

# Town of Belmont



# Property Tax Relief Programs

## Fiscal Year 2026

### **Belmont Board of Assessors**

Daniel Dargon, Chair and Administrative Assessor

Dan Barry, Anthony Leccese

Jennifer Hewitt, ATA/Finance Director

July 2025

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# Local Property Tax Exemption Overview

## Qualifications:

- Owned and Occupied Belmont property as of July 1, 2025 for Exemptions, or January 1, 2025 for the Community Preservation Act Surcharge Exemption
- Must Own the Property – If the property is in a trust, applicant must provide a copy of the trust, be a Trustee and have Beneficial Interest
- Must Occupy the Belmont Property as your Domicile and Primary Residence
- Must Meet Status Requirements (see Chart on page 2 or detailed Exemption pages)

**Application Deadline: April 1, 2026**

Questions? Please call the Assessor’s Office at 617-993-2630 or email [assessors@belmont-ma.gov](mailto:assessors@belmont-ma.gov)

## Summary of Most Common Benefits and Qualifications

<b>Single Person</b>			See	
<i>Income Limit</i>	<i>Asset Limit</i>	<i>Age</i>	<i>Page</i>	<i>Maximum Benefit</i>
\$20,580	\$41,160	65+	3, 8	\$2,000, also qualify for reduced utility rates
\$72,000	N/A	65+	6	100% - Defer taxes until home sold or transferred
\$90,100	N/A	<60	7	Full amount of CPA Surcharge
\$112,650	N/A	60+	7	Full amount of CPA Surcharge
N/A	\$41,160	65+	2	\$360
<b>Married Couple</b>			See	
<i>Income Limit</i>	<i>Asset Limit</i>	<i>Age</i>	<i>Page</i>	<i>Maximum Benefit</i>
\$30,870	\$56,595	65+	3, 8	\$2,000, also qualify for reduced utility rates
\$103,000	N/A	<60	7	Full amount of CPA Surcharge
\$109,000	N/A	65+	6	100% - Defer taxes until home sold or transferred
\$128,700	N/A	60+	7	Full amount of CPA Surcharge
N/A	\$41,160	65+	2	\$360

# Overview of Available Tax Exemptions and Deferrals

	Exemption Program	Minimum Age	Home Ownership Requirements	Means Test	Additional Documents	Maximum Exemption
1	\$2,000 for Elderly Person 65+ <i>(Clause 41C)</i>	65	Owned and Occupied as Primary residence for Past 10 Years	Income and non-residential assets. See pages 3 & 4	See application for Clause 41C	\$2,000
2	\$360 for Elderly Person 70+, un-remarried Surviving Spouse, or Minor Child of Deceased Parents <i>(Clause 17D)</i>	70	Owned and Occupied as Primary residence for Past 5 Years	Assets only, not including Primary Residence must not exceed \$41,160	See application for Clause 17D	\$360
3	Disabled Veterans <i>(Clauses 22 and 22A-H, Ch. 60A, sec. 1)</i>	N/A	See page 5	N/A	Contact Assessor's Office	\$823-\$3,087
4	Blind Person <i>(Clause 37A)</i>	N/A	Owned and Occupied as Primary Residence as of July 1, 2025	N/A	Registered Certificate from Mass Commission for the Blind	\$1,000
5	Surviving Spouse of Police Officer or Firefighter killed in line of duty <i>(Clause 42)</i>	N/A	Owned and Occupied as Primary Residence as of July 1, 2025	N/A	Contact Assessor's Office	Full Amount
6	Hardship Exemption <i>(Clause 18)</i>	Contact Assessor's Office				
7	Temporary Tax Deferral <i>(Clause 18A)</i>	Contact Assessor's Office				
8	Tax Deferral <i>(Clause 41A)</i>	65	Owned and Occupied as Primary Residence for Past 5 Years	Income only, See page 6	Contact Assessor's Office	Up to Full Amount
9	Community Preservation Act Surcharge Exemption <i>(Clause 44B)</i>	N/A	Owned and Occupied as Primary Residence as of January 1, 2025	Income only, See page 7	Contact Assessor's Office	Full CPA Surcharge

# Property Tax Exemption for Persons 65 and older

## (Clause 41C)

**If your income and assets are low to moderate,  
you may qualify for a \$2,000 exemption from your Property Tax**

<b>Age</b>	You or your spouse must be 65 or older on July 1, 2025 for Fiscal Year 2026
<b>Benefit</b>	\$2,000 reduction in property tax.* Does not have to be repaid.
<b>Income</b>	<ul style="list-style-type: none"> <li>• Your Calendar 2024 Income is used for the Fiscal Year 2026 exemption.</li> <li>• Your total gross income must be under <b>\$20,580*</b> for single, and <b>\$30,870*</b> for married (*after the Social Security Deduction).</li> </ul> <p style="margin-left: 40px;">* A deduction (called the Social Security Deduction) is allowed if you have income from Social Security, Railroad Retirement, or Federal, Massachusetts (and political subdivisions) employee pensions, annuities, or retirement plans.</p> <ul style="list-style-type: none"> <li>- The FY2026 “Social Security Deduction” is <b>\$5,980</b> for a Worker, and <b>\$2,990</b> for a Spouse, as determined annually by the state.</li> </ul> <p><b>See worksheet on next page.</b></p>
<b>Assets</b>	<ul style="list-style-type: none"> <li>• Your Whole Estate must be under <b>\$41,160</b> for single homeowners, and <b>\$56,595</b> for married homeowners.</li> <li>• Whole Estate includes: <ul style="list-style-type: none"> <li>- Total of all savings accounts, checking accounts, certificates of deposit, IRA accounts, stocks and bonds as of July 1, 2025</li> <li>- Any real estate other than your Belmont primary residence.</li> </ul> </li> <li>• Your primary residence, personal effects, motor vehicles and cemetery plots are not counted or included.</li> </ul>
<b>Ownership and Residency</b>	<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, on or before July 1, 2025, you must provide a copy of both the trust and the schedule of beneficiaries showing that you are a trustee and have a beneficial interest. 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>
<b>To Apply</b>	<ul style="list-style-type: none"> <li>• Contact the Assessor’s office at 617-993-2630 for an application.</li> <li>• <b>The filing deadline for FY2026 is April 1, 2026.</b></li> </ul>

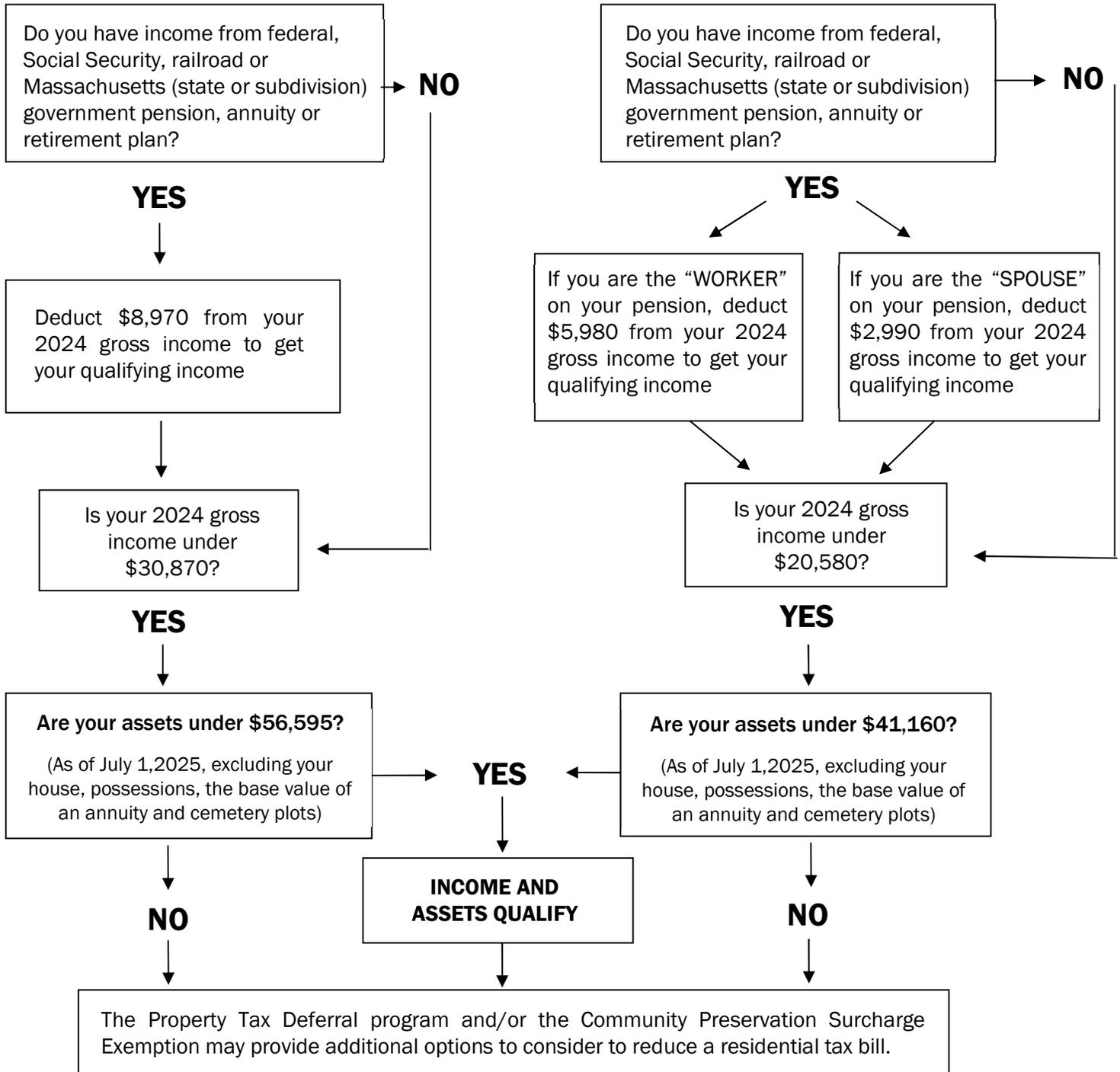
**Income and asset limits are updated annually with a cost-of-living adjustment**

\*Further limitations may apply. Contact Assessor’s Office for complete details or visit [www.belmont-ma.gov/assessor](http://www.belmont-ma.gov/assessor)  
If your home is held in trust, you must provide a copy of the trust showing that you are a trustee and a copy of the schedule of beneficiaries showing that you have a beneficial interest.

# Do you qualify for the Property Tax Exemption for Persons 65 and older (Clause 41C)?

## MARRIED SENIORS

## SINGLE OR WIDOWED SENIORS



# Property Tax Exemptions for Veterans

Benefits for Honorably-Discharged Service-Connected Disabled Veterans, who were Massachusetts residents for six months prior to entering service or have resided in the commonwealth for 3 years.

**Exemption Eligibility is based on Veteran's status as of July 1, 2025**

<b>Clause 22</b>	<ul style="list-style-type: none"> <li>a) Veterans with a service-connected disability of 10% or more.</li> <li>b) Veterans of certain pre-World War I conflicts.</li> <li>c) Veterans awarded the decoration Purple Heart. No evidence of disability.</li> <li>d) <b>Spouses</b> (when property is owned by spouse, not veteran), and <b>surviving spouses</b> of Clause 22(a)-(c) veterans who <b>remain unmarried</b>.</li> <li>e) Gold Star Parents of soldiers or sailors who lost their lives in service.</li> <li>f) Surviving spouses of World War I veterans.</li> </ul>	\$823
<b>Clause 22A</b> (see MVE)	<ul style="list-style-type: none"> <li>• Veterans who by reason of injury received or disease contracted while in military service or in the line of duty, lost or have suffered permanent loss of use of one foot or one hand, or loss of sight of one eye.</li> <li>• Prisoner of war (POW).</li> <li>• Veteran recipients of the Congressional Medal of Honor, the Distinguished Service Cross, the Air Force Cross or the Navy Cross.</li> <li>• Benefit continues for <b>surviving spouses who remain an owner and occupant</b>.</li> </ul>	\$1,544
<b>Clause 22B</b> (see MVE)	<ul style="list-style-type: none"> <li>• Veterans and their spouses who suffered in the line of duty the loss or permanent loss of use of both feet, both hands or both eyes.</li> <li>• Benefit continues for <b>surviving spouses who remain an owner and occupant</b>.</li> </ul>	\$2,573
<b>Clause 22C</b> (see MVE)	<ul style="list-style-type: none"> <li>• Veterans and their spouses who suffered total disability in the line of duty and who have received assistance in acquiring "specially adapted housing" which they own &amp; occupy as their domicile.</li> <li>• Benefit continues for <b>surviving spouses who remain an owner and occupant</b>.</li> </ul>	\$3,087
<b>Clause 22D</b>	<ul style="list-style-type: none"> <li>• Surviving non-remarried spouses of soldiers, sailors, guardsmen and veterans who during <b>active duty</b> regardless of when suffered an injury or illness which was a proximate cause of death or became missing in action with a presumptive finding of death.</li> </ul>	100%
<b>Clause 22E</b> (see MVE)	<ul style="list-style-type: none"> <li>• Veterans who as a result of disability contracted in such service and in the line of duty have a rating of 100% combined service evaluation, or considered totally and permanently disabled. Annual VA Certificate is required.</li> <li>• Benefit continues for <b>surviving spouses who remain an owner and occupant</b>. (Annual VA Certificates are not required of a surviving spouse).</li> </ul>	\$2,058
<b>Clause 22F</b> (see MVE)	<ul style="list-style-type: none"> <li>• Paraplegic Veterans by reason of injury received in such service and in the line of duty <b>OR</b> have disability rating of 100% for <b>service-connected blindness</b>.</li> <li>• Benefit continues for <b>surviving spouses who remain an owner and occupant</b>.</li> </ul>	100%
<b>Clause 22H</b>	<ul style="list-style-type: none"> <li>• Surviving parents or guardians of soldiers, sailors, guardsmen and veterans who during <b>active duty</b> regardless of when suffered an injury or illness which was a proximate cause of death or became missing in action with a presumptive finding of death.</li> </ul>	100%
<b>Ch. 60A, Sec. 1</b>	<ul style="list-style-type: none"> <li>• Waives the <b>Motor Vehicle Excise (MVE)</b> for <b>one</b> vehicle owned by a veteran with VA documentation of a service-oriented loss or loss of use of one or both feet, one or both hands, or a combined service-connected disability rating of 100%, or is deemed unemployable due to their service-connected disability.</li> </ul>	100% of MVE

## Property Tax Deferral (Clause 41A)

<b>Age</b>	You <b>OR</b> your spouse must be 65 or older on July 1, 2025 for Fiscal Year 2026.
<b>Benefit</b>	<ul style="list-style-type: none"> <li>• Payment of any or all of your property tax can be postponed until the home is sold, conveyed, transferred to a trust, you or your surviving spouse die, or until you choose to pay off the deferral.</li> <li>• You can never be forced to move or sell your home under this program.</li> <li>• Use any single property tax exemption for which you qualify <u>first</u> and then defer all or part of the rest of your property tax.</li> <li>• The fixed interest rate for Deferrals is 4.50% (simple interest)</li> </ul>
<b>Income and Assets</b>	<ul style="list-style-type: none"> <li>• Your total gross income for Calendar 2024 must be under \$72,000 for single, and \$109,000 for married.</li> <li>• No asset restrictions.</li> </ul>
<b>Ownership and Residency</b>	<ul style="list-style-type: none"> <li>• Massachusetts must have been your state of primary residence for the past 10 years as of July 1, 2025.</li> <li>• You must have owned and occupied a home anywhere in Massachusetts for the past five years as of July 1, 2025.</li> <li>• Please note: Every other person with any legal or beneficial interest in the property must give written approval for the deferral (e.g., co-owners, banks that hold a mortgage, home equity loan, second mortgage, etc.) via a Tax Deferral and Recovery Agreement.</li> </ul>
<b>Other limits</b>	<ul style="list-style-type: none"> <li>• Property taxes can be deferred to a maximum cumulative total of half the value of your home resulting in many decades of potential deferral.</li> <li>• Upon the transfer or sale of the home's ownership, <i>the annual interest rate on the amounts owed will increase to 8% until repaid.</i></li> <li>• Upon the death of you and your surviving spouse, <i>a one-year grace period is recognized before the annual interest rate increases to 8% until repaid.</i></li> </ul>
<b>To apply</b>	<ul style="list-style-type: none"> <li>• Contact the Assessor's office at 617-993-2630.</li> <li>• <b>The filing deadline for FY2026 is April 1, 2026.</b></li> </ul>

### How it works:

- Each year's deferral is like an individual loan for that year's tax amount. During your lifetime and that of your surviving spouse, and as long as you own your home, the interest for the amount you defer in FY2026 will never be higher than 4.50%.
- As long as you or your surviving spouse continue to qualify, you may enter into new deferral agreements for any subsequent year's property tax.

### 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 those bills.

# The Community Preservation Act Surcharge Exemption

<b>Benefit</b>	100% exemption from the Community Preservation Act Surcharge																											
<b>Gross Income</b>	<p><b>FY2026 Income Limit*</b></p> <ul style="list-style-type: none"> <li>Use your Calendar 2024 household income to qualify, confirmed by State or Federal tax forms.</li> <li>Household income includes income of <u>all owners</u> and <u>all household members</u></li> </ul> <table border="1"> <thead> <tr> <th>Household Size</th> <th>Non-Senior Homeowner (under age 60)</th> <th>Senior Homeowner (60 or older)</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>\$ 90,100</td> <td>\$112,650</td> </tr> <tr> <td>2</td> <td>\$ 103,000</td> <td>\$128,700</td> </tr> <tr> <td>3</td> <td>\$115,850</td> <td>\$144,800</td> </tr> <tr> <td>4</td> <td>\$128,700</td> <td>\$160,900</td> </tr> <tr> <td>5</td> <td>\$139,000</td> <td>\$173,750</td> </tr> <tr> <td>6</td> <td>\$149,300</td> <td>\$186,650</td> </tr> <tr> <td>7</td> <td>\$159,600</td> <td>\$199,500</td> </tr> <tr> <td>8</td> <td>\$169,900</td> <td>\$212,400</td> </tr> </tbody> </table>	Household Size	Non-Senior Homeowner (under age 60)	Senior Homeowner (60 or older)	1	\$ 90,100	\$112,650	2	\$ 103,000	\$128,700	3	\$115,850	\$144,800	4	\$128,700	\$160,900	5	\$139,000	\$173,750	6	\$149,300	\$186,650	7	\$159,600	\$199,500	8	\$169,900	\$212,400
Household Size	Non-Senior Homeowner (under age 60)	Senior Homeowner (60 or older)																										
1	\$ 90,100	\$112,650																										
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6	\$149,300	\$186,650																										
7	\$159,600	\$199,500																										
8	\$169,900	\$212,400																										
<b>Assets</b>	No asset limitation.																											
<b>Ownership and Residency</b>	One of the owners must occupy the home as their primary residence as of January 1, 2025.																											
<b>To Apply</b>	<ul style="list-style-type: none"> <li>Contact the Assessor's office at 617-993-2630 or <a href="mailto:Assessors@belmont-ma.gov">Assessors@belmont-ma.gov</a> for an application.</li> <li>The filing deadline for FY2026 is April 1, 2026.</li> </ul>																											

\*Income limits are adjusted annually, based on the local area median income as annually published by the [United States Department of Housing and Urban Development](#).

Further limitations may apply. Contact Assessor's Office for complete details or visit [www.belmont-ma.gov/assessor](http://www.belmont-ma.gov/assessor)

If your home is held in trust, you must provide a copy of the trust showing that you are a trustee and a copy of the schedule of beneficiaries showing that you have a beneficial interest.

## Administered by the Department of Public Works

### **Water/Sewer Lifeline Program**

Those who qualify for the Property Tax Exemption program (page 3) are also eligible for reduced “Lifeline” rates on their Water and Sewer bills, set at 70% of the full-price rates. The rates are updated annually, and the Department of Public Works confirms eligibility with the Board of Assessors – nothing more needs to be done by the homeowner.

## Administered by Belmont Light

### **Electric Lifeline Program**

The Belmont Municipal Light Department (BMLD) offers a discount to residents who qualify for the [Low-Income Heating Assistance Program \(LIHEAP\)](#). BMLD coordinates with Public Works, and asks anyone who may qualify for the Water/Sewer Lifeline program to also submit documentation to qualify for LIHEAP. Contact the Belmont Light Customer Service department to inquire. (617-993-2800, option 3)

## Administered by the Belmont Council on Aging

### **Senior Tax Work-Off Program**

A limited number of low-to-moderate income seniors with needed skills can provide service to the Town in exchange for a reduction of up to \$2,000 in their property tax. For more information and link to the program application, see item #3 on the Town’s Tax Relief website – [www.belmont-ma.gov/taxrelief](http://www.belmont-ma.gov/taxrelief).

## Administered by the State of Massachusetts

### **Massachusetts Senior Circuit Breaker Tax Credit**

Senior renters or homeowners with low-to-medium incomes may qualify for refundable tax credits from the State. The maximum credit for 2024 was \$2,730 – the maximum credit for 2025 should be released in October 2025. The Department of Revenue has posted information at <https://www.mass.gov/info-details/massachusetts-senior-circuit-breaker-tax-credit> with more details about the program.

Volunteers for Belmont’s Council on Aging (COA) assist Belmont’s Seniors with overall tax preparation, including applying for this benefit.

**Contact the COA, located at the Beech Street Center, 266 Beech St, Belmont, at 617-993-2970 to schedule an appointment during tax season (February, March and April).**