

**FY 2024**  
**PROPERTY TAX RELIEF FOR QUALIFIED STOW PROPERTY OWNERS**

PROGRAM	WHO	GROSS INCOME LIMIT	ASSET LIMIT	BENEFIT	REQUIREMENTS
Senior Clause 41C	Age 65+	Single: \$25,653 Married: \$38,480	Single: \$50,064 Married: \$68,838	MIN: \$1,000 MAX: \$2,000	<ul style="list-style-type: none"> <li>* Must have owned property in the Commonwealth of MA for any 5 years. Must be domiciled for 10 consecutive years prior to app date. Life Estate satisfies ownership. If property is in TRUST, you must be a (CO-)Trustee &amp; have a beneficial interest. If you own the property with someone who is not your spouse, your exemption will be equal to the same percentage as your ownership interest in the property.</li> <li>* Income from all sources, incl. wages, social security less allowance, pensions, interest, dividends, rent, etc. If you own the property with someone who is NOT your spouse, then each of the co-owners must also satisfy the annual income and asset tests.</li> <li>* Total amount of whole estate EXCLUDES value of your residence, registered motor vehicles, cemetery plots and personal effects.</li> </ul> <p><b>REQUIRED DOCUMENTS:</b></p> <ul style="list-style-type: none"> <li>* Federal Income Tax Returns</li> <li>* Asset Account Statements as of July 1st, 2023 (checking/savings, CDs, stocks/bonds/money markets, value of IRA/pension/401(k) accounts, etc.)</li> <li>* Evidence of ownership, domicile and occupancy.</li> <li>* Birth Certificate (only required in the 1st year applying)</li> </ul>
Senior Clause 17D	Age 70+	None	\$50,064	MIN: \$219.03 MAX: \$438.06	<ul style="list-style-type: none"> <li>* Must own and occupy property as domicile for any 5 years. Life Estate satisfies ownership. If property is in TRUST, you must be a (co-)Trustee &amp; have a beneficial interest.</li> <li>* Asset Limit = total amount of whole estate EXCLUDING value of your residence, registered motor vehicles, cemetery plots and personal effects.</li> </ul> <p><b>REQUIRED DOCUMENTS:</b></p> <ul style="list-style-type: none"> <li>* Asset Account Statements as of July 1st, 2023 (checking/savings, CDs, stocks/bonds/money markets, value of IRA/pension/401(k) accounts, etc.)</li> <li>* Evidence of ownership, domicile and occupancy.</li> <li>* Birth Certificate (only required in the 1st year applying)</li> </ul>

Social Security/government pension deduction from gross income for current Fiscal Year:

Full year recipients: Worker: \$5,653, Spouse: \$2,827, Total for both: \$8,480

Partial year recipients: Worker: \$471.08 monthly, With spouse: \$706.66 monthly

Must meet ALL eligibility requirements as of July 1st of the tax year.

Applications due on April 1st of tax year.

Can YOU Qualify for Savings in Fiscal Year 2024?

**PROPERTY TAX RELIEF FOR QUALIFIED STOW PROPERTY OWNERS**

PROGRAM	WHO	GROSS INCOME LIMIT	ASSET LIMIT	BENEFIT	REQUIREMENTS
TAX DEFERRAL for SENIORS Clause 41A	AGE 65+	\$40,000	None	Defers up to 50% of assessed value owned by senior until house is sold or senior dies.	<p>* Must own and occupy MA property as domicile for any 5 years and be domiciled in MA for the last 10 years as of July 1st, 2023. Life Estate satisfies ownership. If the property is in a Trust, you must be a Trustee &amp; Beneficiary.</p> <p><b>REQUIREMENTS:</b></p> <p>* Lien placed on property to insure Town receives payment. Mortgage lender MUST agree to lien.</p> <p>* Homeowner enters into a tax recovery and deferral agreement with the Board of Assessors.</p>
SENIOR WORK OFF PROGRAM	Age 60+ and resident owner of Stow	<p>Example</p> <p>One senior HH: \$104,500</p> <p>2 non-Senior HH: \$95,550</p>	None	Maximum Benefit: \$2,000	<p><b>See Assessors' Office for other eligibility requirements</b></p> <p>Taxpayers may earn abatements under work off program in addition to any property tax exemptions they may be eligible for under other statutes.</p>
CPA: Community Preservation Act	Applicant age is as of January 1st, 2023	See Table below	None	Full	<p>* Must own and occupy the property as your domicile on January 1st, 2023.</p> <p>* Applicant and EACH co-owner must have income at or below the limit for that owner's household type and size for calendar year 2022.</p> <p>* Must include income from all household members over the age of 18 who were not full-time students during 2022.</p>

**CPA HouseHold Income Table**

HouseHold	Senior 60+	Non-senior
1 person	104,500	83,600
2 persons	119,450	95,550
3 persons	134,350	107,500
4 persons	149,300	119,450
5 persons	161,250	129,000
6 persons	173,200	138,550

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<i>Circuit Breaker NOT OFFERED CURRENTLY</i>	Age 65+ (Property owners or Renters)	N/A	N/A	N/A	Certain taxpayers may be eligible to claim a refundable credit on their state income taxes for the real estate taxes paid during the tax year on the residential property they own or rent in MA that is used as their primary residence. Although this is NOT an exemption, it is something seniors may check into. For more information and further requirements, go to the MA Department of Revenue web site at <a href="http://www.mass.gov">www.mass.gov</a>
Surviving Spouse <b>(WIDOW/ WIDOWER)</b> Clause 17D	Any age, however, you must have been married to the descendant at the time of his or her death, AND have never remarried.	None	\$50,064	MIN: \$219.03 MAX: \$438.06	* Total amount of whole estate EXCLUDES value of your residence, registered motor vehicles, cemetery plots and personal effects. INCLUDES insurance received. <b>REQUIRED DOCUMENTS:</b> * Asset Account Statements as of July 1st, 2023 (checking/savings, CDs, stocks/bonds/ money markets, value of IRA/pension/401(k) accounts, etc.) * Death Certificate (1st year)
<b>MINOR</b> Clause 17D	Under age 18				* Total amount of whole estate EXCLUDES value of your residence, registered motor vehicles, cemetery plots and personal effects. INCLUDES insurance received. * Only one parent must be deceased. <b>REQUIRED DOCUMENTS:</b> * Asset Account Statements as of July 1st, 2023 (checking/savings, CDs, stocks/bonds/ money markets, value of IRA/pension/401(k) accounts, etc.). * Birth Certificate (only required in the 1st year applying). * Death Certificate (only required in the 1st year applying).
<b>BLIND</b> Clause 37A	<b>Must be legally blind</b>		None	MIN: \$500 MAX: \$1,000	* Must own and occupy property on July 1st. Life Estate satisfies ownership. If property is in TRUST, you must be a Beneficiary. * Current MA Commission for the Blind certificate (issued June 1st, 2023.) * Letter from doctor indicating blind status as of July 1st, 2023.

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PROGRAM	WHO			BENEFIT	REQUIREMENTS
<b>Veterans</b>					
Clause 22	(a) 10% (or more) service-connected disability (c) Purple Heart recipient (d) Spouse (when property is not owned by veteran) and surviving spouses of Clause 22(a)-(c) veterans who do not remarry (e) Gold Star surviving mothers and fathers	<b>NO INCOME LIMIT</b>	<b>NO ASSET LIMIT</b>	<b>MIN: \$400</b> <b>MAX: \$800</b>	* Letter from Department of Veterans Affairs * Military Discharge Form (DD214) * Evidence of ownership, domicile and occupancy. Life Estate satisfies ownership. If property is in TRUST, you must have a beneficial interest. <b>RESIDENCY REQUIREMENT:</b> A) MA domicile for at least 6 months before entering service, or, B) Lived in MA for at least 2 years prior to filing for exemption. AND Must live in home as of July 1, 2023.
Clause 22A	** Loss or loss of use of one hand above the wrist, or one foot above the ankle, or one eye. ** Congressional Medal of Honor ** Distinguished Service Cross ** Navy Cross or Air Force Cross of Honor ** POW			<b>MIN: \$750</b> <b>MAX: \$1,500</b>	Same as 22
Clause 22B	** Loss of use of both hands or both feet ** Loss of one hand and one foot ** Loss of use of both eyes (blind)			<b>MIN: \$1250</b> <b>MAX: \$2,500</b>	
Clause 22C	100% disabled AND has specially adapted housing			<b>MIN: \$1500</b> <b>MAX: \$3,000</b>	

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<b>Veterans</b>					
Clause 22D	Surviving spouses (who have never remarried) of active duty military personnel (including National Guardsmen on active duty) or veterans who (1) died as a proximate result of injuries sustained or diseases during active duty, or (2) went missing in action and are presumed to have died.	<b>NO INCOME LIMIT</b>	<b>NO ASSET LIMIT</b>	<b>FULL</b>	Domiciled in MA for 2 <u>consecutive</u> years before application date -OR- Deceased spouse domiciled in MA for 6 <u>consecutive</u> months before entering the service.
Clause 22E	Veterans with 100% disability in the line of duty.			<b>MIN: \$1000 MAX: \$2,000</b>	Same as 22 (and VA certificate required in the 1st year applying)
Clause 22F	Paraplegic veterans & veterans with 100% disability for service-connected blindness, or a spouse or surviving spouse.			<b>FULL</b>	
Clause 56	Deployed Guardsmen & Reservists deployed overseas			<b>Up to 100% of property taxes</b>	
Veteran Work Off Program	Veterans or Spouses of Deceased Veterans			<b>Max: \$1,500</b>	* Military Discharge Form (DD214) <b>OR</b> if active duty, Letter from Commanding Officer. * Evidence of ownership, domicile and occupancy. Life Estate satisfies ownership. If property is in TRUST, you must have a beneficial interest. * <b>RESIDENCY REQUIREMENT</b> follows Clause 22.

Must meet ALL eligibility requirements as of July 1st of the tax year.

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