



# 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

WbM

October 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
- ✓ Income eligible
- ✓ Received CY2020 MA Circuit Breaker Income tax credit

EXAMPLE 1				
Single Income	FY2021 assessed value	FY2022 RE Tax Bill	50% of Tax	MAX ELIGIBLE REDUCTION
\$ 25,931	326,900	\$ 5,439.62	\$ 2,719.81	\$ 2,719.81
Total RE Tax Bill		\$ 5,439.62		
10% of Owner Income	(subtract)	\$ (2,593.10)		
Circuit Breaker Amount	(subtract)	\$ (1,150.00)		
Tax amount of other exemptions received	(subtract)	\$ (2,000.00)		
		<b>(303.48)</b>		
	<b>RESULTS:</b>	<b>NOT ELIGIBLE</b>	<b>WHY? Tax amount to be paid is below 50% or \$2,719.18</b>	

### Example 2

Assumptions:

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

EXAMPLE 2				
Joint Filer Income	FY2021 assessed value	FY2022 RE Tax Bill	50% of Tax	MAX ELIGIBLE REDUCTION
\$ 69,000	452,600	\$ 7,531.26	\$ 3,765.63	\$ 3,765.63
Total RE Tax Bill		\$ 7,531.26		
10% of Owner Income	(subtract)	\$ (6,900.00)		
Circuit Breaker Amount	(subtract)	\$ (631.26)		
Tax amount of other exemptions received	(subtract)	\$ -		
		<b>0.00</b>		
	<b>RESULTS:</b>	<b>NOT ELIGIBLE</b>	<b>WHY? Tax amount to be paid is below 50% or \$3,765.63</b>	



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### Example 3

Assumptions:

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

EXAMPLE 3				
Single Filer Income	FY2021 assessed value	FY2022 RE Tax Bill	50% of Tax	MAX ELIGIBLE REDUCTION
\$ 45,750	452,600	\$ 7,531.26	\$ 3,765.63	\$ 3,765.63
Total Tax Bill		\$ 7,531.26		
10% of Owner Income	(subtract)	\$ (4,575.00)		
Circuit Breaker Amount	(subtract)	\$ (1,150.00)		
Tax amount of other exemptions received	(subtract)	\$ -		
	<b>AMOUNT OFF TAXES</b>	<b>\$ 1,806.26</b>		
	<b>RESULTS:</b>	<b>ELIGIBLE</b>		<b>WHY? Meets all criteria, not more than 50% of tax bill</b>

### Example 4

Assumptions:

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

EXAMPLE 4				
Joint Filer Income	FY2021 assessed value	FY2022 RE Tax Bill	50% of Tax	MAX ELIGIBLE REDUCTION
\$ 35,000	350,000	\$ 5,824.00	\$ 2,912.00	\$ 2,912.00
Total Tax Bill		\$ 5,824.00		
10% of Owner Income	(subtract)	\$ (3,500.00)		
Circuit Breaker Amount	(subtract)	\$ (1,150.00)		
Tax amount of other exemptions received	(subtract)	\$ -		
	<b>AMOUNT OFF TAXES</b>	<b>\$ 1,174.00</b>		
	<b>RESULTS:</b>	<b>ELIGIBLE</b>		<b>WHY? Meets all criteria, not more than 50% of tax bill</b>



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### Example 5

Assumptions:

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

<b>EXAMPLE 5</b>				
Single Filer Income	FY2021 assessed value	FY2022 RE Tax Bill	50% of Tax	<b>MAX ELIGIBLE REDUCTION</b>
\$ 20,000	400,000	\$ 6,656.00	\$ 3,328.00	\$ <b>3,328.00</b>
Total Tax Bill		\$ 6,656.00		
10% of Owner Income	(subtract)	\$ (2,000.00)		
Circuit Breaker Amount	(subtract)	\$ (1,150.00)		
Tax amount of other exemptions received	(subtract)	\$ -		
	<b>AMOUNT OFF TAXES</b>	\$ <b>3,506.00</b>		
	<b>RESULTS:</b>	<b>ELIGIBLE</b>		<b>ACTUAL BENEFIT REDUCED TO \$3,328 - 50% of Tax Bill</b>

The resulting Westford exemption was higher than 50% of the tax bill and was reduced to 50% to comply with cap.

THE COMMONWEALTH OF MASSACHUSETTS  
WESTFORD

ASSESSORS USE ONLY

DATE RECEIVED

MEANS TESTED SENIOR CITIZEN PROPERTY TAX EXEMPTION

Chapter 314 of the Acts of 2020

FY 2022 APPLICATION

THIS APPLICATION IS NOT OPEN TO PUBLIC INSPECTION  
GENERAL LAWS CHAPTER 59, SECTION 5  
MUST BE FILED WITH BOARD OF ASSESSORS  
NO LATER THAN APRIL 1ST OF EVERY YEAR

**A. IDENTIFICATION:** Complete all sections.

Name of Applicant

Marital Status

Tel. No/ email

Legal Residence (Domicile) on July 1, 2021:

Mailing Address (if different)

Location of Property

No. of Dwelling Units

1  Other \_\_\_\_\_ units

If yes, were you:  Sole Owner  Co-Owner with Spouse Only  Co-Owner with Others?

Is the property in a Trust? as of \_\_\_\_\_ (date)  YES  NO  
(IF YES, ATTACH TRUST DOCUMENT INCLUDING ALL SCHEDULES.)

Have you been granted any exemption in any other city/town or state for this year?  YES  NO

**B.**

Did you receive the Massachusetts Circuit Breaker income tax credit in calendar year 2020?  YES  NO

IF NO, STOP. THIS PROGRAM REQUIRES THAT THE OWNER HAS TO HAVE RECEIVED THE MA Income Circuit Breaker for **calendar year 2020.**

**C.**

What was the Town of Westford assessed value for your property in FY2021? \_\_\_\_\_

IF THE VALUE IS GREATER THAN **452,600**; STOP. This program requires an assessed value threshold of **less than 452,600** for **FY2021.**

**D.**

Have you applied for any other real estate tax exemptions this year?  YES  NO If so, which one(s): \_\_\_\_\_

**E.**

**Date of Birth, owner :** \_\_\_\_\_, age \_\_\_\_\_ (provide birth certificate; must be age 65 or older as of July 1, 2021)

**Date of Birth, co-owner, name:** \_\_\_\_\_, age \_\_\_\_\_ (provide birth certificate; must be age 60 or older as of July 1, 2021)

Other owners, if applicable; provide same:

**Date of Birth, co-owner, name:** \_\_\_\_\_, age \_\_\_\_\_ (provide birth certificate; must be age 60 or older as of July 1, 2021)

**Date of Birth, co-owner, name:** \_\_\_\_\_, age \_\_\_\_\_ (provide birth certificate; must be age 60 or older as of July 1, 2021)

**F.**

**Did you own and occupy the property on July 1, 2021?**  YES  NO

**Have you resided (rent or own) in Westford for the past 10 years?** \_\_\_\_\_  YES  NO

**G. HOUSEHOLD GROSS INCOME DURING PRECEDING CALENDAR YEAR.** List income received from all sources for applicant and spouse or any co-owner of household. Copies of federal income tax returns are required to verify income reported.

**Applicant  
And Spouse**                      **Co-Owner(s)  
and Spouse(s)**

	\$	\$	\$
Wages, salaries, other compensation			
Social Security			
Other pension/retirement benefits			
Interest/dividends			
Rental income			
Net profits from business or profession			
Capital gains			
Alimony			
Child support			
Public assistance			
Unemployment compensation			
Disability compensation			
Other (specify):			
Winnings			
<b>TOTAL GROSS INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

*Continue list on attachment, in same format, as necessary.*

**H.**  
**REAL ESTATE:**

Location

Other Real Estate Owned \_\_\_\_\_

**I. SIGNATURE. Sign here to complete the application.**

Under the pains & penalties of perjury, I declare that to the best of my knowledge it and all accompanying documents and statements are true, correct, and complete.

By submitting this application, you agree to allow the Assessors to review your eligibility for other, statutory exemptions. Statutory exemptions must be applied to the tax bill, before the Means Tested Exemption can be calculated.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

IF SIGNED BY AGENT, ATTACH COPY OF WRITTEN AUTHORIZATION TO SIGN ON BEHALF OF TAXPAYER  
THERE IS NO APPEAL AVAILBLE FOR THIS PROGRAM.

**DISPOSITION OF APPLICATION**

GRANTED

Assessed Tax \$ \_\_\_\_\_

DENIED

Exempted Tax \$ \_\_\_\_\_

DEEMED DENIED

Assessed Tax \$ \_\_\_\_\_

**BOARD OF ASSESSORS**

\_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_ Date: \_\_\_\_\_

\_\_\_\_\_ Date: \_\_\_\_\_