



TOWN OF BREWSTER

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OFFICE OF:
BOARD OF ASSESSORS

July 1, 2023

TO: Eligible Brewster Senior Taxpayers

FROM: Brewster Board of Assessors

RE: Fiscal Year 2024 Elderly Real Estate Tax Exemptions, Clause 41C and 17D

Please read instructions carefully as some requirements have changed.

Dear Taxpayer,

Our records indicate that you have previously received or have requested information about Elderly Real Estate Tax Exemptions. As a reminder, an application for exemption must be filed **each fiscal year**. Please find a copy of the application enclosed. Detailed descriptions of qualifications and required documents are attached.

To submit your application you MUST make an appointment with the Outreach Workers at the Council on Aging by calling (508) 896-2737 or by contacting them by email at outreach@brewster-ma.gov. Appointments will not be scheduled until after July 15. They will review the required documents and assist you in completing the application. If the application is submitted and reviewed prior to September 1, 2023, the exemption can be included on the first half tax bills in October. Applications will continue to be accepted after that date, but the exemption may only be reflected on the second half tax bill.

The Elderly Real Estate Tax Exemptions are available to qualifying seniors who meet certain eligibility requirements. Applicants must own and occupy the subject property as their domicile (primary residence). The Clause 41C Exemption for FY2024 is a \$1,000 tax exemption and the Clause 17D Exemption for FY2024 is a \$219.03 tax exemption. Applicants who qualify for more than one exemption will only be granted the exemption which provides the greatest benefit.

Sincerely,

James M. Gallagher, MAA

Deputy Assessor

Qualifications:

To qualify for Clause 41C exemptions (\$1,000 exemption):

- Applicants must be 65 years of age or older as of July 1, 2023.
- Applicants must be domiciled at the subject property in Brewster as of July 1, 2023.
- Applicants must have been domiciled in Massachusetts for 10 years and owned property in Massachusetts for 5 years as of July 1, 2023.
- The Fiscal Year 2024 Income Limits for those receiving social security or railroad retirement, or federal, Massachusetts or Massachusetts political subdivision employee pensions, annuities or retirement plans are **\$30,685.32** for singles or **\$46,028.48** if married.
- For those not receiving social security or railroad retirement, or federal, Massachusetts or Massachusetts political subdivision employee pensions, annuities or retirement plans, the income limits are **\$25,032.32** per year for singles, or **\$37,548.48** per year if married.
- The FY2024 Asset Limits are **\$50,064.65** for singles, or **\$68,838.89** if married.

To qualify for Clause 17D exemptions (\$219.03 exemption):

- Applicants must be 70 years of age or older as of July 1, 2023
- Applicants must be domiciled at the subject property in Brewster for 5 years as of July 1, 2023.
- There is no income limit for a Clause 17D exemption, however the asset limit for FY2023 is **\$74,220.69** whether single or married.

Income and asset limits are calculated as of July 1, 2023. Gross Income (all the money you earned before taxes and other deductions are subtracted) is reviewed for the prior calendar year (2022). Income includes, but is not limited to: salary or wages, social security benefits, unemployment payments, annuities, pensions, IRA distributions, rental income, interest, dividends, lottery winnings, life insurance proceeds, etc. Assets include but are not limited to: cash, checking, savings, stocks, bonds, money markets, IRAs, loans receivable, personal property, real estate (other than the subject property), pensions, 401(k), annuities, etc.

- **Joint Ownership:** If the applicant owns the property with anyone other than his or her spouse, each of those co-owners must also meet the income and asset limits for the applicant to qualify.
- **Trusts:** Applicants for property held in a trust **MUST** be **BOTH** a **TRUSTEE** and a **BENEFICIARY** of the trust, as well as meeting all other eligibility requirements. Additional trust documentation may be required.

Required Documentation: See Checklist on next page

Required Documentation (must be submitted each year):

☐ A Birth Certificate is necessary for first-time applicants. Other forms of identification (i.e. Driver's License, Passport) will be reviewed for repeat applicants.

Financial Documents:

☐ Federal Tax Return for the prior calendar year (2022) including all 1099 forms.

If no federal tax return was filed, a Massachusetts Income Tax Return (2022) or an IRS Verification of Non-filing (IRS Form 4506-T) is required.

☐ Proof of Gross Income for household, including benefit statement from the Social Security Administration for 2022 (if applicable)

☐ All financial/bank statement(s). **Statements must be dated after July 1, 2023** (start of the new fiscal year) **and include July 1 balances** for all accounts and assets.

☐ Checking

☐ Savings

☐ Stocks/Bonds/Money Markets/Mutual Funds

☐ Retirement Accounts/IRAs/Pensions/Annuities/401(k),etc.

☐ List any real estate (other than the subject property)