

TRURO TAXATION AID COMMITTEE

Elderly and Disabled Fund

-- Fiscal Year 2023 --

Guidelines

and

Application

****Must be submitted by Tuesday, January 31, 2023****

**All information supplied to the Committee will be held in the strictest of confidence
and not be open for public inspection.**

TO: Town Treasurer, Truro Town Hall, PO Box 2012, Truro, MA 02666-2012

(Town Treasurer 508-349-7004 x114) (11/22/2022)

APPLICATION GUIDELINES

****Note changes to this year's application****

- Income thresholds have been raised
- New requirement to apply for Truro Residential Exemption and Commonwealth of Massachusetts Exemptions (information attached)
- Elimination of Personal Property Owned section

This fund was established to provide taxation assistance for the elderly and disabled residents of Truro from volunteer contributions of its citizens on their real estate tax forms. The fund was authorized by vote of Annual Town Meeting, April 13, 1999, Article 13 (acceptance of Massachusetts General Law Chapter 60, Section 3D). The eligibility criteria for assistance from this fund is as follows:

! Applicant must own and occupy the real estate in Truro as their primary and sole residence. An applicant must be the titled owner of the property or hold a life estate in the property. If title is held by a trust, the applicant must be both a trustee and at least a 50% beneficiary of the trust in order to qualify. Applicant must also have resided in the Town and held title to the taxed property a full calendar year prior to submission deadline.

! Applicant must be elderly or disabled.

“Elderly” is defined as a person who is at least 65 years of age on or before July 1, 2022.

“Disabled” is defined as a person who is not able to work due to illness or accident and is currently receiving benefits from one or more of the following programs based on a determination of disability: Social Security Administration, SSI or Medicaid, Veterans Administration, Workers Compensation, or any other such program or agency providing public/financial assistance due to the disability.

! Total yearly household income, including Social Security, must be less than \$48,000 if single, or less than \$60,000 if married. If the real estate is owned by more than one person, total household income will be considered. Income information must be furnished with application.

APPLICATION PROCESS

- ! Taxation aid assistance will be awarded on an annual basis.
- ! Application forms will be available at Truro Town Hall, Truro Public Library, Truro Council on Aging, and on the Town of Truro website (www.truro-ma.gov).
- ! Applications for Fiscal Year 2023 will be due no later than **January 31, 2023**, and must be accompanied, if filed, by a copy of your entire 2021 Federal Income Tax return, Massachusetts Tax return, and any supporting documents indicating disability benefit receipts. If federal or state tax returns are no longer filed, copies of annual social security statements must accompany application.
- ! Return completed application to: Town Treasurer, Truro Town Hall, 24 Town Hall Road; or mail to: Town Treasurer, PO Box 2012, Truro, MA 02666-2012
- ! To qualify for Taxation Aid, applicants must be receiving or have applied for a Residential Exemption, which could provide substantial tax relief for recipients. Applications are attached to this packet. If the Residential Exemption was denied, include the Letter of Denial from the Assessor's office.
- ! In addition, if qualified, you **MUST** first avail yourself of the exemptions offered by the Board of Assessors. These include exemptions for Veterans, Elderly, Blind, and others (a summary is attached to this application; for complete list and detailed information contact the Board of Assessors). Total exemptions combined with the taxation aid assistance cannot exceed the total of your current tax bill.
- ! All information supplied to the Committee will be held in the strictest of confidence and not be open for public inspection. Application review may be in coordination with the Assessor's Office.
- ! In reviewing eligible applications, consideration will also be given to an applicant's overall financial situation as determined by the value of other assets, personal property owned, living expenses and unusual financial hardship.

DISTRIBUTION OF FUNDS

- ! The funds will be disbursed on a needs basis, as determined by the Committee's application of the eligibility guidelines. Since the fund is replenished annually through voluntary contributions, no set dollar amount can be established for any particular year. If taxation aid assistance is awarded, it will be applied to the Fiscal Year 2023 tax bill and the applicant will be notified by mail.

APPLICATION

Name _____ Age _____ Marital Status _____

Nature of disability (if applicable) _____

Address of Property _____ Parcel ID _____ (from tax bill)

Mailing Address _____ Phone No _____

Assessed value of residence (from tax bill) _____

Years owned _____ Is this your **Primary Residence**? ____ Yes ____ No

(Primary Residence is defined on Page 1)

If in Trust, list Trustee(s): _____

A. TOTAL GROSS INCOME (page 4) \$ _____

B. TOTAL ESTIMATED ASSETS (page 4) \$ _____

C. TOTAL EXPENSES (page 5) \$ _____

Please confirm what other exemptions of financial assistant you have received or applied for:

Are there any unusual or extraordinary circumstances affecting your financial situation that you wish to have considered with this application? If so, explain on page 6.

DO YOU OWN ANY OTHER REAL ESTATE? ____ Yes ____ No If so, where is it located and what is the assessed value:

Has income information been provided to the Assessor's office? ____ Yes ____ No
If yes, skip to section B.

INCOME (GROSS)	ANNUAL	COMMENTS
Wages, salary or business revenue:	\$ _____	_____
Social Security	\$ _____	_____
Retirement (Federal, MA & Political Subdivisions)	\$ _____	_____
Workers Compensation, Unemployment:	\$ _____	_____
Disability, Supplemental SSI:	\$ _____	_____
Interest & Dividends:	\$ _____	_____
Other Income: (Rent, IRA's, Trust Income, Annuities, etc.)	\$ _____	_____
Other (please specify): _____	\$ _____	_____
_____	\$ _____	_____
_____	\$ _____	_____
A. TOTAL GROSS INCOME	\$ <u>_____</u>	<u>_____</u>

B. ESTIMATED ASSETS *(as of 12/31/2021, or, declare date used)*

Savings, Checking, Money Markets	\$ _____	Total amount
CD, Annuities, IRA's, 401K's	\$ _____	Total amount
Stocks, Bonds	\$ _____	Total amount
Mutual Funds	\$ _____	Total amount
Permanent Life Insurance (cash value)	\$ _____	Total amount
Other investments (please specify)		
_____	\$ _____	Total amount
_____	\$ _____	Total amount
B. TOTAL ESTIMATED ASSETS	\$ <u>_____</u>	

C. EXPENSES	ANNUAL	COMMENTS
Mortgage Payment	\$ _____	
Electric, Heating (gas & oil)	\$ _____	
Phone, Cable	\$ _____	
Food, Clothing	\$ _____	
Car Loans, etc	\$ _____	
Credit Card debt	\$ _____	
Medical Bills (including prescription drugs)	\$ _____	
Insurance (Medical, Life)	\$ _____	
Insurance (House, Auto)	\$ _____	
Other (please specify): _____	\$ _____	
_____	\$ _____	
_____	\$ _____	
C. TOTAL EXPENSES	\$ _____	_____

NOTE: If filed, copy of 2021 Federal and State Tax Returns must be submitted with this application. If not filed, applicant must attest in writing that 2021 return was not filed. Applicant may choose to submit 2022 Tax Returns if filed.

Unusual circumstances or additional comments (attach additional page if necessary):

CERTIFICATION

I certify that the information I have provided in this application (including supporting documentation) is complete and accurate. I understand that all information is subject to verification. I understand that if approved and the Town of Truro becomes aware of any fraudulent activity related to my application, my assistance will terminate and I will return all funds received to the Town of Truro within 120 days of notification of termination. I authorize the Town of Truro to obtain further information as necessary to complete the application process, verify accuracy of any information provided, or require additional information necessary to determine eligibility.

SIGNATURE(S) _____ DATE _____
(Signed and submitted under the pains and penalties of perjury)

For Taxation Aid Committee Use Only

Taxation Aid Committee Final Action

Date Denied:

Date Granted: _____ Amount: \$

TOWN OF TRURO
Assessing Department
SUMMARY OF TAX EXEMPTION PROGRAMS FY2023

A tax exemption is a release from the obligation to pay all or a portion of a tax. Applications should be filed annually with the Board of Assessors on or before **April 1st, 2023** or three (3) months after the actual tax bills are mailed, whichever is later. Filing an application does not entitle the applicant to a delay in tax payment. If you have any questions, please call the Assessors Office at 508-349-7004 X117 or Outreach at the Council on Aging.

- Ownership:**
- Own and occupy the property as of July 1
 - Trustee with a beneficial interest OR Life Estate OR
 - Tenants by the Entirety, Joint Owner OR Tenants in Common

Eligible Age	Clause (MGL Ch. 59, Sec. 5)	Basic Assistance Type	Income Limit	Assets Limit (not including residence)	Assistance Amount
ELDERLY PROGRAM TAX RELIEF					
Must own & occupy the property for at least 5 years, be a Massachusetts resident for the preceding 10 years and be 65 or older as of July 1 st of tax year					
65 +	18	Financial Hardship (requirements – age, infirmity & poverty)			Exemption may be all or a portion.
65 +	41A	Defers payment of local property tax owed by senior until house sold or senior dies	\$40,000 Max	None	Can defer part or all of taxes annually up to 50% of assessed value. Annual interest applies.
65 +	41C	Reduces local property tax liability of senior	\$33,410 - Single * \$50,113 – Married *	\$66,817 - Single \$91,850 - Married	\$1,000 Elderly Exemption
65+	17D	Reduces local property tax liability of senior, surviving spouse or minor child of a deceased parent	No Income limit	\$66,817 - Single	Amount is subject to annual cost of living increase. FY2023- \$292.35
* Can be increased by allowable Social Security Deduction. (FY2023 = \$5,245 for single or \$7,867 married)					
SERVICE CONNECTED DISABLED VETERANS (or Surviving Spouse)					
1) Must own & occupy the property as of July 1 of the tax year, 2) be a Massachusetts resident for 5 consecutive years before the tax year begins (or been domiciled in Massachusetts for at least 6 consecutive months before entering the service) and 3) meet the service-connected disability or awards criteria					
	22a	10% Service Related Disability - Purple Heart	None	None	\$400 Veterans Exemption
	22A	Permanent loss of 1 foot OR hand OR eye	None	None	\$750 Veterans Exemption
	22B	Permanent loss of both feet, hands, OR 1 foot and 1 hand, OR loss of both eyes	None	None	\$1250 Veterans Exemption
	22C	Permanent & total disability. "special adapted housing"	None	None	\$1500 Veterans Exemption
	22D	Surviving Spouse of soldier or sailor killed in combat.	None	None	Full for 5 years then \$2500
	22E	100% disabled; incapable of working	None	None	\$1,000 Veterans Exemption
	PARA	Paraplegic	None	None	100% Veterans Exemption
OTHERS					
	37A	Legally Blind	None	None	\$500 Blind Exemption
	42	Surviving Spouse of Fire Fighter or Police Officer Killed in the Line of Duty	None	None	100% Surviving Spouse Fire/Police Exemption
	43	Surviving Minor Children of Fire Fighter or Police Officer Killed in the Line of Duty	None	None	100% Surviving Minor Children Fire/Police Exemption



Truro Assessors Office
PO Box 2012 Truro, MA 02666
Phone: 508-349-7004, 117 Fax: 508-349-5505

RESIDENTIAL EXEMPTION
(Massachusetts General Laws, Chapter 59 § 5c)
FISCAL YEAR 2023

PURPOSE: The purpose of the residential exemption is to reduce property taxes for year-round residents.

DEFINITION: The residential exemption is a dollar amount of value that is exempt from taxation. It requires an annual vote of the Select Board after a public hearing.

EXAMPLE: If the residential exemption were \$125,000, a home with an assessed value of \$450,000 would be taxed on \$325,000 of value. A home with an assessed value of \$800,000 would be taxed on \$675,000. This exemption value, when multiplied by the residential tax rate, represents the dollar amount of the exemption.

ELIGIBILITY REQUIREMENTS: For fiscal year 2023, a taxpayer that owns residential property in Truro which was their primary residence on January 1, 2022 may apply for a residential exemption.

A primary residence is one in which the taxpayer lives and which is used as a permanent, year-round home and legal domicile. The Board of Assessors must be convinced that the taxpayer was domiciled as of January 1, 2022, at the address for which the residential exemption is being claimed. Although it is the Select Board who decide whether Truro will have the exemption each year, it is the Board of Assessors' responsibility to administer it.

FILING DATES: Property owners who believe they may be entitled to the exemption must file an application with required documentation with the Assessors' Office **on or before April 1st, 2023.**

HOW TO APPLY: Complete and submit an Application for Residential Exemption (State Tax Form 128-5C) **on or before April 1st.** This form is available in the Assessors Office at Truro Town Hall, 24 Town Hall Road or on the Town website at www.truro-ma.gov. The Assessors office is open Tuesday-Friday, 8 am-4 pm, and available by phone and email on Mondays.

NOTE: The burden of proof is on the taxpayer regarding establishment of primary domicile. All documents related to the application must be in the Assessors Office by the legal deadline; or by law, the Board of Assessors must deny the exemption application.

REQUIRED DOCUMENTATION:

- Signed copies of 2021 Federal Income Tax Return **Form 1040** (first 2 pages) and 2021 Massachusetts (full-year resident) Tax Return **Form 1** (first 2 pages). (NOTE: You may redact social security numbers & income data.)
- Massachusetts Driver's License of the applicant showing Truro street residence as of 1/1/2022.
- Registration (as of 1/1/2022) of at least one vehicle garaged at Truro street residence.
- Proof of 2022 Motor Vehicle Excise Tax paid to Town of Truro.
- Copy of fiscal year 2022 Real Estate tax bill.
- Must be listed as a resident on the Town Clerk's census/street listing as of 1/1/2022.
This is required, but applicant does not have to provide documentation.

If the property is owned by a **TRUST**, the applicant must provide a copy of the recorded Trust (recorded with the Barnstable County Registry of Deeds), and a statement listing the Beneficiaries. The applicant's documents must demonstrate that the applicant(s) is/are trustees of the trust as well as maintain a beneficial interest in the Trust.

Fiscal Year 2023

RESIDENTIAL EXEMPTION

THE COMMONWEALTH OF MASSACHUSETTS

TRURO

All information on this form must be completed in full and required documentation must be attached in order the application to be considered complete. Under statute, the application for residential exemption must be filed no later than April 1, 2023 or 3 months after the date the actual tax bill is issued, whichever is later. HOWEVER, FOR THE EXEMPTION TO BE APPLIED TO THE FALL 2022 TAX BILL, THE COMPLETED APPLICATION ALONG WITH ANY REQUIRED BACKUP INFORMATION MUST BE RECEIVED BY AUGUST 31, 2022.

The undersigned being aggrieved by the failure to receive a residential exemption on real estate situated at _____ for fiscal year 2023 hereby applies for such an exemption.

Number Street

STATEMENT OF FACTS

1) Name(s) of record owner(s) _____

2) Name of Applicant(s) _____

3) Date Property Acquired _____

4) How Acquired: Circle One- Purchase / Inheritance / Gift / Foreclosure, OTHER: _____

5) Was parcel owned and occupied by you as your principal residence as of January 1, 2022? YES / NO (circle one)

NOTE: If no, then you do not qualify for the exemption.

6) Required Documentation:

- Signed copies of 2021 Federal Income Tax Return Form 1040 (first 2 pages) AND 2021 Massachusetts (full-year resident) Tax Return Form 1 (first 2 pages) (NOTE: You may redact social security numbers & income data)
Copy of Massachusetts Driver License of the applicants showing Truro street residence as of 1/1/2022.
Vehicle Registration (as of 1/1/22) of at least one vehicle garaged at Truro Street residence.
Properties in a Trust must provide a copy of recorded Trust or Trustee's certificate stating you are a Trustee and have a beneficial interest in the Trust and / or include a Schedule of Beneficiaries.
If you weren't required to file a tax return in 2021, submit a short-written explanation why and include any pertinent documentation such a SSI return, a copy of both sides of a current driver's license

7) List the address, location and type of any other residential real estate owned by you: _____

8) Have you received or applied for any other residential exemption and/or homestead exemption in any other state, city or town which would apply to this fiscal year (July 1, 2022 to June 30, 2023)? NO / YES (circle one)

If yes, what address, city and state? _____

Signing this form under the penalties of perjury has the legal effect of swearing under oath to the truthfulness of the information contained herein. All items on this form must be completed as indicated. In addition to other sanctions provided by law, intentional misrepresentation of facts in this application may result in cancellation of this exemption and the subsequent issuance of an omitted bill for the exempted value involved for the current fiscal year.

9) Signature of Applicant(s): _____ Date: _____

10) Mailing Address: _____

Email Address: _____ Phone Number: _____

ASSESSORS USE ONLY

GRANTED: _____ DENIED: _____ NO ACTION: _____

DATE: _____ CERTIFICATE#: _____ AMOUNT ABATED: _____

KEY#: _____ PARCEL ID: _____ STREET LIST: YES / NO ENTERED IN- MUNIS _____ PK _____