



TOWN OF BREWSTER

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OFFICE OF:
BOARD OF ASSESSORS

July 1, 2021

TO: Eligible Brewster Senior Taxpayers

FROM: Brewster Board of Assessors

RE: Fiscal Year 2022 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 Brenda Locke or Deb Johnson at the Council on Aging by calling (508) 896-2737 or by contacting them by email at blocke@brewster-ma.gov or djohnson@brewster-ma.gov. They will review the required documents and assist you in completing the application. If the application is submitted and reviewed prior to August 31, 2021, the exemption will be included on both tax bills. Applications will continue to be accepted until April 1, 2022 but the exemption would only be reflected in 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 FY2022 is a \$1,000 tax exemption and the Clause 17D Exemption for FY2021 is a \$192.21 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

Required Documentation (must be submitted each year):

- A Birth Certificate is necessary to prove age of first-time applicants. Other forms of identification will be reviewed for acceptability for repeat applicants.
- Financial Documents:
 - Federal Tax Return for the prior calendar year (2020) including all 1099 forms. If no tax return was filed, an IRS Verification of Non-filing may be required.
 - Financial statements **dated on or after July 1, 2021** (start of the new fiscal year) for all accounts and assets.
- 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.

The income and asset limits are calculated as of July 1, 2021. Income is reviewed for the prior calendar year (2020). Income includes, but is not limited to: salary or wages, social security benefits, annuities, pensions, mandatory 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.

For Clause 41C exemptions (\$1,000 exemption):

- Applicants must be 65 years of age or older as of July 1, 2021.
- Applicants must be domiciled at the subject property in Brewster as of July 1, 2021.
- Applicants must have been domiciled in Massachusetts for 10 years and owned property in Massachusetts for 5 years as of July 1, 2021.
- The Fiscal Year 2022 Income Limits for those receiving social security or railroad retirement, or federal, Massachusetts or Massachusetts political subdivision employee pensions, annuities or retirement plans are **\$26,877.85** for singles or **\$40,317.27** 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 **\$21,966.85** per year for singles, or **\$32,950.27** per year if married.
- The FY2022 Asset Limits are **\$43,933.70** for singles, or **\$60,408.84** if married.

For Clause 17D exemptions (\$192.21 exemption):

- Applicants must be 70 years of age or older as of July 1, 2021
- Applicants must be domiciled at the subject property in Brewster for 5 years as of July 1, 2021.
- There is no income limit for a Clause 17D exemption, however the asset limit for FY2022 is **\$65,131.58** whether single or married.