REAL ESTATE TAX EXEMPTIONS

**OFFERED BY**

# THE TOWN OF HARWICH

### FY 2024

***Deadline to apply: April 1, 2024 (Except for Senior Tax Work-off)***

The Town of Harwich Assessors office has information relative to real estate tax exemptions for permanent, full-time residents of Harwich:

**Clause 22’s** **Veterans Exemptions** 22 through 22E are eligible for $400.00 exemption or higher if they have a Purple Heart or a minimum of 10% service-related disability. The exemption is offered to certain qualified veterans, their spouses, and parents on real estate owned and occupied in whole or in part as his or her domicile as of July 1st of the tax year. A veteran is anyone who has served in the armed forces during certain wars.

**Clause 37A** **Sight Impaired Exemption** - $500 exemption. The Sight Impaired must own the property separately or jointly or as a tenant in common and occupy the property as his or her domicile as of July 1st of the tax year. The person must be legally blind according to the specifications of the Commission for the Blind and must furnish a certificate from the Division of the Blind as of July 1st of the tax year.

**Clause 41C Senior Exemption (65 years or over)** - $1,500 exemption. An individual must be 65 years or older as of July 1st of the tax year. The individual must own and occupy the property as his or her domicile as of July 1st of the tax year. Gross receipts **(Income)** must be less than **$39,123** if single and **$58,685** if married. Whole estate **(Assets)** less the value of the home except for the value of any portion which exceeds three dwelling units and produces income cannot exceed **$66,833.18** if single and **$91,986** if married.

**Clause 17D Senior Exemption (70 or over), Surviving Spouse (no age limit), or Minor** - $175 exemption. The individual must possess, the status of either a surviving spouse, or a surviving minor, or a person or persons 70 years or over who has owned and occupied the property as his or her domicile as of July 1st of the tax year. A person’s whole estate **(Assets)**, real and personal, cannot exceed **$40,000** excluding the total value of the domicile, not to exceed three dwelling units. Clause 17D prescribes no limitation on annual income for exemption eligibility.

## SEE REVERSE FOR MORE EXEMPTION INFORMATION

**Clause 41A** **Deferral (65 years or over)**  – To qualify for a deferral you must be 65 years of age as of July 1st of the tax year, have owned and occupied the property as your domicile on July 1st. The applicant’s gross receipts **(Income)** from all sources in the preceding calendar year cannot exceed

**$40,000**. Under an agreement with the Town, you may defer payment of all, none, or any part of your taxes each year up to fifty percent of your property valuation. This allows a person to remain in his or her home as long as possible without having to pay the real estate taxes. The Town adds yearly interest of eight percent on the deferred taxes until they are paid. The taxes are eventually paid to the Town with interest by the estate (when the home is sold), or the heirs may obtain a bank mortgage to reimburse the Town. This tax deferral may be granted in addition to any other exemption.

#### Clause 42 Surviving Spouse of Police Officer or Firefighter – This clause relates to surviving spouses of police officers or firefighters killed in the line of duty. They are granted a total exemption on real property owned and occupied by them as their domicile on July 1, for so long as they remain unmarried.

**Clause 18** **Hardship Exemption** - This exemption provides that any person who,

in the judgment of the assessors, is so aged, so infirm, and so poverty stricken that he/she is unable to contribute fully to the public charges, may be entitled to an exemption on a portion or all of his/her tax.

#### Ch 59 S5K Senior Citizen Property Tax Work Off - (60 years or over) - This program offers seniors to work for the community. Applicants must be the assessed owner as of January 1. In exchange, the Town can provide residential property exemption of up to $1,500 per year. For further information please contact the Council on Aging (508) 430-7550.

**\*\*Beginning FY 2019, the Town has voted the “Angel Provision” –**

**$1,500 exemption. This provision means an approved representative**

**can provide services the applicant cannot.**

***\*\*this may be combined with another exemption\*\****

#### Ch 59 S5N Veteran Property Tax Work Off – (Must meet definition of Veteran in G.L. C.4 S7 (43) spouse of veteran with a service connected disability or surviving spouse of a Veteran also eligible) this program offers Veterans to work for the community. Applicants must be the assessed owner as of January 1. In exchange, the Town can provide residential property exemption of up to $1,500 per year. For further information please contact the Council on Aging (508) 430-7550 or the Veterans Agent (508) 778-8740.

#### Ambulance Fee Waiver – Residents may request a waiver from the Town Treasurer if unable to pay an ambulance bill. For further information please contact the Town Treasurer at (508) 430-7501.

**If you are having difficulty paying your Real Estate bill, please contact the assessors office for any relief that may be available**