

FY2026 REAL ESTATE TAX EXEMPTION AND TAX DEFERRAL PROGRAMS

PROGRAM <i>Per MGL chapter 59 section 5, various clauses</i>	INCOME LIMIT	ASSET LIMIT	TAX DOLLAR BENEFIT FOR TAX YEAR	REQUIREMENTS/ DOCUMENTS	NOTES <i>All applications DUE on or before April 1, 2026</i>
AGE 70 +					
SENIOR 17D or SURVIVING SPOUSE	NONE	\$82,800	\$720	<ul style="list-style-type: none"> • BIRTH CERTIFICATE • DEATH CERT. • ASSET DOCUMENTS • OWN/OCC 5 YEARS 	Asset limit has annual adjustments.
SENIOR 41C	<ul style="list-style-type: none"> • SINGLE: \$38,100 • MARRIED: \$52,300 	<ul style="list-style-type: none"> • SINGLE: \$69,000 • MARRIED: \$95,000 	\$2000	<ul style="list-style-type: none"> • BIRTH CERTIFICATE • DEATH CERT. • ASSET DOCUMENTS • FED 1040 TAX RETURNS 	Asset limits have annual adjustment. Income limits have annual adjustments.
MINOR CHILD, UNDER 18 YRS					
MINOR 17D	NONE	\$82,800	\$720	<ul style="list-style-type: none"> • BIRTH CERTIFICATE • DEATH CERT. • ASSET DOCUMENTS 	Asset limit has annual adjustments.
VETERAN WITH A SERVICE CONNECTED DISABILITY					
VETERAN 22a-f, 22A-F	NOT APPLICABLE	NOT APPLICABLE	VARIES: \$823 UP TO FULL RE TAX AMOUNT	<ul style="list-style-type: none"> • VA letter 10%-99% Service Connected disability • VA letter 100% disability • VA letter Purple Heart • VA letter surviving spouses of qualified Veterans • VA letter Gold Star parents • VA letter body loss use • VA letter adaptive housing • VA letter paraplegic 	NEED ANNUAL VA LETTER DATED BY JULY 1, 2025 OR PRIOR

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BLIND					
BLIND 37	NOT APPLICABLE	NOT APPLICABLE	\$1000	<ul style="list-style-type: none"> ANNUAL LETTER FROM COMMISSION FOR THE BLIND 	NEED ANNUAL CFB LETTER DATED JULY 1, 2025 OR PRIOR
HARDSHIP					
HARDSHIP 18/ HARDSHIP DEFERRAL 18A	NOT APPLICABLE	NOT APPLICABLE	DISCRETIONARY	<ul style="list-style-type: none"> DOCUMENTS RELATING TO FINANCIAL SITUATION 	THIS IS AN OPEN ENDED PROGRAM. AN APPLICANT CAN FILE AN APPLICATION AND THE BOARD DECIDES ON THE MERIT.
DISABILITY BY SOCIAL SECURITY					
DISABILITY	<ul style="list-style-type: none"> SINGLE: \$38,100 MARRIED: \$52,300 	<ul style="list-style-type: none"> SINGLE: \$69,000 MARRIED: \$95,000 	\$2000	<ul style="list-style-type: none"> SS DOCUMENT RELATING TO DISABILITY FED 1040 TAX RETURN 	AGE 69 OR <u>YOUNGER</u>
WESTFORD TAX RELIEF (Means Tested Tax Reduction program)					
MEANS TESTED SENIOR EXEMPTION	<ul style="list-style-type: none"> SINGLE: \$50,700 MARRIED: \$76,200 	<ul style="list-style-type: none"> SINGLE: \$129,800 MARRIED: \$178,500 	VARIES	<ul style="list-style-type: none"> MA STATE TAX RETURN BIRTH CERTIFICATE ASSET DOCUMENTS 	AGE 65; OTHER HOUSEHOLD MEMBERS, AGE 60 CIRCUIT BREAKER TAX CREDIT Income limits have annual adjustments.

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COMMUNITY PRESERVATION ACT EXEMPTION					
CPA	SEE CPA CHART	NONE	NONE	<ul style="list-style-type: none"> • MA/FED TAX RETURN • BIRTH CERTIFICATE 	NO AGE LIMITS, USES HOUSEHOLD SIZE AND HOUSEHOLD INCOMES. Income limits have annual adjustments.
TAX DEFERRAL (differs from all other above programs)					
TAX DEFERRAL	<ul style="list-style-type: none"> • \$91,000 SINGLE • 109,000 MARRIED 	NONE	VARIABLES	<ul style="list-style-type: none"> • MA/FED TAX RETURN • BIRTH CERTIFICATE- AGE 65+ 	IF THERE IS A LOAN ON PROPERTY, BANK MUST SIGN A SUBORDINATION AGREEMENT. CALL FOR MORE INFORMATION.