

CITY OF FRAMINGHAM
DOCUMENTATION FOR EXEMPTIONS AND TAX DEFERRAL
MGL Chapter 59 section 5

Exemptions (reduction):

- ❖ **Clause 17D (\$175 reduction) [AGE & ASSET BASED]**
 - ❖ **Age:** 70 or older
 - ❖ **Income:** not reviewed, but whole estate & assets cannot exceed \$40,000 (Does not include your home)
 - ❖ **Assets:** all ending balances on accounts; checking, savings, IRA's, bonds, etc. (12/31/2024). Whole estate means all assets to which you have legal title and access as sole, joint owner or trustee that contribute to your total worth.
 - ❖ **Tax Returns:** prior calendar year tax return
 - ❖ **Residence:** resided in Framingham property for at least 5 years
 - ❖ **Ownership:** if owned in a trust, owner must be both, Trustee AND Beneficiary
 - ❖ **Clause 41C (\$1000 reduction) [AGE, ASSET & INCOME BASED]**
 - ❖ **Age:** 65 or older
 - ❖ **Gross Income:** cannot exceed \$20,000 for Single person, cannot exceed \$30,000 for married persons.
 - ❖ **Assets & Whole Estate cannot exceed \$40,000 for single \$55,000 for Married (Does not include your home).**
 - ❖ **Assets:** all ending balances on accounts; checking, savings, IRA's, Bonds, etc. (12/31/2024). Whole estate means all assets to which you have legal title and access as sole, joint owner or trustee that contribute to your total worth.
 - ❖ **Tax Returns:** prior calendar year tax return
 - ❖ **Residence:** lived in Massachusetts for 10 or more years, or occupied your home in MA for 5 years.
 - ❖ **Ownership:** if owned in a trust, owner must be both, Trustee AND Beneficiary
 - ❖ **Clauses 22 to 22E Military Veteran (\$823 to 100% of RE tax amount)**
 - ❖ **Age:** N/A **Income:** N/A **Assets:** N/A **Tax Returns:** N/A
 - ❖ **Residence:** lived in Massachusetts for 6 months prior to military enrollment or 2 years prior to application
 - ❖ **Ownership:** if owned in a trust, owner must be both, Trustee AND Beneficiary
 - ❖ **Disposition:** honorable discharge
 - ❖ **Service-Related Disability:** must be 10% or greater, Purple Heart, Medal of Honor, Service Cross, Navy or Air Force Cross, or parent of an unmarried surviving spouse of a veteran who died from active-duty injury or illness.
 - ❖ **Clause 37A (\$500 reduction)**
 - ❖ Blind persons as determined by the Massachusetts Commission of the Blind by July 1st of the tax year. A certificate of blindness or certificate of blindness card must be submitted yearly. There are no income or asset limits.
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Tax Deferral (delay in payment):

- ❖ **Clause 41A (up to 100% of real estate tax amount)**
 - ❖ **Age:** 65 or older
 - ❖ **Income:** cannot exceed \$60,000
 - ❖ **Assets:** all ending balances on accounts; checking, savings, etc. (12/31/2024)
 - ❖ **Tax Returns:** prior calendar year tax return
 - ❖ **Residence:** lived in Massachusetts for 10 or more years, or occupied in MA for 5 years
 - ❖ **Ownership:** if owned in a trust, owner must be both, Trustee AND Beneficiary
 - ❖ **Loan on property:** Bank must sign subordination agreement (SCH. A)

CONTACT THE ASSESSORS OFFICE WITH ANY QUESTIONS

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