

# Personal Property Tax Exemption Programs for Seniors

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# What is a Personal Property Tax Exemption?

- This presentation will cover personal property tax exemptions that can result in a reduction in property taxes due to a particular personal circumstance and qualifications set forth in the Massachusetts General Laws.
- Personal exemptions require:
  - The taxpayer must show he or she meets the terms of the exemption.
  - Exemptions are granted for one fiscal year only and the taxpayer must file an application with the Assessor every year.

# Application Guidelines for Personal Exemptions:

- Qualification Date: July 1<sup>st</sup> – Taxpayers must meet all qualifications for personal exemption or deferrals as of July 1<sup>st</sup> of the fiscal year for which the exemption is being sought.
- City Fiscal Years are: July 1<sup>st</sup> – June 30
- All personal exemption and deferral applications are:
  - **Due on April 1<sup>st</sup>**
  - **Must be filed annually**
  - **Not open to public inspection**
- The Assessors must keep a record book listing the exemptions and deferrals that have been granted and this is a public record. This includes the property owners name and the amount of the exemption. However, all supporting financial information and documents for the application are confidential and not available to the public.

## Requirements for Personal Exemptions:

- **Ownership** – Applicant must own the property
  - For some exemptions and deferrals, the applicant must also have owned the property or other property in Massachusetts for a number of years.
- **Domicile** – Applicant must live in the property
  - For some exemptions and deferrals, the applicant must also have lived in the property or other property in Massachusetts for a number of years.
- **Status** – Applicant must be a certain age, a veteran, a blind person, a surviving spouse or meet other personal circumstances
- **Proof** – Applicant must document eligibility

# Ownership Examples:

## Ownership - Example 1 Life Estate

### **Scenario:**

Mary, an elderly widow, deeds her house to her son John, but reserves the right to reside on the premises for the rest of her life. Is Mary eligible for a personal exemption?

### **Consequences of this action:**

- Mary holds a life estate and has a present interest to possess, use and occupy the property during her lifetime
- John has a vested remainder and becomes owner when Mary's life estate ends (future interest)
- Mary, as the Life Tenant, is the assessed owner

Mary, a Life Tenant, **is an eligible owner** for Exemptions and Deferrals.

Reference: *Breare v. Assessors of Peabody*

# Ownership Examples:

## Ownership - Example 2 Trust

### Scenario:

Tom, an elderly widower, transfers his home to a trust he created that names his children as trustees and himself as beneficiary during his lifetime. On his death, his children are the beneficiaries. Is Tom eligible for a personal exemption?

### Consequences of this action:

- Tom separated the legal and equitable interests in his home:
  - The trustees, Tom's children, hold legal title and are the assessed owners
  - The equitable or beneficial interest is held by Tom, the beneficiary of the trust
- Applicants whose homes are in trust are owners for exemptions if they hold:
  - Record legal **title** to the home (be a trustee) and
  - A sufficient **beneficial interest** in the home



Tom is only a beneficiary and is not an eligible owner for Exemptions and Deferrals.

Reference: *Kirby v. Board of Assessors of Medford*

# Domicile Requirements:

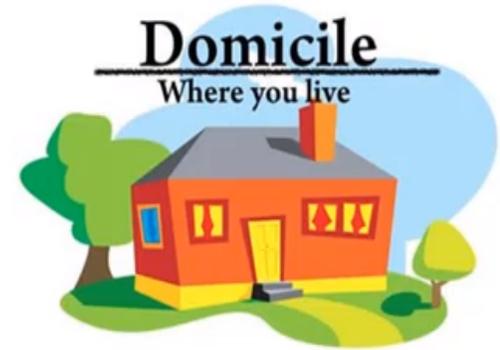
## Domiciliary Requirements - What is Domicile?

Domicile is the status (or attribution) of being a lawful permanent resident in a particular jurisdiction.

Domicile Elements:

1. Actual physical presence
2. At a fixed dwelling place, with
3. The intention to remain permanently

**Note:** A person can have many residences but only one domicile at any one moment in time.



# Proof Requirements:

## Proof Requirements for Personal Exemptions

Proof - Certain statutes require *certificates*:

- Disabled veterans must file a certificate or benefit letter from the United States Department of Veterans Affairs (VA) or branch of service
- Blind persons must file a certificate from the Massachusetts Commission for the Blind
- Seniors seeking exemption or deferral must file a birth certificate



# Local Property Tax Exemptions

There are personal property tax exemptions. Since only one of these exemptions is allowed per year, you may choose the one that provides the maximum benefit for you:

Clause 41C : Seniors

Clause 17D: Seniors or Surviving Spouse

Clause 42 & 43: Surviving Spouses or Minor Children of  
Firefighters or Police Officers killed in the  
line of duty

Clause 22A: Veterans

Clause 37A: Blind Persons

# Clause 41C

Filing Deadline  
April 1st

## EXEMPTION AMOUNT

For Fiscal Year 2020  
July 1, 2019 – June 30, 2020

\$650

## EXEMPTION AMOUNT

For Fiscal Year 2021  
July 1, 2020 – June 30, 2021

\$1,000

# Clause 41C

Filing Deadline  
April 1st

## AGE REQUIREMENT

For Fiscal Year 2020  
July 1, 2019 – June 30, 2020

- You must be **70** years of age or older on July 1, 2019

## AGE REQUIREMENT

For Fiscal Year 2021  
July 1, 2020 – June 30, 2021

- You must be **65** years of age or older on July 1, 2020

# Clause 41C

## Filing Deadline

### April 1<sup>st</sup>

*Note: If your home is held in trust, you must provide a copy of both the trust schedule of beneficiaries showing that you are a trustee and have a beneficial interest. Both the trust and schedule of beneficiaries must be recorded at the Registry of Deeds.*

*If you are a joint owner with a non-spouse or your home is a multi-unit dwelling, contact the Assessor's Office for more information.*

## OWNERSHIP REQUIREMENT

**For Fiscal Year 2020**  
July 1, 2019 – June 30, 2020

- Massachusetts must have been your state of **primary residence** for the **past ten years** as of July 1, 2019.
- You must have owned and occupied your current home for the past **five years** as of July 1, 2019.

## OWNERSHIP REQUIREMENT

**For Fiscal Year 2021**  
July 1, 2020 – June 30, 2021

- Massachusetts must have been your state of **primary residence** for the **past ten years** as of July 1, 2020.
- You must have owned and occupied your current home for the past **five years** as of July 1, 2020.

# Clause 41C

## Filing Deadline

### April 1<sup>st</sup>

*Note: Income limits include the allowable portion of other income from Social Security, Railroad retirement, or federal, Massachusetts or local government employee pensions or retirement plans.*

**For Fiscal Year 2020:**  
**single \$4,758**  
**married \$7,137**

## INCOME THRESHOLDS

**For Fiscal Year 2020**  
July 1, 2019 – June 30, 2020

- Calendar 2019 income is used to calculate your eligibility
- Single: \$18,000 + \$4,758 for SS = **\$22,758**
- Married: \$20,000 + \$7,137 for SS = **\$27,137**

## INCOME THRESHOLDS

**For Fiscal Year 2021**  
July 1, 2020 – June 30, 2021

- Calendar 2020 income is used to calculate your eligibility
- Single: \$20,000 + \$4,758 for SS = **\$24,758**
- Married: \$30,000 + \$7,137 for SS = **\$37,137**
- *These income amounts will be slightly higher for FY2021 after the state determines the allowable pension or SSI amount for FY2021.*

# Clause 41C

## Filing Deadline

### April 1<sup>st</sup>

*Note: Whole Estate includes total of all savings accounts, checking accounts, certificates of deposit, IRA accounts, stocks and bonds.*

*Note: Your primary residence, personal effects, motor vehicles and cemetery plots are not counted or included.*

## ASSET LIMITS

**For Fiscal Year 2020**  
July 1, 2019 – June 30, 2020

- Single: \$28,000
- Married: \$30,000

## ASSET LIMITS

**For Fiscal Year 2021**  
July 1, 2020 – June 30, 2021

- Single: \$40,000
- Married: \$55,000

# Clause 17D

## Filing Deadline

### April 1st

If your income is too high for the 41C exemption but you have low assets, you may qualify for a \$175 reduction in your property tax.

- Age requirement – You must be 70 years or older on or before July 1<sup>st</sup> of the Fiscal Year in which you are seeking the exemption. For FY2020 – July 1, 2019, for FY2021 – July 1, 2021.
- You may also qualify if you are a surviving spouse who has not remarried or you are a minor child with one parent deceased.
- For seniors, your home must have been owned and occupied as your primary residence for the past five years. There is no waiting period for an applicant who is a surviving spouse or minor child with a parent deceased.
- There is no income limit.
- Value of your whole estate, but not including your primary residence, must not exceed \$40,000.

# Clause 17D

## Filing Deadline

### April 1st

#### Whole Estate Test (for Clause 17D)

(As of July 1)

- Applicant can exclude the value of their domicile (up to 3 units)
- The value of other assets (real property, bank accounts, stocks and bonds) minus the mortgages on real estate **cannot exceed \$40,000**

**Note:** You also exclude from the calculation of the applicant's whole estate the combined value of the following assets of the applicant: cemetery plots, wearing apparel and household furniture and effects located in the domicile.

# Clauses 42 & 43 Filing Deadline April 1st

## Clauses 42 and 43 - Firefighters or Police Officers Killed in the Line of Duty

### Firefighters or Police Officers Killed in the Line of Duty



- **Clause 42 (Spouse)** – Full exemption for surviving spouses of police officers or firefighters killed in the line of duty  
**Note:** Real estate must be owned and occupied by the surviving spouses as their domiciles.
- **Clause 43 (Minor Children)** – Full exemption for surviving minor children of police officers or firefighters killed in the line of duty.  
**Note:** Real estate must be owned and occupied by the children as their domiciles.

# Clauses 22 & 22 A-F Veterans

All exemptions are based on veteran's status as of the first day of the fiscal year for which the exemption is being sought.

A wide range of exemptions are available to veterans of the armed forces who have suffered a service connected disability of not less than 10% or a veteran who received a U.S. Military decoration award.

While these are not specifically for seniors, they are presented briefly here to acquaint seniors, who may also be veterans, with options since property owners may only qualify for one of the exemptions and should use the most beneficial exemption.

# Veterans:

## Clause 22

### \$400

- Veterans with a service connected disability of 10% or more.
- Veterans of certain pre-World War I conflicts.
- Veterans awarded the decoration Purple Heart with no disability
- Spouses (when property is owned by the spouse, not veteran) and surviving spouses of Clause 22 a-c veterans who remain unmarried or a soldier/sailor who died serving in certain 22(b) pre-World War I conflicts.
- Gold Star 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 are required.
- Surviving spouses of World War I veterans whose whole estate, less mortgage balance on the property does not exceed \$20,000.

# Veterans:

## Clause 22A

### \$750

- Veterans and their spouses by reason of injury received or disease contracted in such 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.
- Prisoner of War (POW)
- Veteran recipients of the Congressional Medal of Honor, The Distinguished Service Cross, the Air Force Cross, or the Navy Cross.
- Benefit continues for surviving spouses who remain an owner and occupant.

# Veterans:

## Clause 22B

\$1,250

## Clause 22C

\$1,500

### Clause 22B:

- 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.
- Benefit continues for surviving spouses who remain an owner occupant.

### Clause 22C:

- 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 and occupy as their domicile.
- Benefit continues for surviving spouses who remain an owner occupant.

# Veterans:

## Clause 22D

100%

## Clause 22E

\$1,000

## Clause 22F

100%

### Clause 22D:

- Surviving spouses (who remain unmarried) of soldiers, sailors, guardsmen and veterans who during active duty, regardless of when, had suffered an injury or illness which was a proximate cause of death or became missing in action with a presumptive finding of death. Remarriage ends this exemption.

### Clause 22E:

- Veterans who as a result of disability contract in such service and in the line of duty have a rating of 100% combined service evaluation, or considered totally and permanently disabled. Annual certificate from the VA required.
- Benefit continues for surviving spouses who remain an owner and occupant. Spouse not required to obtain VA certificate annually. Remarriage does not end this exemption.

### Clause 22F:

- Paraplegic veterans by reason of injury received in such service and in the line of duty or have disability rating of 100% for service-connected blindness.
- Benefit continues for surviving spouses who remain an owner and occupant. Remarriage does not end this exemption.

# Clauses 22 & 22 A-F Veterans

## Personal Exemptions - Veterans



Proof of service-connected disability or cause of death is evidenced by a VA (or branch of service) certificate or benefit letter

- Applicant for a Clause 22E must file this information every year
- Applicant for other veteran exemptions must file it with the initial application only
- Surviving spouse must file it with the initial application only if the veteran was not receiving the exemption

# Blind Persons: Clause 37A

\$500

- You must be legally blind and obtain a Registered Certificate from the Massachusetts Commission for the Blind or a letter from your doctor indicating blind status of the first day of the fiscal year for which you are seeking the exemption and you must submit that certificate every year.
- You must own and occupy a property in Northampton as your primary residence.

# REVIEW:

## Local Property Tax Exemptions

These are the personal property tax exemptions. Since only one of these exemptions is allowed per year, you may choose the one that provides the maximum benefit for you:

Clause 41C : Seniors

Clause 17D: Seniors or Surviving Spouse

Clause 42 & 42: Surviving Spouses or Minor Children of  
Firefighters or Police Officers killed in the  
line of duty

Clause 22A: Veterans

Clause 37A: Blind Persons

# Personal Exemptions: Multiple Owner Exemptions

## Personal Exemptions - Multiple Owner Exemptions

### 1. Multiple Owner Exemptions

Each co-owner of a property can receive a different exemption, allowing each to maximize the reduction to their tax burden

*DeCenzo v. Assessors of Framingham*

Husband - Veterans Exemption

Wife - Blind Exemption

**Note:** Exception to the *DeCenzo* case:  
If **both** spouses are owners and veterans, then each can receive a Clause 22 exemption.



# Personal Exemptions: Multiple Owner Exemptions

## Personal Exemptions - Multiple Owners (Not Married to Co-Owner)

2. Multiple Owners (under Clause 41, 41B, and 41C) where an owner is not married to a co-owner



In this case:

- Each co-owner who qualifies receives a proportionate amount of the \$500 exemption based on his or her percentage of ownership in the property

Example: If co-owner has **25%** interest in the property, that owner would receive an exemption equal to 25% of \$500 (or **\$125**).



# Other Property Tax Relief Programs Administered by the Assessors

**Property Tax Deferrals and the Community  
Preservation Fund 3% Surcharge**

# Senior Property Tax Deferral: Clause 41A

Let the equity in your house pay your property tax

## AGE REQUIREMENT

- You or your spouse must be 65 or older on July 1<sup>st</sup> of the fiscal year for which the deferral is being sought.

## BENEFIT

- 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.
- You can never be forced to move or sell your home under this program.
- Use any single property tax exemptions for which you qualify first and then defer all or part of the rest of your property tax.
- The fixed interest rates for FY2020 deferrals is 5% simple interest.

# Senior Property Tax Deferral: Clause 41A

Let the value of your house pay your property tax

## INCOME AND ASSET LIMITS

- Currently up to \$20,000 gross income, married or single is based on the prior Calendar Year income.
- Legislation filed by the Mayor and under consideration by City Council proposes raising that gross income limit to \$53,200.
- No asset restrictions.

## OWNERSHIP AND RESIDENCY

- Massachusetts must have been your state of primary residence for the past ten years as of July 1<sup>st</sup> of the fiscal year for which the deferral is being sought.
- You must have owned and occupied your current home for the past five years as of July 1<sup>st</sup> of the fiscal year for which the deferral is being sought.
- Every other person with any legal or beneficial interest in the property must give written approval for the deferral (such as co-owners, banks that hold a mortgage, home equity loan, second mortgage, etc.) via a Tax Deferral and Recovery Agreement.

# Senior Property Tax Deferral: Clause 41A

Let the value of your house pay your property tax

## FILING DEADLINE

- The filing deadline is April 1<sup>st</sup> of the fiscal year for which the deferral is being sought.

## OTHER LIMITS

- Property taxes can be deferred to a maximum cumulative total of 50% of the value of your home – many decades of potential deferral.
- Upon the death of you and your surviving spouse, or upon the transfer or sale of the home's ownership, the annual interest rate on the amounts owed will increase to 16% until repaid.

# Senior Property Tax Deferral: Clause 41A

Let the value of your  
house pay your property  
tax

- The deferral application process includes the following:
  - A written agreement with the Assessors
  - Prior written approval by joint owners and mortgagees
  - Recording notice of agreement at the Registry of Deeds to secure the lien on the property for deferred taxes
  - Repayment of deferred taxes, plus 5% interest is required when the property is sold or the taxpayer dies.

# LOCAL OPTION EXEMPTION:

Community  
Preservation  
Fund 3%  
Surcharge

- The first \$100,000 of taxable value of residential real estate is already automatically exempted from the calculation prior to bills being issued. This is the residential exemption.
- An applicant that meets certain income limits, who owns and occupies the property as of January 1<sup>st</sup>, may qualify for the Low Income or the Low or Moderate Income Senior Exemption.
- To qualify as a senior, you must be 60 or older as of January 1<sup>st</sup> for the fiscal year in which the exemption is being sought.
- There is no asset limit.
- Owners must meet a household annual income standard for the low income or the moderate income senior exemptions to be granted.
- A qualified taxpayer receives an exemption of the entire CPA surcharge attributable to the real estate tax assessed, regardless of the ownership share or number of residential dwelling units.
- Application Deadline is April 1<sup>st</sup>. Taxpayers must file annually for this exemption.

# LOCAL OPTION EXEMPTION:

## Community Preservation Fund 3% Surcharge

- Household income includes the income of all owners and all members of the household 18 years or older who are not full-time students, less deductions for dependents other than a spouse and certain medical expenses.
- Income must be at or below the allowable income limit for the household type. The income limits are based on the Department of Housing and Urban Development's area-wide median income and low income limits.
- Income is based on the prior year calendar income. Example: Calendar 2018 income is used for calculating the FY2020 exemption.
- Income limits are updated each year.

Household Size	Moderate Income Limits (properties owned and occupied by a senior 60 or older)	Low Income Limits (properties owned and occupied by non-seniors)
1	\$ 53,200	\$ 42,560
2	\$ 60,800	\$ 48,640
3	\$ 68,400	\$ 54,720
4	\$ 76,000	\$ 60,800
5	\$ 82,080	\$ 65,664
6	\$ 88,160	\$ 70,528
7	\$ 94,240	\$ 75,392
8	\$ 100,320	\$ 80,256

# LOCAL OPTION EXEMPTION:

Community  
Preservation  
Fund 3%  
Surcharge

Upon application and determination of eligibility for the Community Preservation Fund 3% Surcharge exemption this automatically triggers a review of applications submitted by seniors for a Clause 41C exemption. In those cases where no further information is needed to establish eligibility for the exemption, the Assessors may grant a Clause 41C exemption without requiring a separate application.

# LOCAL OPTION EXEMPTION:

Community  
Preservation  
Fund 3%  
Surcharge

Eligibility for the Community Preservation Fund 3% Surcharge exemption also automatically provides the following reductions (no application required):

- ❖ Your storm water bill for the property is reduced automatically by 50%.
- ❖ Your water meter fee for the property is eliminated automatically for water customers.

Other Property Tax  
Relief Programs  
Administered by Other  
City Departments

Senior Work-Off and Veterans Work-  
Off Programs

# Senior Tax Work-Off Program:

Administered by the Senior Services Department

## INCOME GUIDELINES

- Income guidelines are based on the State Median Income Guidelines.
- Tax returns for calendar year 2018 will be used to determine eligibility for participation in calendar year 2020.

## INCOME ELIGIBILITY

### Senior Work-Off Program Eligibility for Calendar Year 2020

#### HOUSEHOLD

##### SIZE

##### MAXIMUM INCOME

1	\$53,200
2	\$60,800
3	\$68,400
4	\$76,000
5	\$82,080
6	\$88,160

# Senior Tax Work-Off Program:

Administered  
by the Senior  
Services  
Department

## HOW IT WORKS:

- Seniors work for various city departments and receive an abatement on their tax bill at the end of the service period.
- Seniors receive an hourly rate equivalent to the state minimum wage (\$12.75/hr for 2020) (MGL S.59, s. 5K).
- Maximum number of hours for calendar year 2020 is 117 hours.
- Maximum abatement is \$1,500 per fiscal year – only one tax credit per household is allowed each year.

# Senior Tax Work-Off Program:

Administered  
by the Senior  
Services  
Department

## HOW IT WORKS:

- Money earned through the Work-Off Program, is reportable income for federal taxes only. Participants will receive a W-2 for the amount of money earned through the program.
- Seniors must be 60 years of age or older as of January 1<sup>st</sup> for the calendar year program.
- All hours of work must be completed by the participant. No other person can work on the senior's behalf to fulfill the hours.
- Seniors must own and occupy the property as their principal residence.

# Senior Tax Work-Off Program:

Administered  
by the Senior  
Services  
Department

## HOW IT WORKS:

- Seniors must possess and identify employable skills.
- A complete application and income verification is required annually.
- Seniors may be required to undergo a CORI check or provide references for certain assignments.
- Seniors must be interviewed for job placement by the Northampton Senior Services staff and may be required to be interviewed by the Department Head of the department in which they may be assigned.

# Senior Tax Work-Off Program:

Administered  
by the Senior  
Services  
Department

## HOW IT WORKS:

- Individuals will be chosen based on the best match between the applicant's qualifications and the skill requirements of each job.
- There is a two week probationary period to assess the appropriateness of the placement.
- Program participants may not work for relatives who are City employees.
- Participants may re-apply each year. However, a lottery system may be used if there are more applicants than available positions.

# Senior Tax Work-Off Program:

Administered  
by the Senior  
Services  
Department

## APPLICATION TIMELINES:

- Applications are made available in early December.
- Applications and supporting financial information for the coming calendar year are due by mid-December.
- Program participants are notified in early January regarding interviews and assignments.
- The number of hours the participant works determines the amount of the abatement for which their property tax bill will be credited. Credits are applied on the third and fourth quarter tax bills immediately following the close of the calendar year.

# Veterans Tax Work-Off Program:

Administered by  
the Veterans  
Department

The Veterans Tax Work-Off Program works essentially the same as the Senior Tax Work-Off Program except for the following:

- ❖ There are no income limits
- ❖ There are no age limits
- ❖ Applications are submitted to the Veterans Office and interviews and placements are conducted by Veterans Department staff.

# MASSACHUSETTS SENIOR CIRCUIT BREAKER TAX CREDIT

Administered by the Commonwealth  
of Massachusetts

# State Senior Circuit Breaker Tax Credit:

Administered by the Commonwealth

## AGE AND INCOME LIMITS

- Must be 65 years of age at the close of the tax year.
- Income:
  - \$60,000 for single individual
  - \$75,000 for head of household
  - \$90,000 if married and filing jointly
- Income guidelines are revised each year.

## BENEFIT – MAXIMUM \$1,300 PER YEAR

- Homeowners – One dollar for every dollar that your property tax plus half of your water and sewer bill exceeds 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.

# State Senior Circuit Breaker Tax Credit:

Administered by the Commonwealth

## HOUSE VALUE/ASSETS

- Assessed value of house must be \$808,000 or less.
- No other asset limits.

## OWNERSHIP AND RESIDENCY

- 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.

# State Senior Circuit Breaker Tax Credit:

Administered by the Commonwealth

## APPLICATION

- Homeowners 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 years.

We are available to help you navigate the various programs either online or in person

For applications and deadlines for the following exemptions, please contact the Assessor's Office at 413-587-1023 or visit their office on the first floor of City Hall. Online information is available at:

<https://www.northamptonma.gov/1343/Personal-Statutory-Exemptions>

- Clause 41C for Seniors
- Clause 17D for Seniors, Widow or Widower, Minor Children
- Clauses 22A-F for Veterans
- Clause 37A for Blind Persons
- Clause 41A Senior Tax Deferral
- Community Preservation Fund Surcharge

For applications and deadlines for the Senior Tax Work-Off Program, please contact Senior Services Department staff at 413-587-1232. Online information is available at: <https://www.northamptonma.gov/2066/Senior-Tax-Work-Off-Program>

For applications and deadlines for the Veterans Tax Work-Off Program, please contact Veterans Services Department staff at 413-587-1082. Online information is available at: <https://www.northamptonma.gov/1455/Veteran-Property-Tax-Work-Off-Program>