

Helping Seniors Make Ends Meet and Stay in Their Homes



NORTH ATTLEBORO

Supporting Seniors, Strengthening Community

- **Respect for Seniors' Contributions**
- **Ensuring Stability & Community Strength**
- **Financial Responsibility & Fairness**
- **Smart, Predictable Property Tax Relief**
- **Proven & Practical Approach**



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Existing Exemptions for Seniors

- Clause 17D (of M.G.L. Chapter 59, Section 5) – \$350 exemption for widow, widower, those age 70 or older or minor surviving child. Has asset limits
- Clause 41C – \$1,000 exemption for those 70 or older. Has income and asset limits.
- Senior Property Tax Work-off Program (now up to \$2,000 per year)

Cost of Existing Exemptions for Seniors

Clause	#	FY2023	#	FY2024	#	FY2025
17D ELDERLY/SURVIVING SPOUSE	11	\$3,850	14	\$4,900	14	\$4,900
41C ELDERLY	27	\$27,000	21	\$21,000	18	\$18,000
SENIOR WORK-OFF	20	\$15,000	35	\$34,790	42	\$40,475
Totals:		\$45,850		\$60,690		\$63,375

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New High School Project



- Est. \$190M Investment in Children
- Est. \$100M State Contribution
- Est. \$1K Average Tax Increase

* Contingent on June 3 town debt exclusion vote.

Senior Exemption Proposal

\$17

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Senior Exemption Cost Estimate

Assessor Calculated Rate Estimate **\$17.09 Average Single-family**

In 2025, 14 Seniors filed for Clause 17D, 18 Seniors filed for Clause 41C, and 42 Seniors received Senior-Workoff (more were waitlisted). In 2022, 332 Seniors filed for the Senior Circuit Breaker, the last year DOR kept records, 333 in 2020, 289 in 2019. Many seniors rent and are eligible for the Circuit Breaker credit but are ineligible for the Senior Exemption because they do not pay property taxes. Seniors that have not owned and lived in North Attleboro for the past 10 years are not eligible for the Senior Exemption. Some seniors do not file or are otherwise ineligible. Therefore, the best estimate of Senior applications is 116.

Senior Means Exemption
Option Table Information from Gateway

RESIDENTIAL/SENIOR MEANS TESTED EXEMPTION	
Res # of Eligible Parcels	0.000000
Res Parcel Count	0
Res Exemption %	0.0000
Res Value Exemptwed	0
Senior # Eligible Parcels	116
Senior Value Exempted	\$ 9,838,946
Total Res Value Net of Exemption	\$ 5,006,761,373

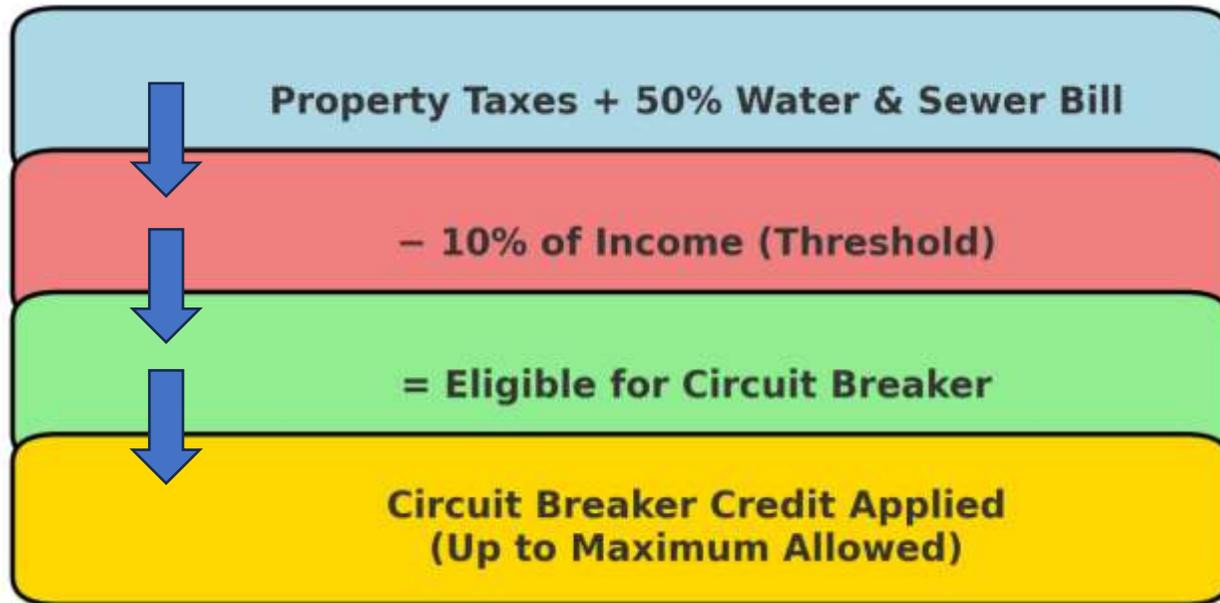
Average Single Family	\$ 569,820	\$ 569,820	\$.03 Per Thousand
	0.01179	0.01182	
Tax Bill	\$ 6,718.18	\$ 6,735.27	\$ 17.09
This would be the increase to the average single Family			

= 1/1,000 of the total budget

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Other Assistance for Seniors

Senior Circuit Breaker Tax Credit

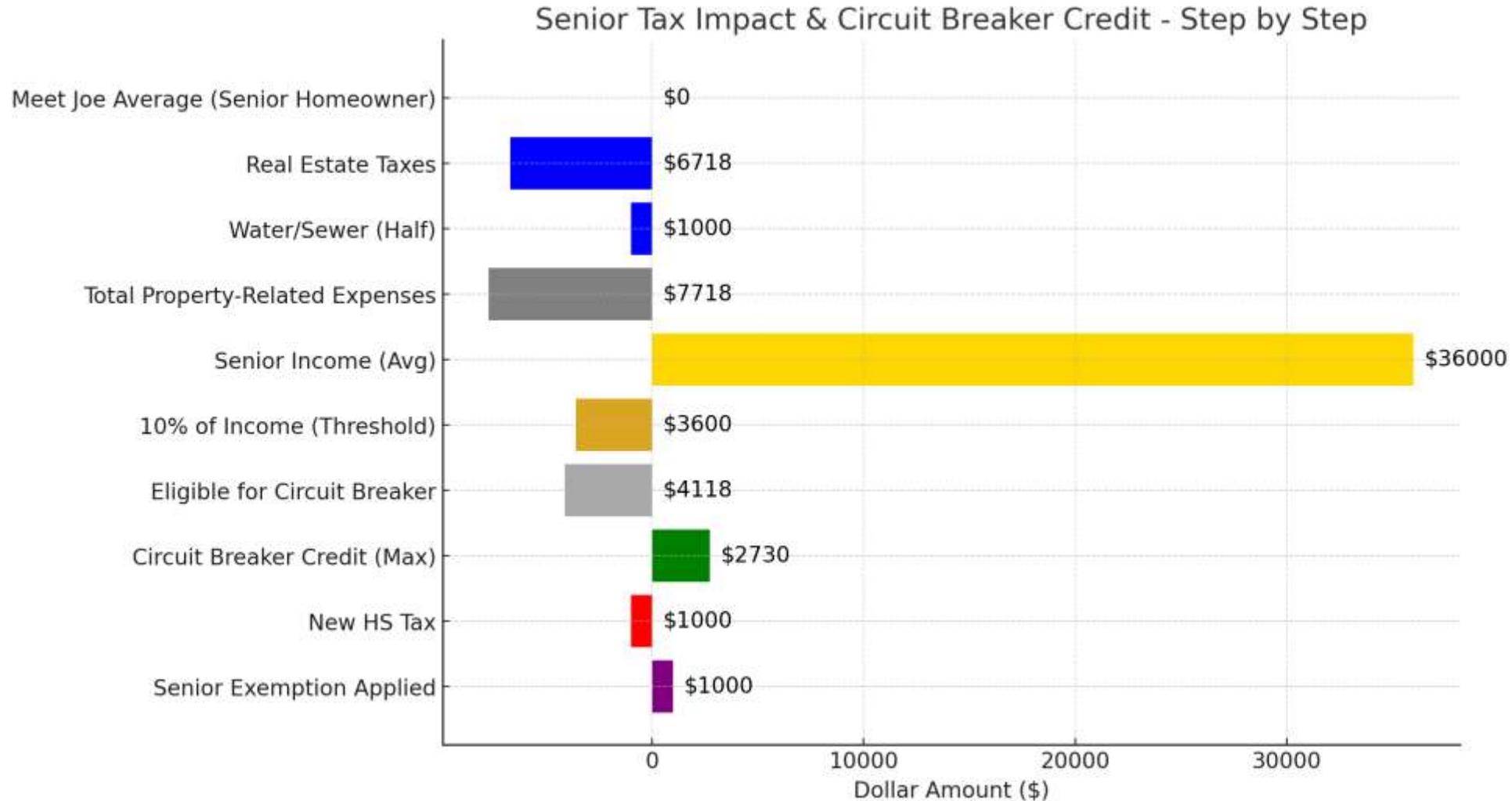


- Implemented in 2001 - 24 years ago
- Must *pay full tax bill and wait one year*
- **Issue: It maxes out at \$2,730**
- Average tax bill in North Attleboro is \$6,718
- *Plus ½ water and sewer*
- Plus the *anticipated \$1,000 increase*
- It helps, it's just not enough

It helps, It's Just not Enough.

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Example – Circuit Breaker & Senior Exemption



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Other Assistance for Seniors

Senior Circuit Breaker Tax Credit

Implemented in 2001, 24 years ago, many Seniors receive this refundable tax credit – after paying the full tax bill, and waiting a year. **Issue: It maxes out at \$2,730.** The average tax bill in North Attleboro is \$6,718. It helps, it's just not enough.

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Other Assistance for Seniors

The Tax Shift

If Max Shift (1.5)

Resident **Savings**, average of **\$268**
 Commercial businesses **increase** **\$5,241**

If Half Max Shift (1.385)

Resident **Savings**, average of **\$131**
 Commercial businesses **increase** **\$2,621**

We are here →

	1.27 Shift	1.385 Shift	1.50 Shift
Residential	\$ 11.79	\$ 11.56	\$ 11.32
Comm/Ind	\$ 15.72	\$ 17.14	\$ 18.56
Personal Prop	\$ 15.67	\$ 17.09	\$ 18.51

Avg Single Family	Avg Bill	Avg Bill	Avg Bill
\$ 569,820	\$ 6,718.18	\$ 6,587.12	\$ 6,450.36
Difference		\$ (131.06)	\$ (267.82)

Average Comm	Avg Bill	Avg Bill	Avg Bill
\$1,845,474	\$ 29,010.85	\$ 31,631.42	\$ 34,252.00
Difference		\$ 2,620.57	\$ 5,241.15

Average Industrial	Avg Bill	Avg Bill	Avg Bill
\$882,325	\$ 13,870.15	\$ 15,123.05	\$ 16,375.95
Difference		\$ 1,252.90	\$ 2,505.80

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The Senior Means-tested Real Estate Property Tax Exemption

How Does it Work?

This is not a new idea. We have many means-tested exemptions.

Annually people meeting the qualifying criteria file an application for exemption with the Assessors together with documents verifying their income and assets.

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What Does “Means-Tested” Mean?

- Applying some type of criteria to measure the sum of a person’s assets to determine if he or she qualifies for a tax exemption.
- It’s nothing new. Most of the property tax exemptions available under Massachusetts General Laws require applicants to meet certain criteria, such as age, property ownership, income, length of residence in town, etc.

What are the criteria for this Senior Exemption?

As has been done in other communities, this is tied to the Massachusetts Senior Circuit Breaker criteria.

Income. \$72,000 for a single individual who is not the head of a household;

\$91,000 for a head of household;

\$109,000 for married couples filing a joint return; for the previous year.

*These amounts are adjusted annually and tied to the CPI.

Age. If single applicant, must be 65, if joint applicants one must be 65, and the other must be 60. (or older)

Owned and Occupied. You own the property and live in the property.

Longevity. At least one of the applicants must have owned and lived in North Attleboro for the past 10 years.

Value. The value of the home is not greater than the value fixed by M.G.L. c. 62, Section 6(k).

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How Does it Work

Local Real Estate Taxes are Governed by State Law with local adjustments as permitted by the State.

Assessor annually includes a tax overlay amount to be raised without appropriation with each budget.

Assessor annually estimates an amount for abatements, exemptions, and potential abatement liability in cases pending before, or on appeal from, the Appellate Tax Board (ATB).

When exemptions are allowed by the Assessor, those funds are paid from the overlay account.

To vary from the state formula, a special act or Home Rule Petition is needed.

Home Rule Petition (AKA Special Act)

Summary: Home Rule petitions, also known as Special Acts cover a broad range of subjects allowing cities and towns to address issues unique to their particular community and are an important mechanism providing flexibility to local governments.

Step 1: Local Approval - By majority vote of a town's legislative body;

Step 2: State Legislature Approval - By majority vote in both the Massachusetts House and in the Massachusetts Senate (time varies depending on urgency, complexity, and whether similar acts have passed);

Step 3: Governor Approval – The Governor must sign the act.

Section 8(1) of the Home Rule Amendment of the Massachusetts Constitution

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Other Communities

Many Other Communities Use Special Acts to Exempt Qualified Seniors and Some Specifically for New School Projects

Hopkinton – passed a special act in 2018 to establish a means tested senior citizen property tax exemption (Acts of 2018, Chapter 234);

Hopkinton – Second - passed another special act in 2024 to establish a means tested senior citizen property tax exemption specifically from a new school project; Acts c.234

Carlisle – passed a special act in 2024 to establish a means tested senior citizen property tax exemption;

Norwell - passed a special act in 2024 to establish a means tested senior citizen property tax exemption;

Holliston - passed a special act in 2024 to establish a means tested senior citizen property tax exemption.

Sudbury, Concord, Reading, Wayland, Hingham 2024, Lincoln, Westford 2024, Williamstown 2024, Wakefield 2023, Easton, Andover, Canton... and many more...

Additionally multiple bills are currently pending to make this a local opt-in law.

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Timeline

1. Local Approval
 2. State Legislature Approval
 3. Governor's Approval
- With Home Rule Petitions, the town is subject to elements beyond its control as to the timing and approval of the state legislature.
 - The Senate and House have different procedures and the approval time typically varies depending on urgency, complexity, and whether similar acts have passed.
 - Given the June 3 anticipated town debt exclusion vote, earlier action is prudent. The sooner a petition is filed with the legislature, the greater chances are it will be acted upon.

Equity for Seniors

“Equality requires that everyone receives the same resources and opportunities, regardless of circumstances and despite any inherent advantages or disadvantages that apply to certain groups.”

“Equity, on the other hand, considers the specific needs or circumstances of a person or group and provides the types of resources needed to be successful.”

“Equality assumes that everybody is operating at the same starting point and will face the same circumstances and challenges. Equity recognizes the shortcomings of this 'one-size-fits-all' approach and understands that different levels of support must be provided to achieve fairness in outcomes.”

-The Annie E. Casey Foundation

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Thank you!

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