



TOWN OF WESTFORD

55 Main Street
WESTFORD MA 01886
978.692.5504

BOARD OF ASSESSORS

Titus Palmer, Chair
Diane Holmes, Member
David J. Flanagan, Member

October 4, 2021

NEW REAL ESTATE TAX EXEMPTION FOR FY2022 FOR ELIGIBLE TAXPAYERS

The Town of Westford is pleased to offer a new program to assist eligible taxpayers by reducing their real estate tax bill. The program is being administered by the Board of Assessors.

The goal of the Senior Means Tested Exemption is to assist taxpayers so that they are not paying more than 10% of their income towards real estate property tax. A resident's taxes may not be reduced by more than 50% after taking into account all other exemptions. A calculation must be performed by the Assessor's department to determine whether the resident qualifies, and if so, the amount of the exemption.

WHAT IS IT?

- It is called the **Means Tested Senior Citizen Property Tax Exemption**. **It's a Westford only program that is being piloted for 3 years starting this year- FY2022.**

WHO IS ELIGIBLE?

- Property owner who owns and occupies property in Westford as their primary residence
- Age 65 or older before July 1, 2021 (co-owners 60 or older)
- Resides and has resided in Westford for the past 10 years
- ➡ ○ Owner **MUST** have received the Massachusetts Senior Circuit Breaker Income Tax credit in calendar year 2020
- ➡ ○ Owner whose FY2021 Town of Westford assessed value was **452,600 OR LESS**
- Income limits:
 - Single \$45,750
 - Head of Household: \$57,000
 - Joint: \$69,000
- Asset limits: (primary residence is NOT included in the calculation for assets)
 - Single \$112,556
 - Joint: \$154,764

HOW DOES IT WORK?

- Complete an application and provide the following:
 - Birth certificate
 - Federal tax return for calendar year 2020

****By submitting this application, you agree to allow the Assessors to review your eligibility for other, statutory exemptions. If qualifying for other statutory exemptions, the exemption amount must be applied to the qualifying calculation, before the Means Tested Exemption can be calculated.**



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Example 1

Assumptions:

- ✓ Residency eligible
- ✓ Age eligible
- ✓ Received CY2020 MA Circuit Breaker Income tax credit

EXAMPLE 1					
Single Income	FY2021 assessed value	FY2022 RE Tax Bill	50% of Tax		
\$ 25,931.00	326,900	\$ 5,439.62	\$ 2,719.81		
Total Tax Bill		\$ 5,439.62			
10% of Owner Income		\$ (2,593.10)			
Circuit Breaker Amount		\$ (1,150.00)			
Tax amount of other exemptions received		\$ (2,000.00)			
Resulting Westford Means Tested Exemption:		(303.48)	(Tax burden reduced to less than 10% by other programs)		
RESULTS:		NOT ELIGIBLE			

Example 2

Assumptions:

- ✓ Residency eligible
- ✓ Age eligible
- ✓ Received Circuit Breaker deduction
- ✓

EXAMPLE 2					
Joint Filer Income	FY2021 assessed value	FY2022 RE Tax Bill	50% of Tax		
69,000.00	452,600	\$ 7,531.26	\$ 3,765.63		
Total Tax Bill		\$ 7,531.26			
10% of Owner Income		\$ (6,900.00)			
Circuit Breaker Amount		\$ (631.26)			
Tax amount of other exemptions received		\$ -			
Resulting Westford Means Tested Exemption:		0.00	(Circuit Breaker alone reduced tax to 10% of income)		
RESULTS:		NOT ELIGIBLE			



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Example 3

Assumptions:

- ✓ Residency eligible
- ✓ Age eligible
- ✓ Received CY2020 MA Circuit Breaker Income tax credit

EXAMPLE 3					
Single Filer Income	FY2021 assessed value	FY2022 RE Tax Bill	50% of Tax		
45,750.00	452,600	\$ 7,531.26	\$ 3,765.63		
Total Tax Bill		\$ 7,531.26			
10% of Owner Income		\$ (4,575.00)			
Circuit Breaker Amount		\$ (1,150.00)			
Tax amount of other exemptions received		\$ -			
Resulting Westford Means Tested Exemption:		\$ 1,806.26		(Meets all criteria, not more than 50% of tax bill)	
RESULTS:		ELIGIBLE			

Example 4

Assumptions:

- ✓ Residency eligible
- ✓ Age eligible
- ✓ Received CY2020 MA Circuit Breaker Income tax credit

EXAMPLE 4					
Joint Filer Income	FY2021 assessed value	FY2022 RE Tax Bill	50% of Tax		
35,000.00	350,000	\$ 5,824.00	\$ 2,912.00		
Total Tax Bill		\$ 5,824.00			
10% of Owner Income		\$ (3,500.00)			
Circuit Breaker Amount		\$ (1,150.00)			
Tax amount of other exemptions received		\$ -			
Resulting Westford Means Tested Exemption:		\$ 1,174.00		(Meets all criteria, not more than 50% of tax bill)	
RESULTS:		ELIGIBLE			



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Example 5

Assumptions:

- ✓ Residency eligible
- ✓ Age eligible
- ✓ Received CY2020 MA Circuit Breaker Income tax credit

EXAMPLE 5					
Single Filer Income	FY2021 assessed value	FY2022 RE Tax Bill	50% of Tax		
20,000.00	400,000	\$ 6,656.00	\$ 3,328.00		
Total Tax Bill		\$ 6,656.00	↕		
10% of RE taxes		\$ (2,000.00)			
Circuit Breaker Amount		\$ (1,150.00)			
Tax amount of other exemptions received		\$ -			
Resulting Westford Means Tested Exemption:		\$ 3,506.00	ACTUAL BENEFIT REDUCED TO		
RESULTS:		ELIGIBLE	\$3,328 - 50% of Tax Bill		
The resulting Westford exemption was higher than 50% of the tax bill and was reduced to 50% to comply with cap.					