which is earned at the rate of \$_____/hour.

- Age limit, if any
- Income limit, if any
- Resource limit, if any
- Housing value limit, if any
- Is there an occupancy requirement for having lived in the community for a consecutive number of years?
- Requirement of property to be primary residence.
- May other adults (veterans or people with disabilities) qualify for this program? If so, who?

Circuit Breaker Income Tax Credit

(Use the 2016 MCOA Circuit Breaker Fact Sheet).

The Circuit Breaker program takes local exemptions into account when it factors the total amount of property tax obligation of a homeowner and then the amount of refund to award.

Other Programs (if applicable)