

Fiscal Year 2026

# Property Tax Relief Programs

**You may be eligible for tax relief!**

This packet lists available programs which may reduce your tax bill, their eligibility requirements, and instructions for applying.



**Board of Assessors**

Carol Leipner Srebnick, Chair  
Susan Miller  
Leo Fochtman

**Staff**

CJ Carroll, Principal Assessor  
Marty Abbott, Assessing Analyst  
Chase Murphy, Assistant Assessor

## **Contact Information**

**Assessor's Office**

**Town of Acton**

**472 Main St.**

**Acton, MA 01720**

### **Hours:**

**Monday:** 8:00- 4:00

**Tuesday:** 8:00- 6:00

**Wednesday:** 8:00- 4:00

**Thursday:** 8:00- 4:00

**Friday:** 8:00- 12:00

**Phone:** 978-929-6621

**Email:** [assessor@actonma.gov](mailto:assessor@actonma.gov)

**The filing deadline for all exemptions listed is  
April 1, 2026 per Massachusetts General Law.**

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## Additional Property Tax Relief

The following exemptions can be granted in addition to the programs above or can be applied for by themselves

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### Notes:

- Exemptions which reference clauses are offered by the Town of Acton, but governed under Massachusetts General Law Chapter 59, Section 5. The clause numbers refer to specific clauses under this statute.
- If your home is held in a trust, you must provide a copy of the declaration of trust showing that you are a trustee and a copy of the schedule of beneficiaries showing that you have a beneficial interest.

**Please submit a copy of your 2024 federal tax return with your exemption application.**

## Clause 41C: Persons over 65 years old

**\*Income and asset parameters increase annually with the cost of living adjustment\***

Age	You or your spouse must be 65 or older on July 1, 2025 for Fiscal Year 2026
Benefit	Up to \$2,000 reduction in property tax.
Income	<ul style="list-style-type: none"><li>Your total income must be under \$47,435* for single homeowners, or \$71,153* for married homeowners.</li><li>Your income from 2024 is used to qualify for Fiscal Year 2026 exemptions.</li></ul>
Assets	Your Whole Estate must be under \$82,840* for single homeowners, \$113,904* for married homeowners. <ul style="list-style-type: none"><li>Whole Estate includes: -Total of all savings accounts, checking accounts, certificates of deposit, IRA accounts, annuities, stocks and bonds as of July 1, 2025, as well as any real estate other than your Acton primary residence.</li><li>Your primary residence, vehicles, personal effects and cemetery plots are not counted or included.</li></ul>
Ownership and Residency	<ul style="list-style-type: none"><li>Massachusetts must have been your <i>state of primary residence</i> for the past ten years as of July 1, 2025</li><li>You must have <i>owned and occupied</i> your current home for the past five years as of July 1, 2025</li><li>If your home is held in trust, you must provide a copy of both the declaration of trust and the schedule of beneficiaries showing that you are a trustee and have a beneficial interest.</li><li>If you are a joint owner with a non-spouse or your home is a multi-unit dwelling, contact the Assessor's office for further information</li></ul>
To Apply	Contact the Assessor's office at 978-929-6621 for an application. Filing deadline for FY2026 is April 1, 2026. <a href="#"><u>Click here to access the application form!</u></a>

## Example of Income Computation for Persons over Age 65

### Clause 41C Application

Gross receipts for preceding calendar year	Applicant and Spouse
Retirement benefits (Social Security, Railroad, Federal, Massachusetts and political subdivisions)	\$35,400
Other pensions and retirement allowances	
Net profits from business or profession	
Wages, salaries and other compensation	\$1,200
Interest and dividends (from bank accounts and stocks)	\$250
Other receipts (rent, capital gains, etc.)	
<b>TOTAL</b>	<b>\$36,850</b>
“Social Security <u>Deduction</u> ” for married couple	- \$5,895
Adjusted annual income (receipts)	\$30,955

## Clause 17D: Surviving Spouses or Persons over 70 Years Old

**\*Income and asset parameters increase annually with the cost of living adjustment\***

Age	You must be 70 years or older on July 1, 2025 for Fiscal Year 2026
Benefit	Up to \$724.86 reduction in property tax.
Income	No income limit
Assets	Value of whole estate (not including home) must be under \$77,784.
Ownership and Residency	Home must have been owned and occupied as your primary residence for the past 5 years.
To Apply	Contact the Assessor's office at 978-929-6621 for an application. Filing deadline for FY2025 is April 1, 2025.

## Clause 18: Hardship Exemption

If you have a severe financial and medical hardship in a given year, you may qualify for a special hardship exemption from your property tax.

Granted at the sole discretion of the Board of Assessors and is based on criteria of age, infirmity and poverty.

[Click here to access the application form!](#)

## Clause 22A-F: Veterans Exemptions

**Benefits for veterans who were Massachusetts residents for six months before entering service or for one year preceding the current tax year**

[\*\*Click here to access the application form!\*\*](#)

Clause 22	<ul style="list-style-type: none"><li>• Veterans with VA certificate showing at least 10% disability. Veterans of the Lebanese Peace keeping Force or Granada Rescue Mission must show receipt of a Campaign Medal.</li><li>• Veterans of Spanish War, Philippine and Chinese Expeditions with a discharge other than dishonorable</li><li>• Veterans having the Purple Heart</li><li>• Spouses who haven't re-married, whose wife or husband qualified for this or any of the Clause 22 exemptions OR whose spouse lost his or her life in service.</li><li>• Parents of soldiers or sailors who lost their lives in service. Natural, adopting, and parents who stood in loco parentis for one year prior to the time that the deceased entered service qualify. To establish status as in loco parentis, affidavits from two disinterested parties who are not relatives must be submitted.</li></ul>	Up to \$823.20*
Clause 22A	<ul style="list-style-type: none"><li>• Veterans who have permanent loss of use of one foot, one hand, or sight of one eye</li><li>• Recipients of the Congressional Medal of Honor, The Distinguished Service Cross, the Air Force Cross or the Navy Cross</li></ul>	Up to \$1,543.50*
Clause 22B	Veterans who have lost or have suffered permanent loss of use of both feet, both hands, or sight of both eyes.	Up to \$2,572.50*
Clause 22C	Veterans who are entitled to specially adapted housing as a result of service related disability.	Up to \$3,087*
Clause 22D	Surviving spouses of service members or guardsmen who died from injury or disease due to being in combat zone, or who are missing in action and presumed dead due to combat.	100%
Clause 22E	Veterans with <i>yearly</i> certificate from the VA indicating 100% disability and incapable of working. (This is the only veteran's exemption that requires a yearly certificate)	Up to \$2,058*
Clause 22F	Paraplegics or surviving spouses of paraplegics	100%

\*Exemption cannot reduce total taxes paid below the prior year's total taxes. The exemption amount will be the listed amount or the maximum amount allowed without reducing below the prior year.

## Clause 37A: Blind Persons

If you are legally blind you may qualify for a reduction of up to \$1,000 in your annual tax bill.

Property must be owned and occupied as your primary residence. Certificate from the Commission on Blindness must be presented each year.

[Click here to access the application form!](#)

## Clause 42: Surviving Spouse of Police Officer or Firefighter

If your spouse was killed in the line of duty, and you have not remarried, you may qualify for a total exemption from your property tax.

Property must be owned and occupied as your primary residence.

[Click here to access the application form!](#)

## Clause 41 A: Property Tax Deferral

You may qualify to postpone payment of your property tax until your house is sold or conveyed. Participation in this program does not require that you move or sell your home.

[Click here to access the application form!](#)

Age	You or your spouse must be 65 or older on July 1, 2025 for the Fiscal Year 2026
Benefit	<ul style="list-style-type: none"><li>Payment of any or all of your property tax can be postponed until the home is sold or conveyed, or until your demise.</li><li>You may use any exemption that you qualify for first and THEN defer the rest of your property tax.</li><li>The current interest rate is 4.5%</li></ul>
Income	Up to \$40,000, married or single
Assets	No asset restrictions
Other limits	Property taxes can be deferred to a maximum cumulative total of half the value of your home.... many decades of potential deferral
Ownership and Residency	<ul style="list-style-type: none"><li>Massachusetts must have been your state of <i>primary residence</i> for the past 10 years as of July 1, 2025.</li><li>You must have <i>owned and occupied</i> a home anywhere in Massachusetts for the past five years as of July 1, 2025.</li></ul>
To apply	Contact the Assessor's office at 978-929-6621 for an application. Filing deadline for FY26 is April 1, 2026

### How it works:

- Each year you can choose to enter into a property tax deferral agreement with the town for all or any part of that year's property tax bill.
- Each year's deferral is like an individual loan. The simple interest rate that was in effect the year that you deferred that year's property tax is locked in for the life of the loan. It is the Federal Discount Rate, generally below the Prime Rate and by law, can never be higher than 8%.
- You cannot be forced to sell or move due to taxes deferred under this program.
- Taxpayers who defer their property tax may defer water and sewer charges as well.

### Why is this an attractive option?

- Tax deferrals are a safe and inexpensive way to free up some of your income. Using the equity in your home to pay your property tax will allow you to enjoy the use of thousands of dollars that would otherwise have gone to paying your property tax.

## Property Tax Deferral Example

In 2020 a senior owning a \$400,000 house decides to start deferring his entire property tax bill every year. In 2025, he decides to sell the house and move into an assisted living facility.

Fiscal Year	House Value with annual 5% appreciation	Property Tax Deferred Assumes taxes increase 5% per annum	Deferral Interest Rate *(HYPOTHETICAL)	Deferred Tax & Simple Interest
2020	\$400,000	\$6,156.00	6.25%	\$8,287.98
2021	\$420,000	\$6,463.80	4.75%	\$7,857.39
2022	\$441,000	\$6,786.99	4.75%*	\$7,927.88
2023	\$463,050	\$7,126.34	4.75%*	\$7,985.78
2024	\$486,203	\$7,482.66	4.75%*	\$8,029.45
2025	\$510,513	\$7,856.79	4.75%*	\$8,056.95

Value of House when Sold in 2024  
**\$510,513**

Total Amount Deferred  
**\$41,873**

Total amount Deferred for the Last Six Years  
**\$48,145**

House Value When Sold	\$510,513
Less Deferral	<u>-\$48,145</u>
Remaining Asset Value	<b>\$462,368</b>

# Community Preservation Act Exemption

**\*Income and asset parameters increase annually with the cost of living adjustment\***

Age	Income limits depend on age. Please see below.		
Benefit	100% exemption from the surcharge		
Income	Use your 2024 income to qualify		
Number of Household Members	Income limit for applicants age 60+	Income limit for applicants under 60	
1	114,000	91,200	
2	130,250	104,200	
3	146,562	117,250	
4	162,812	130,250	
5	175,875	140,700	
6	188,875	151,100	
Any out-of-pocket medical expenses incurred during the prior calendar year can be deducted from the above income limits.			
Assets	There is no asset limit.		
Ownership and Residency	You must own and occupy the home as your primary residence		
To Apply	Contact the Assessor's office at 978-929-6621 for an application. <a href="#">Click here to access the application form!</a>		

TYPE OF EXPENSE	Total Out of Pocket for Preceding Calendar Year
Health insurance premiums	\$ _____
Doctors	\$ _____
Hospitals	\$ _____
Diagnostic tests	\$ _____
Prescription drugs	\$ _____
Medical equipment	\$ _____
Other	\$ _____
<b>TOTAL OUT OF POCKET</b>	\$ _____

## Senior Service Program

A limited number of low-to-moderate income seniors with needed skills can provide service to the Town in exchange for a reduction to their property taxes. This selective program matches skill and ability to departmental needs. Participants must be age 60 or older.

Administered by the Human Resources Department

Contact Human Resources at 978-929-6613 for more information.

# Massachusetts Circuit Breaker Tax Credit

This State program is administered by the Commonwealth of Massachusetts  
[Department of Revenue. \(617-887-6367\)](#)

If your annual property taxes or 25% of the amount paid in rent exceeds 10% of your gross income, you may be eligible for a payment or tax credit from the State.

## Detailed Information for Fiscal Year 2026

\*Income and asset parameters increase annually with the cost of living adjustment\*

Age	65 years of age or older at close of tax year
Benefit	Homeowners: One dollar for every dollar that your property tax plus half of your water and sewer bill exceed 10% of your income. Renters: One dollar for every dollar that 25% of your rent exceeds 10% of your income. Rent must be unsubsidized and landlord must be a tax-paying entity.
Income	<ul style="list-style-type: none"><li>• \$72,000 for a single individual,</li><li>• \$91,000 for a head of household</li><li>• \$109,000 if married and filing jointly. <i>Married filing separately is ineligible</i></li></ul>
House Value/ Assets	<ul style="list-style-type: none"><li>• Assessed value of house \$1.172,000 or less • Otherwise, no asset limit</li></ul>
Ownership And Residency	<ul style="list-style-type: none"><li>• Renters receiving rent subsidies do not qualify.</li><li>• Landlord must be a tax-paying entity</li><li>• Special provisions are made for certain assisted living arrangements and for certain types of trust ownership. Your Massachusetts house or apartment must be your primary residence and must have lived in town for at least ten years.</li></ul>
To Apply	Taxpayers or Renters who are eligible for this tax credit should claim the credit when they file their state income tax return. If you are eligible, but do not normally file a state income tax return, you may obtain the benefit by filing a return and claiming the exemption. Past returns may be amended up to 3 yrs. Acton's Senior Center provides trained tax advisors during the tax filing season who can help you apply for this benefit. Call 978-929-6621