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AUDITOR

# *The Commonwealth of Massachusetts*

AUDITOR OF THE COMMONWEALTH

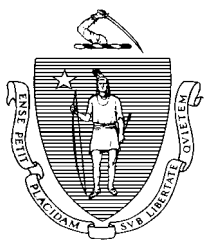
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## **The State Auditor's Report on the Local Financial Impact of Property Tax Exemptions for Senior Citizens**

*Pursuant to Massachusetts General Laws  
Chapter 11, Section 6B*

**September 2005**



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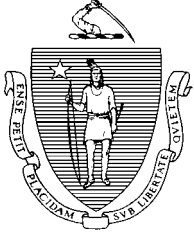
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BOSTON 02111

***KEVIN F. MCCARTHY***

***1956 – 2005***

*This report is dedicated to the memory of the late Kevin F. McCarthy, a gifted analyst and mathematician who made significant contributions to this and other reports issued by the State Auditor's Office, Division of Local Mandates, over the past eighteen years. With wit and kindness, he touched many. His colleagues at the State Auditor's Office mourn the untimely passing of this dedicated son, husband, father, brother, uncle, nephew, and friend.*



# *The Commonwealth of Massachusetts*

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September 2005

His Excellency Mitt Romney, Governor  
The Honorable Robert E. Travaglini, President of the Senate  
The Honorable Salvatore F. DiMasi, Speaker of the House  
The Honorable Cynthia Stone Creem, Senate Chair, Committee on Revenue  
The Honorable John J. Binienda, House Chair, Committee on Revenue  
The Honorable Susan C. Tucker, Senate Chair, Committee on Elder Affairs  
The Honorable Robert Correia, House Chair, Committee on Elder Affairs  
Honorable Members of the General Court

I respectfully submit this review of the local financial impact of certain state laws providing property tax relief for lower-income, senior homeowners. This work was conducted pursuant to the State Auditor's authority to review any law having a significant financial impact on cities and towns. This report updates and expands upon our 1998 *Review of Property Tax Exemptions for the Elderly*.

This report profiles each municipality's approach to senior property tax relief, and demonstrates the disparate nature of benefits from one community to another. Secondly, it details the uneven distribution of state assistance to cities and towns for these programs, the unintended consequences of outdated reimbursement formulas. Finally, this report presents recommendations to address these inequities, as well as the serious erosion of the value of these benefits due to inflation and rising property taxes.

In this report, I recommend that the Commonwealth assume the fiscal and programmatic responsibilities for this necessary benefit through the existing senior property tax Circuit Breaker program. Such consolidation of the various local and state efforts would allow for one uniform, comprehensive mechanism to provide more meaningful and equitable relief to the elderly, as well as to the Commonwealth's cities and towns.

I hope the information in this report is useful in your ongoing efforts to address current issues in tax relief for senior homeowners. Please contact my office with questions or comments you may have. I look forward to continuing to work with you on this and other matters affecting the quality of state and local government, and the public services provided to the citizens of Massachusetts.

Sincerely,

A handwritten signature in black ink, reading "A. Joseph DeNucci".

A. JOSEPH DeNUCCI  
Auditor of the Commonwealth

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Division of Local Mandates  
A. Joseph DeNucci, Auditor**

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*Pursuant to Massachusetts General Laws, Chapter 11, Section 6B*

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**THE STATE AUDITOR'S REPORT  
ON THE LOCAL FINANCIAL IMPACT OF  
PROPERTY TAX EXEMPTIONS FOR SENIOR CITIZENS**

**EXECUTIVE SUMMARY**

***Background and Purpose***

The Massachusetts General Court has a long record of demonstrated concern for the unique burden that property taxes place on lower-income senior citizens. This legislative history predates the 1930s and spans to enactments as recent as 2002. Up until voter approval of Proposition 21/2 and the Local Mandate Law in 1980, most laws providing property tax relief for seniors were mandatory and uniform across communities, with full state reimbursement. Under pressure from a decline in state and local revenues in the early 1980s and with the new requirement that state-mandated programs would be fully funded by the Commonwealth, state policy makers adopted a new approach to senior tax relief.

This new approach led to a series of local option laws whereby cities and towns could vote to expand the eligibility criteria for and/or increase the value of property tax exemptions for seniors – with no additional assistance from the state. Today, there are 16 local option provisions governing senior property tax relief, and one statewide, state-funded program, known as the Circuit Breaker. Depending upon which options have been adopted, local tax relief ranges from \$175 to \$1,000, and the average Circuit Breaker benefit was \$614 in 2003. In 2004, over 36,000 seniors received local exemptions, and over 38,000 received the state Circuit Breaker credit, for combined relief exceeding \$39 million. Factoring in amounts for the senior tax deferral and “work-off” programs, total relief exceeded \$44.6 million.

In 1998, the Office of the State Auditor's Division of Local Mandates issued a report examining the major provisions for senior property tax relief in effect at that time. Illustrating the effects of inflation, that report documented a progressive decline in the relative value of local exemptions granted and the number of seniors qualifying for this relief. It also documented a progressive increase in the total amount of local exemptions provided without additional state assistance, over \$2 million in 1998. As a result, the Auditor recommended that applicable laws be amended to increase the value of local property tax exemptions for seniors, expand the eligibility criteria, and increase state reimbursements.

Subsequently, the Legislature amended the Massachusetts General Laws to provide cities and towns with as many as eight new local options to increase the value of senior property tax exemptions and/or eligibility standards. Even though the issue of local reimbursements has not been addressed directly, through the 1999 enactment of the Circuit Breaker tax credits, for the first time the Commonwealth is playing a direct role in assuming financial responsibility for additional tax relief for senior citizens.

There are several objectives of this report. One is to examine current trends in utilization of the various senior tax relief programs and options. Another is to evaluate the effectiveness of existing laws in achieving the dual objectives of fair and sensible property tax relief for seniors and reasonable state reimbursements to cities and towns. The final objective is to formulate and offer recommendations for more consistent and effective public policy in this field and to address the financial impact on cities and towns.

### ***Major Findings***

**The overall finding of this work is that the patchwork of local option laws to provide property tax relief for seniors has resulted in widespread inconsistencies and inequities in benefits for seniors and in state assistance for cities and towns. The result is the lack of a uniform, efficient mechanism that can be indexed and adjusted; unnecessary tensions over this fiscal policy at the local level; and the failure to recognize and treat senior property tax relief as a statewide priority and obligation. Specific findings include:**

- Over 14,400 fewer seniors received the two primary local property tax exemptions in fiscal 2004 than did 10 years earlier.
- Utilization of the local property tax deferral program remains low, with only 1,135 deferrals amounting to \$3.5 million in 2004.
- Over 2,400 seniors worked off \$1.3 million in property taxes in 2004.
- There is a great disparity in the amount of local property tax relief available to seniors, depending upon the community in which they reside. For example, a 70-year-old might qualify for no local relief in one town, qualify for an exemption of 6% of the average property tax bill in another town, and combine benefits for up to 60% relief in still another community.
- The majority of seniors who receive a local tax exemption receive \$500, an amount that offsets about 17% of the 2004 state median property tax bill of \$2,891.
- To keep pace with the original legislative intent to offset 50% of the average tax bill, an exemption of \$1,446 would be required.
- The total dollar value of local exemptions provided without state assistance has grown from approximately \$2 million in 1998 to \$3.9 million in 2004.
- State reimbursement of \$12.1 million offsets approximately 76% of expenses for the two primary local exemptions. Over time, however, the reimbursement rules have led to unintended and inequitable results. For example, 73 communities collectively received approximately \$400,000 more than they spent for senior property tax exemptions.
- A total of 253 communities received approximately \$4.3 million less than they spent.
- For its so-called clause 17D exemptions, state reimbursement for one community is more than two times greater than its local expenditures, whereas an abutting municipality receives less than 1% of what it spends.
- Adding another layer of benefits to be provided at local option would only continue and enlarge these inequities.

## ***Recommendations***

We offer two main recommendations to address the inequities documented in this report.

**1. The existing menu of local option benefits for seniors should be replaced with a single, standardized, state-funded program, with variables indexed to inflation.**

In keeping with the original legislative intent, the value of the average benefit should approximate 50% of the state average property tax bill: 50% of the 2004 state median property tax bill is \$1,446. Any reform should include a hold harmless provision to assure that no senior that presently receives a local benefit would receive less under the new program. We recommend an expansion of the existing mechanisms of the state Circuit Breaker program to accomplish this objective. To achieve an average level of relief at 50%, the net new cost to the Commonwealth would be approximately \$16 million. Page 20 of this report shows options and estimates for a phased-in achievement of the 50% objective.

This approach would provide numerous advantages over the current law, including:

- The benefit for each eligible senior homeowner would be determined by the same factors regardless of where they live.
- Eligibility criteria would be uniform across the state and easily indexed on a regular basis.
- Taxpayers would not be subject to the pressures of local option votes to increase benefits, which pit various local interests against one another.
- Nearly \$4 million in local revenue currently allocated to senior tax exemptions would become available for other purposes.
- The administrative burden would shift from 351 local assessors' offices and the Department of Revenue's Division of Local Services to management under the Department of Revenue's Income Tax Division, which oversees the current Circuit Breaker program.

**2. While we recommend that the local work-off and property tax deferral programs remain intact, we join others in recommending local flexibility in setting the interest rate charged in conjunction with the tax deferral program.**

A number of observers have concluded that the high, fixed statutory rate of interest charged on deferred property taxes is a major reason for under-utilization of this option for seniors. Allowing for a reasonable, but limited, interest rate would authorize adjustments to reflect market conditions. In addition, we recommend that state and local agencies work to increase seniors' awareness of the work-off and tax deferral programs.

## SECTION 1

### INTRODUCTION, OBJECTIVES, METHODOLOGY

This report presents the results of a follow-up study by the Office of the State Auditor, Division of Local Mandates (DLM), evaluating the financial impact of various forms of property tax relief on senior citizens and on the cities and towns of Massachusetts. This work was conducted pursuant to Section 6B of Chapter 11 of the General Laws, which authorizes the State Auditor to review any law having a significant impact on municipal finances, and to report resulting recommendations to the General Court.

In 1998, this office released a report on G. L. c. 59, s. 5, clause 41, which at that time, was the primary state law providing property tax relief for elderly homeowners. That report contained the following major findings:

- The amount of the major exemption from property taxes had not been increased in 20 years.
- The \$500 property tax break, which represented nearly half (48%) of the 1982 average tax bill, amounted to less than one-quarter of the 1998 average tax bill.
- Due to the inadequacy of the \$500 exemption, 26 communities had voted to offer greater exemptions, collectively providing \$1million per year without state reimbursement.
- A total of 117 communities provided nearly 2,400 exemptions without reimbursement due to a statutory cap on the number of state-reimbursed exemptions. These exemptions collectively cost communities \$1.2 million in 1998.
- To keep pace with inflation, the income cap for eligibility would need to be \$20,500, compared to the \$13,000 cap approved in 1986. The asset or “whole estate” limit to eligibility would need similar adjustment.

As a result of these findings, the 1998 report recommended that the Legislature amend applicable law to:

1. Increase the value of the elderly property tax exemption;
2. Increase the income and asset eligibility caps;
3. Increase state reimbursements to communities; and
4. Repeal the cap on state reimbursement.

Last year, DLM began a follow-up review of the 1998 report to determine:

1. The status of recommendations made in the 1998 report;
2. The effect of legislative action subsequent to the 1998 report; and
3. The overall effectiveness of the current state and local senior property tax relief efforts.

To facilitate our research, DLM conducted a statewide survey of programs offered by each city and town. In addition, information was gathered from the Massachusetts Department of Revenue (DOR), Division of Local Services, and use was made of DOR’s 2004 Tax



Classification Report.<sup>1</sup> As contrasted with the narrower focus of our 1998 work, for this report we reviewed each of the five local and state programs currently offered, including the various local option property tax exemptions, the tax deferral option, the “work-off” program, and the state’s Circuit Breaker program.

A brief description of each of these provisions follows, highlighting the legislative activity since our 1998 report.<sup>2</sup> The usage and effectiveness of each of these programs is reported and discussed in the subsequent sections of this report.

### ***Summary of Five Senior Property Tax Relief Programs and Legislative Activity Since 1998***

#### **Clause 17 Exemptions: G. L. c. 59, s. 5, clauses 17, 17C, 17C1/2, 17D, and 17E**

Dating back at least to the 1930s, the original Clause 17 is not subject to local acceptance. It is mandatory for all cities and towns, and provides for a minimum exemption of \$175 for qualifying seniors age 70 and over, and for certain surviving spouses and minor children. The qualifying asset ceiling is \$20,000, and there is no income limit. By voting to accept 17C, 17C1/2, or 17D,<sup>3</sup> communities may increase the qualifying asset ceiling to \$40,000 to expand eligibility. Another local option law allows communities to increase the exemption amount up to \$350,<sup>4</sup> while another allows a vote to apply an annual cost of living adjustment to the exemption amount.<sup>5</sup> In 2000, the Legislature added clause 17E to allow communities to vote to apply an annual inflation index to the asset limit.<sup>6</sup> *At times in this report we refer to this collective group as the “Clause 17s.”* Because there is no income eligibility limit, some seniors who would be ineligible for the greater Clause 41 exemptions do qualify for the smaller Clause 17 benefits.

#### **Clause 41 Exemptions: G. L. c. 59, s. 5, clauses 41, 41B, 41C, new 41C, and 41D**

Dating back to the early 1960s, the original Clause 41 is mandatory. It requires that all cities and towns provide qualifying seniors age 70 and over a minimum exemption of \$500, if income does not exceed \$6,000 for singles and \$7,000 for married couples; the asset limits are \$17,000/single and \$20,000/married.<sup>7</sup> By voting to accept Clause 41B or 41C, communities may increase the qualifying income and asset eligibility ceilings to expand eligibility.<sup>8</sup> In 2000, the Legislature added clause 41D to allow for cost of living adjustments to both eligibility limits, subject to local acceptance.<sup>9</sup>

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<sup>1</sup> Massachusetts Department of Revenue, Division of Local Services, *Tax Classification Report As Required by Chapter 3 of the Acts of 2004*, December 2004.

<sup>2</sup> For brevity, some qualifying details are not described here, including the length of domicile & home ownership requirements, and definitions of “income” and “assets” that vary across clauses and programs.

<sup>3</sup> The asset ceiling is \$40,000 for clauses 17C, 17C1/2, and 17D, but each defines “assets” differently.

<sup>4</sup> St. 1986, c. 73

<sup>5</sup> St. 1995, c. 181

<sup>6</sup> St. 2000, c. 380

<sup>7</sup> With specified caveats, asset ceiling may reach \$40,000/single and \$45,000/married.

<sup>8</sup> Clause 41B allows income ceilings of \$10,000/single and \$12,000/married; asset limits are \$20,000 and \$23,000.

41C allows income ceilings at \$13,000/single and \$15,000/married; asset limits are \$28,000 and \$30,000.

<sup>9</sup> St. 2000, c. 380

Subsequent to our last report, the Legislature amended Clause 41C to provide five additional local options to expand eligibility and increase the exemption amount.<sup>10</sup>

Pursuant to “new 41C,” communities may vote to provide one, more, or all of the following adjustments:

- Reduce the eligibility age from 70 to 65;
- Increase the \$500 exemption to any amount from \$501 to \$1,000;
- Increase the income ceilings to as much as \$20,000/single and \$30,000/married;
- Increase the asset limit to as much as \$40,000/single and \$55,000/married;
- Exclude the value of a home with as many as four units from determination of assets.

*At times in this report we refer to this collective group as the “Clause 41s.”*

**Clause 41A Deferral: G. L. c. 59, s. 5, clause 41A**

Clause 41A is not subject to local acceptance. It applies in every community, and allows qualified individuals age 65 and over to enter into tax deferral and recovery agreements to postpone payment of property taxes until the property is sold. The 41A income eligibility ceiling is \$20,000, unless the community votes to allow a ceiling up to \$40,000.<sup>11</sup> Interest is charged on deferred amounts at the rate of 8% per year.

**Work-Off Program: G. L. c. 59, s. 5K**

In 1999, the Legislature authorized cities and towns to vote to accept Section 5K to offer residents age 60 and over the opportunity to reduce their property tax obligation by as much as \$500 in exchange for community service.<sup>12</sup> A 2002 amendment authorized communities to increase the work-off limit by any amount up to \$750.<sup>13</sup> The hourly credit for this work may not exceed the state’s hourly minimum wage rate.

**Circuit Breaker Program, G. L. c. 62, s. 6(k)**

Also in 1999, the Legislature established the Circuit Breaker program to offer eligible homeowners and renters age 65 and over a state income tax credit, or refund if no taxes are owed. The eligibility criteria and the maximum allowed annual credits are indexed to inflation. For 2004, a maximum credit of \$820 is available, with income limits set at \$44,000/single and \$66,000/married; assessed value of the property may not exceed \$441,000. The benefit for a given individual is the amount by which property taxes plus one-half of water and sewer payments exceed 10% of the taxpayer’s income – up to the maximum annual allowance. Renters may qualify if 25% of rent payments exceed 10% of income – up to the maximum annual limit. As a state-level program, Circuit Breaker is available without regard to the city or town in which a taxpayer resides, and does not impact local revenues.

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<sup>10</sup> St. 2002, c.184, s. 51.

<sup>11</sup> St. 1991, c.138

<sup>12</sup> St. 1999, c. 127, s. 59

<sup>13</sup> St. 2002, c. 184, s. 52

### *Notes on Combining Benefits and State Reimbursement*

As a general rule, senior citizens are entitled to one property tax exemption and may not combine benefits from the various clauses.<sup>14</sup> Nonetheless, a qualifying senior may take advantage of whichever of the Clause 17s or Clause 41s is in effect in their community, and then defer the remainder under a Clause 41A agreement. The Section 5K work-off program is available in combination with any of these other tax breaks. For example, a qualifying senior might receive a Clause 41 \$500 exemption, work off an additional \$750 worth of taxes if the senior's community voted to provide the maximum Section 5K allowance, then defer the remainder under Clause 41A. Finally, a qualifying senior may access the state Circuit Breaker program (as much as \$820 in 2004) in addition to any of the local benefits, but the value of any tax relief supplied locally will not be counted as "taxes paid" in Circuit Breaker calculations. Combining the standard value of the local Clause 41 exemption, the maximum work-off benefit and the maximum state Circuit Breaker credit could result in total property tax relief of \$2,070 – more than 70% of the state median property tax bill for 2004.

The state fully reimburses communities for exemptions granted under the original, mandatory Clause 17 and Clause 41, but provides no additional assistance for the increased numbers or amounts of exemptions granted under the more inclusive and/or generous local option clauses. The reimbursement rules are discussed more fully later in this report.

Since our 1998 report, the Legislature has established two new programs, work-off and Circuit Breaker, and provided new options to communities to increase the value of senior tax exemptions and expand the eligibility limits to encompass more individuals. These enactments allow each city and town to choose to implement one or more of as many as 8 different adjustments to existing relief provided by the community. Combined with the 8 options that predate 1998, **cities and towns may now choose from as many as 16 local option provisions governing senior property tax relief.** Even though state reimbursement issues have not been addressed directly, enactment of the state Circuit Breaker program provides expanded eligibility criteria and greater relief to senior property taxpayers – with no adverse impact on local revenues. The next section of this report shows trends in utilization of the five senior property tax relief programs.

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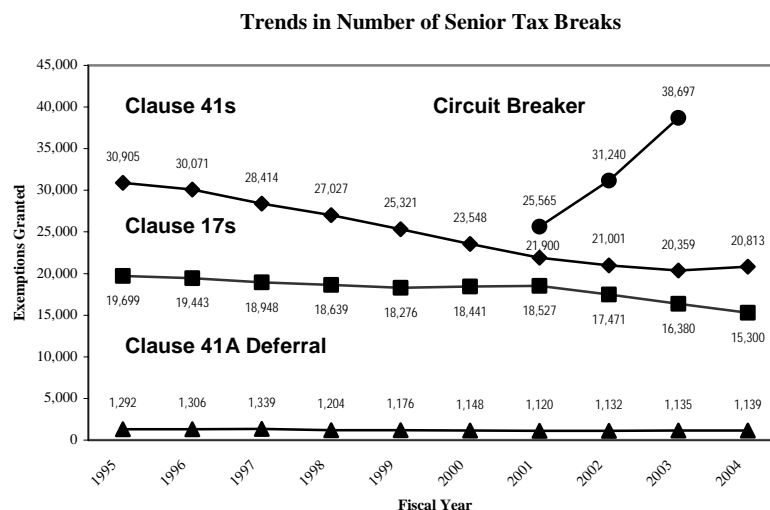
<sup>14</sup> G. L. c. 59, s. 5 provides exceptions to this rule for Clause 18A deferrals (financial hardship), and Clause 45 exemptions (solar or wind powered energy systems.)

## SECTION 2

### STATEWIDE TRENDS

This section reports statewide trends in the number and dollar value of four of the five senior property tax relief programs. Only one year's worth of data is available for the volunteer work-off option, so there are no reportable trends, per se. DLM developed the one year of data on this program through a telephone survey of local assessors and councils on aging; in most cases, this data reflects fiscal 2004 experience, and is discussed at the end of this section. The Department of Revenue's (DOR) Division of Local Services provided data for the local exemption and deferral statutes, clauses 17, 17C, 17C1/2, 17D, 17E, 41, 41A, 41B, 41C, new 41C, and 41D covering the 10-year period from 1995 through 2004.<sup>15</sup> The DOR Office of Tax Policy Analysis provided the data for the state Circuit Breaker program covering tax years 2001 through 2003. **Figure 1** shows utilization trends derived from this data, and **Appendices 1 and 2** show the type, number, and value of exemptions granted in each community.

**Figure 1**



*While utilization of the senior property tax deferral program has remained relatively static over time, the traditional local option exemption statutes are serving fewer Massachusetts seniors each year, and Circuit Breaker credits have increased dramatically. A more detailed discussion of experience under each of these programs follows.*

<sup>15</sup> Database current through November 8, 2004, excluding 9 communities that had not filed complete reports with DOR as of that date, and excluding 11 municipalities that granted no exemptions in 2004.

***After Only Three Years' Experience, the State Circuit Breaker Program Provides More Property Tax Relief for More Seniors Than the Four Local Programs Combined.***

In contrast to the decline in the number of local property tax exemptions and a low, steady trend for deferrals, the number of seniors receiving the Circuit Breaker state income tax credit increased from 25,565 in its first year, 2001, to 38,697 in 2003, an increase of 51% over the period. In just three years the Circuit Breaker has become the largest of the five major programs. With \$23.8 million in total claims for tax year 2003, this program now provides greater tax relief to seniors than the \$20.9 million combined value of the Clause 17s, the Clause 41s, property tax deferrals, and volunteer work-off programs. The maximum allowed credit has grown from \$385 in 2001 to \$820 in 2004, an increase of 113%.

***10,000 Fewer Seniors Received Clause 41 Exemptions In 2004 Than In 1995.***

The sharpest decline is in the number of the various Clause 41 exemptions. Over the period, the number of these exemptions fell from 30,905 in 1995 to 20,813 in 2004, a decrease of 33%. The State Auditor, local officials, and the General Court have attributed the decline to income and asset ceilings that essentially had remained at 1986 levels<sup>16</sup> until significant numbers of municipalities voted to increase Clause 41C thresholds pursuant to legislative authorization in 2002<sup>17</sup>. Because qualifying criteria stayed at 1986 levels for so long, approximately 10,000 fewer Clause 41 exemptions were granted in 2004 than in 1995.

It is important to note that the downward trend begins to slow in 2003, after the Legislature authorized communities to vote to increase the qualifying criteria. In 2004, the number of exemptions under the Clause 41s increased by 454 (2%), the first increase in over 10 years. A major factor in this change in direction is that 119 cities and towns voted to adopt one or more of the several new options to expand eligibility and increase the value of the standard \$500 exemption.

Among this group, 110 increased the income eligibility limit, with 91 adopting the maximum allowed level of \$20,000 single/\$30,000 married. Of the same group, 97 voted to increase the asset limit, with 84 approving the maximum limit of \$40,000 single/\$55,000 married. Moreover, 74 of these cities and towns lowered the age of eligibility for the Clause 41C exemption from 70 to 65, further widening eligibility, thereby increasing current and future 41C applications.

The new Clause 41C also provides a local option to increase the exemption to any amount between \$501 and \$1,000. A total of 76 communities voted to raise the exemption amount, with 46 of them adopting the maximum of \$1,000. The average Clause 41C exemption for this group of municipalities is \$885. The acceptances to date have already had an impact on the statewide data. The average dollar amount for all Clause 41 exemptions statewide rose from \$543<sup>18</sup> per exemption in 2002 to \$601 in 2004. However, across all communities, the

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<sup>16</sup> Note that St. 2000, c. 380 added Clause 41D, allowing communities to vote to increase eligibility ceilings pursuant to the increase in the Consumer Price Index. Since only 20 municipalities voted to accept Clause 41D, this measure had little impact on participation rates.

<sup>17</sup> St. 2002, c. 184, s. 51 amending G.L. c. 59, s. 5, Clause 41C, known as "new 41C."

<sup>18</sup> As noted in our 1998 report, 26 cities and towns increased the Clause 41C exemption amount under a statute allowing municipalities to vote to increase all G.L. c. 59, s. 5 exemptions by up to 100 %. See St. 1986, c. 73.

most frequently occurring Clause 41 exemption amount is still \$500, the mathematical mode. **Appendix 3** shows the details of new Clause 41C acceptance. Fiscal 2004 amounts granted under the various Clause 41s exceed \$12.5 million.

***Nearly 4,400 Fewer Individuals Received Clause 17 Exemptions in 2004 Than in 1995.***

Over the 1995 – 2004 period, the number of exemptions under the various Clause 17s declined by 22%, from a high of 19,699 in 1995 to 15,300 in 2004. Most of the decrease occurred in the final four years. This decline occurred despite approval of Clause 17E by the Legislature in 2000.<sup>19</sup> Clause 17E authorizes cities and towns to vote to expand eligibility by increasing the Clause 17 asset ceiling according to the Consumer Price Index annually. DOR data indicates that only 18 municipalities have voted to accept Clause 17E. Most communities (240) operate under Clause 17D that sets the asset eligibility ceiling at the flat rate of \$40,000, not including the value of a domicile with as many as three units.

Since authorized in 1986, 36 communities voted to increase the standard \$175 Clause 17 exemption by as much as 100%.<sup>20</sup> A 1995 act<sup>21</sup> allows for a vote to apply an annual cost of living adjustment to the standard amount, but the data does not identify which cities and towns may have accepted this provision. As a result, the average 2004 Clause 17 exemption is \$230, but the amount most commonly provided across the state remains at \$175, the mathematical mode. Fiscal 2004 amounts exempted under the various Clause 17s exceed \$3.5 million.

***Use of the Tax Deferral Program Has Remained Low over the Last 10 Years.***

Over the period, the number of Clause 41A property tax deferrals granted from year to year has not varied significantly, going from 1,292 deferrals in 1995 to 1,135 in 2004. Use of this program peaked in 1997, with 1,339 seniors deferring all or part of their property taxes until their home is sold. Utilization of this program remains low, despite the fact that it could provide the greatest immediate tax relief to fixed income seniors. Factors contributing to the low rate of usage include the reluctance of seniors to pass this debt onto heirs, and annual interest rates of 8% charged on deferred amounts. Nonetheless, seniors electing this option deferred over \$3.5 million in property taxes in 2004, averaging approximately \$3,100 per person.

***Over 2,400 Seniors Worked Off \$1.3 Million in Property Taxes in 2004.***

As noted earlier, DLM developed one year of data on experience under the senior work-off program through a survey of local assessors and councils on aging. This data shows that 153 communities have accepted the program and 129 communities had actually implemented the option as of the time of our calls. Respondents reported that a total of 2,443 individuals age 60 and over worked off \$1,310,784 of their property tax obligations, averaging \$537 per person.

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<sup>19</sup> St. 2000, c. 380.

<sup>20</sup> See footnote above regarding St. 1986, c. 73.

<sup>21</sup> St. 1995, c.181. Note: if a community had previously voted to increase the \$175 exemption per Chapter 73, the Chapter 181 increase would be applied to that higher amount.

***Senior Tax Relief under the Five Programs Exceeded \$44.6 Million in 2004.***

**Table 1** shows the amounts of property tax relief afforded senior citizens under each of the five programs in 2004. The state Circuit Breaker program provided over half of the combined total.

**Table 1**

**Amount of Senior Tax Relief  
Under Five Programs: 2004**

<b>Senior Tax Relief Programs</b>	<b>Tax Relief Amount</b>	<b>Percent of Total</b>
<b>Circuit Breaker</b>	<b>\$23,764,299</b>	<b>53%</b>
<b>Clause 41s</b>	<b>\$12,508,878</b>	<b>28%</b>
<b>Clause 17s</b>	<b>\$3,520,579</b>	<b>8%</b>
<b>Deferral</b>	<b>\$3,529,799</b>	<b>8%</b>
<b>Work Off</b>	<b>\$1,310,784</b>	<b>3%</b>
<b>Total</b>	<b><u>\$44,634,339</u></b>	<b>100%</b>

**The \$44.6 million in senior property tax relief amounts to less than 1% of the nearly \$6.4 billion in property taxes paid on residential properties in 2004.**

## SECTION 3

### BROAD DISPARITY IN LOCAL OPTION BENEFITS FOR SENIORS

As shown by the utilization trends, there is a wide disparity in the amount of property tax relief available to seniors, depending upon the community in which the senior resides. There are two statewide programs that function without regard to residence, the Circuit Breaker program, and the property tax deferral program. Beyond these, there is a complex and inconsistent menu of tax relief for seniors. *The benefit in any given community depends upon which combination of the 16 possible local option provisions is in effect.* Accordingly, seniors of identical age and financial condition residing in neighboring communities are likely to receive different benefits – or no benefit at all – depending upon the level of municipal acceptance.

#### ***The Minimum Abatements Relieved 6% (under Clause 17) or 17% (under Clause 41) of the 2004 Median Tax Bill.***

In cities and towns that have not voted to accept any of the more generous and/or inclusive statutory options, the minimum property tax break for qualifying individuals age 70 and over is either \$175 (Clause 17) or \$500 (Clause 41). With relatively low asset and income ceilings<sup>22</sup>, dwindling numbers of people qualify under these clauses. DOR data indicates that 3 towns in this group provided Clause 17 exemptions to 11 individuals in 2004, abating about 6% of the median property tax bill that year, \$2,891. The data also shows that 11 municipalities provided Clause 41 exemptions to 91 individuals, abating approximately 17% of the 2004 state median property tax bill. A total of 11 small communities provided no local abatements in 2004.<sup>23</sup>

#### ***The Maximum Relief Could Reduce the 2004 Median Tax Bill by 60%.***

A combination of local option votes would result in the greatest property tax relief for seniors at the municipal level. This combination would include acceptance of each of the five elements of the 2002 amendments to Clause 41C<sup>24</sup>. Primary among these is increasing the amount of the exemption to \$1,000. Chapter 73 of the Acts of 1986 also allows communities to increase the base exemption up to \$1,000, but only for persons age 70 and over. Additionally, a city or town may vote to allow those age 60 and over to work off as much as \$750 of their tax liability, by accepting G. L. c. 59, s. 5K. Combining section 5K with either “new 41C” or Chapter 73 of the Acts of 1986 would provide the maximum local option benefit, \$1,750, to relieve approximately 60% of the 2004 median property tax bill. The data indicate that 29 communities have voted to provide the maximum Clause 41 exemption and to provide the work-off opportunity.

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<sup>22</sup> Clause 17 has no income ceiling and a defined asset limit of \$20,000. The Clause 41 income ceiling is \$6,000/single, \$7,000/married, with asset limits of \$17,000/\$20,000.

<sup>23</sup> This would be because no one qualified or applied.

<sup>24</sup> “New” Clause 41C is more fully described on page 3.



## There Are 101 Different Tax Break Amounts under the Various Clause 17s and 41s.

As explained above, tax breaks under the various Clause 17s and Clause 41s range from \$175 to \$1,000. In between these extremes, across all communities there are 54 different amounts granted under the various Clause 17 options, and 47 under the various Clause 41 options. The different values may be a function of the point back in time a given community may have voted to apply a percentage increase to an exemption; one may have chosen a 5% increase, and another a 100% increase. Differences also arise from accepting the option to apply cost of living increases to the exemption, and the compounded effect over different time periods<sup>25</sup>. **Table 2** shows the number of cities and towns providing tax breaks in various ranges of value. **Appendix 4** shows specific amounts for each city and town.

**Table 2**

### Number of Communities and Levels of Senior Tax Exemptions: 2004

Clauses 41, 41B, 41C, and "New 41C" Average Tax Exemption		Clauses 17, 17C, 17C1/2, and 17D Average Tax Exemption	
Exemption Value Range	Number of Communities	Exemption Value Range	Number of Communities
\$1,000	43	\$500	2
\$900 - \$999	6	\$400 - \$499	6
\$800 - \$899	6	\$300 - \$399	24
\$700 - \$799	24	\$200 - \$299	55
\$600 - \$699	12	\$175 - \$199	184
\$500 - \$599	239		

Even though these wide variations exist, the minimum allowances under the Clause 17s and Clause 41s are the most common across communities, and therefore determine the value of local tax relief for the majority of seniors. Accordingly, most seniors who qualify under the Clause 17s have their property taxes reduced by 6% (\$175), and under the Clause 41s property taxes are reduced by 17% (\$500).

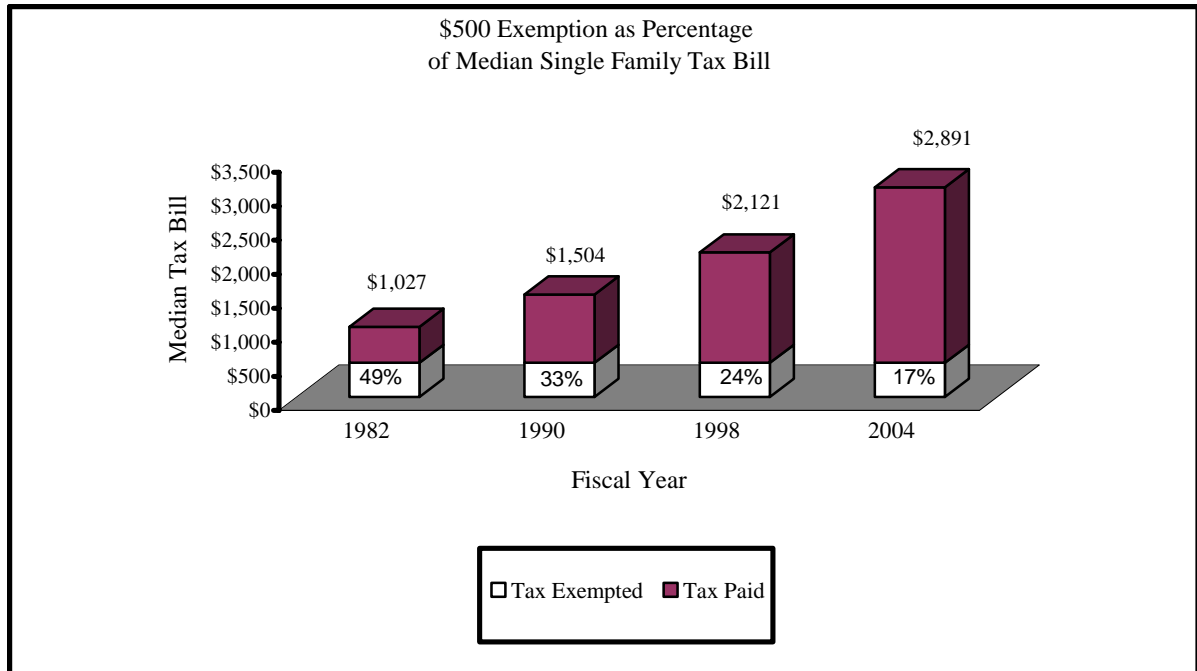
### *Present Day Seniors Bear a Greater Tax Burden Than Prior Generations Under Local Programs.*

Although the average value of senior tax relief at the local level has remained fairly static since the 1970s, average property tax bills have multiplied, so that today's seniors bear a greater tax burden than predecessors. In 1977, the Legislature increased the Clause 41 exemption from \$350 to \$500, so that on average, seniors were relieved of about 50% of their

<sup>25</sup> St. 1986, c. 73 allows communities to increase the base exemption under any of the Clause 17s and/or Clause 41s by up to 100%. St. 1995, c. 181 allows an annual cost of living adjustment to the clause 17s. If a community had previously increased the base \$175 Clause 17 exemption per Chapter 73, any Chapter 181 increase would be applied to that higher amount.

property taxes. Since 1982, the \$500 exemption has abated a diminishing proportion. See **Figure 2**.

**Figure 2**



**An average exemption of approximately \$1,446 would be required to provide present day seniors a comparable rate of property tax relief that cities and towns provided prior generations.**

### ***Eligibility Criteria Vary Widely.***

Just as the value of property tax relief varies from community to community, the standards for qualifying for the tax breaks vary – again, depending upon which clauses a community may have voted to accept. There are five different “17s”: 17, 17C, 17C1/2, 17D, and 17E, each with a distinct qualifying asset limit. These range from \$20,000 to \$40,000, with additional caveats. For example, most (241) communities have accepted Clause 17D, specifying that the \$40,000 asset limit does not include the value of the domicile when it is a one-, two-, or three family home. By illustration, a 70-year-old with assets of \$35,000 with a three-family home qualifies if his home is in Town A, which has accepted Clause 17D. But his 70-year-old friend with the same assets and a three-family home in Town B does not qualify, because Town B operates under Clause 17C.

Similarly, cities and towns may choose among five different Clause 41s: 41, 41B, 41C, new 41C, and 41D, each with distinct qualifying income and asset limits. The income ceilings range from \$6,000 to \$20,000 for single individuals, and asset limits span from \$40,000 to \$55,000. Most (301) communities have voted to accept one of the Clause 41Cs, but the data

do not distinguish between those using the “old” (income limit at \$13,000/single) and the “new” (income limit at \$20,000/single) 41C.

Another factor of inconsistent eligibility standards is the qualifying age limit. The data show that just over 20% of the cities and towns have voted to accept the new Clause 41C standard age of 65. **All other factors being equal, individuals in these 74 communities qualify five years earlier than peers who live in towns that have not accepted this element of the new Clause 41C.**<sup>26</sup>

***Eligibility Standards Have Not Kept Pace with Inflation.***

Income eligibility limits for the state Circuit Breaker program are indexed to inflation and set at \$44,000 (single) and \$66,000 (married) for tax year 2004. Measured against this standard, even the most inclusive eligibility ceilings for local property tax exemptions lag far behind, so that more seniors become ineligible over time. In 2000, the Legislature added clauses 17E and 41D<sup>27</sup>, allowing communities to vote to apply a cost of living factor to the eligibility standards. The 2004 database shows that 18 communities accepted Clause 17E, and 20 adopted Clause 41D<sup>28</sup>, so that the vast majority of cities and towns have no provision to adjust these standards relative to inflation.

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<sup>26</sup> **Appendix 3** shows which cities and towns have accepted each of the five elements of new Clause 41C.

<sup>27</sup> St. 2000, c. 380

<sup>28</sup> **Appendix 1** shows which communities have accepted clauses 17E and 41D.

## SECTION 4

### BROAD DISPARITY IN STATE REIMBURSEMENTS TO CITIES AND TOWNS

At one time 100% funded by the Commonwealth, the overall rate of present-day reimbursement for local exemptions granted under the various Clause 17s and Clause 41s has declined. State aid of approximately \$12.1 million offsets approximately 76% of the \$16 million in tax relief cities and towns granted to senior citizens under these clauses in fiscal 2004. This shortfall is the result of statutory aid restrictions that limit reimbursement for communities that vote to provide the more generous local option tax breaks.<sup>29</sup> Although many communities receive less than their local expenditures, **these restrictions also result in some cities and towns receiving more state aid than they actually grant in senior tax exemptions.** Municipalities that are negatively impacted share a combined \$3.9 million shortfall, whereas others receive collectively just over \$424,000 more than they spend. This section describes these statutory restrictions and illustrates their inequitable impact on cities and towns. First, we show the local financial impacts for the Clause 17s and Clause 41s, separately, and then conclude this section showing the combined impact.

#### *The Reimbursement Limits*

The reimbursement limits for the vast majority of communities reach back to factors derived from the point in time when the only available senior property tax breaks were the basic, mandatory clauses 17 and 41 that were subject to full state reimbursement. The series of enactments beginning in the early 1980s that allowed communities to vote to offer more inclusive and/or generous benefits included language to limit the state's reimbursement obligations to pre-local acceptance levels. After widespread acceptance of the various local options, reimbursement for most cities and towns has been capped for over 20 years. As demographic and economic changes occurred over the last two decades, the longstanding reimbursement caps led to inequities across communities.

The reimbursement methodologies for the various Clause 17s and Clause 41s differ in one important aspect. While reimbursement for the optional Clause 41s is "capped" at pre-local acceptance levels, state aid for the optional Clause 17s is "frozen." A municipality that has accepted one of the local option Clause 41s will never receive more reimbursement than it received in the year prior to local acceptance, but reimbursement will decline in any year that fewer exemptions are granted. Reimbursement for the optional Clause 17s works differently. A municipality that has accepted a local option version of Clause 17 will never receive more or less reimbursement than it received in the year prior to local acceptance. Even if the community grants fewer exemptions in a given year, the amount of reimbursement does not change; it is in effect "frozen" regardless of exemption activity. DOR explains that the only exception to this rule is that in any year in which a municipality grants no Clause 17 exemptions, there is no

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<sup>29</sup>Relevant text at the end of G. L. c. 59, s. 5, local option clauses 17C, 17C1/2 and 17D provides that state reimbursement shall equal the amount of aid the community received in the last year it operated under the mandatory clause 17. Text at the end of clauses 17E and 41D states: "Acceptance of this clause by any city or town shall not increase its reimbursement by the commonwealth under this section." Text at the end of Clause 41 provides that the number of exemptions to be used for aid computations in cities and towns that voted to adopt more inclusive local option eligibility standards shall not exceed the number the community granted in the last year it operated under mandatory Clause 41. St. 1986, c. 73, s. 4 provides that the amount of reimbursement per exemption shall not exceed the amount otherwise payable under the basic Clause 17 or Clause 41.

“reimbursement.” If even one exemption were granted in a subsequent year, state reimbursement would be restored to the amount allotted prior to local acceptance. These rules have led to unintended and inequitable results.

### *The Clause 17s*

#### **A Total of 47 Cities and Towns Collectively Receive \$500,000 More in State Reimbursement Than They Grant in the Various Clause 17 Exemptions.**

The 2004 data shows that 271<sup>30</sup> municipalities granted approximately \$3.5 million in senior tax relief under clauses 17, 17C, 17C1/2, 17D and 17E, and received approximately \$2.4 million in state reimbursement. On these exemptions, the overall reimbursement rate is approximately 68%. For eight communities, state reimbursement equals the precise amount of local expenditures, consistent with historical practice. The remaining communities fall into three groups: 47 that receive more than 100%, 197 that receive some assistance but less than 100%, and 19 that receive no assistance.

Because they grant fewer exemptions today than in their last year of participation under the original, mandatory Clause 17, 47 communities receive more than they spend. This group grants 3,283 exemptions under the various optional Clause 17s, providing almost \$700,000 in senior tax relief. Yet the state distributes almost \$1.2 million to this group, approximately \$500,000 more than they actually spend. Overpayments range from minor amounts, i.e. \$50, to more significant amounts, i.e. \$92,437, and average \$10,663 across the group. The majority, 32 of this group, gets 150% or more of what they spend.

#### **A Total of 197 Communities Receive Approximately \$1.6 Million Less in State Reimbursement Than They Grant in the Various Clause 17 Exemptions.**

This group receives less than they spend because they grant more exemptions under one of the various local option versions of Clause 17 than they did under the original, mandatory Clause 17. This group grants 11,691 exemptions under the Clause 17s, providing approximately \$2.8 million in senior tax relief against reimbursement approaching \$1.2 million. Consequently, this group shares a \$1.6 million reimbursement deficiency. The overall rate of reimbursement for this group is approximately 43%. Shortfalls range from minor amounts (e.g., \$13) to significant amounts (e.g., \$419,414) and average about \$8,000. The Commonwealth reimburses the vast majority, 140 of these communities, less than 50% of their expenditures.

#### **A Total of 19 Small Towns Receive No State Assistance for Nearly 300 Exemptions.**

Regardless of the number of exemptions they might grant under any of the optional Clause 17s, this group will never be eligible for state assistance, because they granted no exemptions in their last year under the mandatory Clause 17.<sup>31</sup> Any state reimbursement is frozen at the amount allotted pre-local acceptance, which in these cases was zero. This group granted 279 exemptions in 2004, providing senior tax relief exceeding \$55,000. In most cases the present impact is negligible, less than \$1,000. For three of this group, the shortfall exceeds \$10,000.

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<sup>30</sup> This number is fewer than 351, the total number of cities and towns, because it includes only those that granted exemptions under the Clause 17s in 2004 and excludes others to reconcile to our November 2004 database.

<sup>31</sup> This is likely because no one met the eligibility standards or applied at that time.

### **Illustration of Disparity for Two Cities: One Gets 220%, the Other Less Than 1%.**

A comparison of the data for two similar cities illustrates the disparities caused by the reimbursement freeze. These are contiguous communities with similar demographics, and both offer a \$175 exemption under Clause 17D. Yet one is reimbursed 220% of its exemption costs, whereas its neighbor receives less than 1%. **Table 3** displays the relevant data.

**Table 3**

#### **2004 Clause 17D Reimbursement Inequity for Two Selected Cities**

City	cl.17D Cap	cl.17D Exemptions Granted	cl.17D Cost	cl.17D Reimbursement	cl.17D Reimbursement %
X	486	221	\$ 38,675	\$ 85,120	220%
Y	2	348	\$ 60,900	\$ 350	1%

The City of “X” granted 221 clause 17D exemptions in 2004. At \$175 per exemption, City X’s seniors received \$38,675 in property tax relief. However, City X was “reimbursed” \$85,120, or \$385 per exemption. In contrast, the City of “Y” granted more exemptions, 348, amounting to \$60,900 in tax relief yet received less reimbursement, only \$350, or about \$1 per exemption.

This inequitable situation results from the statutory restriction on reimbursement calculations that freeze state aid for exemptions under the clause 17s at the pre-local acceptance levels. Regardless of actual activity, aid for the City of X is based upon 486 exemptions. This is the number of exemptions granted in City X under the original, mandatory clause 17 in 1982, the year prior to adoption of a more inclusive local option. Similarly, aid for the City of Y is based upon two exemptions, the number granted in that community before it voted to adopt a more inclusive local option provision in 1983.<sup>32</sup>

### ***The Clause 41s***

#### **Just Over Half of the Municipalities Receive 100% Reimbursement, While the Others Average 57%.**

Much like the Clause 17s, many communities granting exemptions under the Clause 41s receive less than full reimbursement, and others are fully reimbursed. However, unlike the Clause 17s, “over-reimbursement” on the Clause 41s is not an issue due to differences in the statutory reimbursement language.<sup>33</sup>

The 2004 data shows that 330 municipalities granted approximately \$12.5 million in senior tax relief under clauses 41, 41B, 41C, new 41C, and 41D, and received approximately \$9.8 million in state reimbursement. For these exemptions, the overall reimbursement rate is 78%.

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<sup>32</sup> As noted above, the exception to this rule is if any community grants zero Clause 17 exemptions in a given year, it will receive no aid in that year.

<sup>33</sup> See footnote 29.

Of these communities, 180 receive 100% reimbursement, while the remaining group of 150 average 57%. The fully reimbursed group granted over 12,000 exemptions under the various Clause 41s, providing approximately \$6 million in senior tax relief. The average tax relief per exemption for this group is \$500, the minimum legal amount; the average reimbursement per exemption is \$502.<sup>34</sup> Total local expenditures, and hence reimbursements, for this group range from \$502 to about \$360,000.

The 150 cities and towns that receive less than full reimbursement share a combined deficiency of approximately \$2.8 million. As documented in our 1998 report, a community operating under any of the local option Clause 41s will have a reimbursement deficiency if it: (1) grants a number of exemptions exceeding the reimbursement cap, and/or (2) grants exemptions above the \$500 statutory minimum. This group grants approximately 8,700 exemptions worth approximately \$6.5 million and receives about \$3.7 million in state assistance, for a reimbursement rate of 57%. Averaging about \$750 per exemption, these communities provide a greater tax relief benefit per exemption than the fully reimbursed group, yet receive about the same reimbursement per exemption, \$502.

### ***The Combined Impact***

As noted at the beginning of this section, the overall rate of state reimbursement combined for the various exemptions under the Clause 17s and Clause 41s has declined from 100% in the early 1980s to approximately 76% today. **Table 4** shows the total value of these exemptions and state reimbursements for 2004, with the deficiency in state reimbursements approaching \$3.9 million. **Appendix 5** shows these amounts for each city and town.

**Table 4**

#### **Total Exemptions Granted and Reimbursement 2004**

	Clause 17s	Clause 41s	Total
<b>Exemptions Granted</b>	<b>\$ 3,520,579</b>	<b>\$ 12,508,878</b>	<b>\$ 16,029,457</b>
<b>Exemption Reimbursements</b>	<b>\$ 2,364,099</b>	<b>\$ 9,775,956</b>	<b>\$ 12,140,055</b>
<b>Unreimbursed Amount</b>	<b>\$ (1,156,480)</b>	<b>\$ (2,732,922)</b>	<b>\$ (3,889,402)</b>
<b>Reimbursement Percent</b>	<b>76%</b>		

Under all of the Clause 17s and Clause 41s, communities granted over 36,000 exemptions, at an average of \$443. The average reimbursement per exemption was \$335.

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<sup>34</sup> Reimbursement for the Clause 41s includes an extra \$2 per exemption to help offset administrative expenses.

### **Combined Reimbursement Rates Range from 382% to Less Than 1%.**

Even excluding the upper and lower extremes from this range, the disparity in the combined rates of state reimbursement remains wide, from almost 170% to about 9%. As a result of the statutory freeze on state aid for the Clause 17s, a group of 73 cities and towns receives \$424,000 more than they spend for senior property tax relief. The average rate of overpayment for this group is 113%, with one city receiving over \$71,500 more than its expenditures.

Whereas five communities receive precisely 100% of their expenditures, a group of 253 receive less than 100%. The greatest shortfall for a single community approaches \$700,000, and exceeds \$4.3 million for this group. The average rate of under-reimbursement is 66%.

The combined reimbursement rate in approximately one-third of the cities and towns clusters within the 90% to 110% range, whereas the rates for two thirds of communities reach greater extremes. **Table 5** shows the number of municipalities receiving various levels of state reimbursement for exemptions granted under the various Clause 17s and Clause 41s.

**Table 5**

**2004 Reimbursement Rates**  
**Clauses 17, 17C, 17C1/2, 17D, 17E, 41, 41B, 41C, New 41C, and 41D**

<b>Reimbursement Percent Range</b>	<b>Number of Municipalities</b>
<b>100% - 382%</b>	<b>78</b>
<b>80% - 99%</b>	<b>86</b>
<b>60% - 79%</b>	<b>72</b>
<b>40% - 59%</b>	<b>58</b>
<b>20% - 39%</b>	<b>30</b>
<b>&lt;1% - 19%</b>	<b>7</b>

The next and final section of this report offers recommendations to address these inequities.



## SECTION 5

### RECOMMENDATIONS

#### 1. CONSOLIDATION OF CURRENT PROGRAMS

As this report demonstrates, the evolving patchwork of laws to provide property tax relief for seniors has resulted in widespread inconsistencies and inequities in two distinct areas. One is the broad disparity in tax relief offered to seniors from one community to the next, and the erosion of the value of these benefits over time. The other is the broad disparity in state reimbursements to cities and towns, and the burden on other property taxpayers. Adding another layer of benefits to be provided at local option would only enlarge these inequities.

The local option approach creates, by its very nature, an unbalanced system. Prior to the creation of the Circuit Breaker program, the state placed the burden of any additional benefits on cities and towns. This cap on state reimbursements has served as a disincentive to local adoption of more inclusive eligibility standards and increased exemption amounts for seniors. Any expansion of local relief for seniors resulted in a shift of property tax burdens to other taxpayers. This approach creates significant conflict between seniors and other property owners when addressing the competing interests of senior property tax relief and funding for local services.

Accordingly, **we recommend that the existing menu of local option benefits for seniors be replaced with a single, standardized, state-funded program, with variables indexed to inflation.** This menu includes G. L. c. 59, s. 5, clauses 17, 17C, 17C1/2, 17D, 17E, 41, 41B, 41C, new 41C, and 41D. In keeping with the original legislative intent, the value of the average benefit should approximate 50% of the state average property tax bill: 50% of the fiscal 2004 median bill of \$2,891 is \$1,446. Any reform should also include a hold harmless provision to assure that no senior that presently receives a local property tax benefit would receive less under the new program.

A ready means to implement such a program would be to expand upon the existing mechanisms of the state Circuit Breaker Law at G. L. c. 62, s. 6(k). As described earlier, this program provides either a credit against state income taxes due or a direct state payment to eligible persons age 65 and over if the assessed value of their home does not exceed an established ceiling, \$441,000 for calendar year 2004. Current eligibility criteria include income limits for single filers at \$44,000 and for married filers at \$66,000. Because the law provides for annual inflation adjustments for these and other related factors, the Circuit Breaker income eligibility criteria would encompass every senior that presently meets the income eligibility criteria under any of the current local option laws their community may have adopted. Proposals currently under discussion to increase the eligibility ceiling for home value would ensure that very few seniors who already receive a local tax break would be ineligible under Circuit Breaker standards.

As explained earlier, the Circuit Breaker Law provides that qualifying seniors may receive a tax break equal to the *lesser* amount of either A or B. A equals \$820 in 2004. B equals the amount by which their property tax bill plus one half of their water/sewer bill exceeds 10% of their income. To reflect the historical legislative position to relieve a fixed percentage of the average property tax bill, it would be necessary to amend the calculation of the Circuit Breaker credit.

For qualifying seniors, the tax break could be allowed for 50% of their local property tax bill, with an annual cap set at 50% of the state average property tax bill. Clearly, such a change would impact state obligations to the program.

**Table 6** shows experience in the number of Circuit Breaker filers, amount of credits, and cost to the Commonwealth for the first three years of the program under current law.

**Table 6**

### Historical Circuit Breaker Data

Year	Number of Filers	Average Claim	Maximum Credit	Amount Claimed
2001	22,605	\$ 332	\$ 385	\$ 7,504,860
2002	27,599	\$ 589	\$ 790	\$ 16,255,811
2003	34,566	\$ 614	\$ 810	\$ 21,223,524

Source: Massachusetts Department of Revenue,  
Statistics of Income, February 2005.

Note: Data Adjusted to Exclude Renters.

Based upon the most recent utilization data (tax year 2003), allowing a maximum Circuit Breaker credit of 50% of the state median property tax bill (\$1,446) would have increased the cost of the Circuit Breaker program by an estimated 87%, that is \$18.5 million. Yet the 11.9 million state dollars currently dedicated to local reimbursements could be reallocated to offset a portion of this increase, for a net new cost to the state of approximately \$6.6 million. This estimate assumes that even though the maximum credit would be \$1,446, not every filer would qualify for the maximum, resulting in an average credit of \$1,149.<sup>35</sup> Providing an average \$1,149 credit to the 34,566<sup>36</sup> seniors who filed for tax year 2003 yields the \$18.5 million.

Note that in its present form, there is significant annual growth in the number of Circuit Breaker filers, and hence, growth in cost to the Commonwealth. With no change in law, rough projections for 2004 are approaching 44,000 filers, at a cost to the state of as much as \$27.4 million.<sup>37</sup> To provide these filers a credit of 50% of their fiscal 2005 local property tax bill (capped at 50% of the state median) would require an estimated average of \$1,264<sup>38</sup> per filer, resulting in an additional cost to the state of \$28.2 million. The \$11.9 million currently dedicated to local reimbursements could be reallocated to offset a portion of this increase, for a net new cost to the state of \$16.3 million.

Forty-four thousand filers represent about 5% of the 860,000 individuals age 65 and over in Massachusetts. Even recognizing that large numbers of seniors are ineligible due to income and home value limits<sup>39</sup>, it is reasonable to expect that the Circuit Breaker participation rate will

<sup>35</sup> \$1,149 is the median of ½ of the value of fiscal 2004 single-family tax bills below ½ of the statewide median.

<sup>36</sup> This number is less than the 38,697 filers shown in Figure 1, because it only includes homeowners. It does not include the estimated percentage (12%) that are renters filing for Circuit Breaker credits, because this recommendation would not effect current law as it pertains to benefits for renters.

<sup>37</sup> Factors discounted to exclude estimated 12% of filers who are renters.

<sup>38</sup> \$1,264 is the median of ½ of the value of fiscal 2005 single-family tax bills below ½ of the statewide median, \$1,539.

<sup>39</sup> Additionally, many seniors live with their families or in subsidized housing.

continue to grow, even with no change in law. There is presently no means to measure the impact that this proposal may have on the participation rate, because it is not known how many of the approximately 36,000 seniors receiving local property tax exemptions are already taking advantage of the Circuit Breaker program, as well. Moreover, as property values grow, so will average property tax bills and the financial obligation of the Commonwealth under this proposal.

This report is being released at a point in time when there is widespread support among the Commonwealth's political leaders for increased senior property tax relief. However, in balancing other budgetary requirements, the Commonwealth might choose a phased-in approach to the 50% goal, or set a lower level of relief and reevaluate its position as a more precise financial impact is learned. **Table 7** shows the simulated cost to the state to implement this proposal at various levels of relief, based upon the 2004 projected rate of participation.

**Table 7**

**Net New Cost to the State  
Various Levels of Senior Property Tax Relief  
Applying 2004 Estimated Variables**

Estimated Variables	Percent Relief		
	Thirty	Forty	Fifty
Expected Average Credit	\$ 863	\$ 1,099	\$ 1,264
Projected 2004 Participation	44,000	44,000	44,000
Cost of Proposal	\$ 37,972,000	\$ 48,356,000	\$ 55,616,000
Less: Estimated Obligation (If No Change in Law)	\$ (27,400,000)	\$ (27,400,000)	\$ (27,400,000)
Less: State Aid Offset	\$ (11,938,422)	\$ (11,938,422)	\$ (11,938,422)
<b>Net New Cost to State</b>	<b>\$ (1,366,422)</b>	<b>\$ 9,017,578</b>	<b>\$ 16,277,578</b>

This simulation shows the estimated cost to the Commonwealth of providing credits equal to 30%, 40%, or 50% of the taxpayer's actual property tax bill, in each case with a maximum benefit cap equal to \$1,539, that is, 50% of the state average property tax bill for 2004 Circuit Breaker calculations.<sup>40</sup> Again, since every filer would not qualify for the capped, or maximum amount, expected average credits are used to determine the cost of the proposal at each level of relief. To isolate the incremental, new cost to the Commonwealth, the estimated 2004 state obligation to the Circuit Breaker program in its current form is subtracted. Finally, state dollars currently allocated to partial reimbursement for local tax relief programs, \$11.9 million, are used to offset part of the incremental cost. Due to this offset, even though the expected average credit under the proposal is greater than the average credit under the Circuit Breaker program in its current form, at the 30% level, the simulation shows the Commonwealth actually saving over \$1 million. However, such a result would not hold as the number of filers grows over time.

State assumption of the cost of senior property tax relief presently provided by cities and towns would result in a significant redistribution of both local and state spending. **Nearly \$4 million in**

<sup>40</sup> There are a number of cases where 30% or 40% of a property tax bill in a given town would exceed the target goal of providing relief equal to 50% of the state average property tax bill, hence the need for a cap.

**local revenues currently allocated for senior tax exemptions<sup>41</sup> would become available for other purposes.** For the first time in decades, cities and towns would not have their local property tax revenues offset by senior tax benefits, allowing for more accurate budget planning. Additionally, approximately \$12 million in state money currently spent for partial reimbursement for these local exemptions may be redistributed to help offset the increased cost of a revised Circuit Breaker program.

## **2. IMPROVING THE PROPERTY TAX DEFERRAL PROGRAM AND PUBLIC AWARENESS**

Under c. 59, s. 5., clause 41A,<sup>42</sup> qualifying seniors age 65 and over may enter into an agreement with local assessors to defer payment of property taxes until the property is sold. Currently, the law requires that interest be charged on deferred amounts at the rate of 8% per year, and deferred amounts may not exceed 50% of the property value. This benefit may be utilized in conjunction with other benefits.

Earlier in this report, we demonstrated that utilization of this program has remained low over the last 10 years, with 1,135 individuals participating statewide in 2004. It is widely recognized by legislators, administrative officials, and advocates that this program is significantly under-utilized in part due to the high statutory rate of interest. In its report entitled *Tax Classification Report as Required by Chapter 3 of the Acts of 2004*, the Department of Revenue recommended, among other things, that the law be amended to allow communities to charge a lower interest rate as they may see fit. We join the Department of Revenue and others in recommending local flexibility in setting the interest rate charged in conjunction with the property tax deferral program. In addition, we recommend that state and local agencies work to increase seniors' awareness of this program, as well as the property tax work-off program. This could be accomplished through mailings, websites, and coordination with local councils on aging and other senior advocacy groups.

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<sup>41</sup> This is the approximate amount that cities and towns spent that was not reimbursed by the state in 2004.

<sup>42</sup> Recall that Clause 41A is mandatory for all communities, not subject to local acceptance. There is, however, a local option provision to increase the mandatory income eligibility ceiling from \$20,000 to \$40,000.

## Appendix 1

Type and Number of Exemptions, Deferrals, and Credits by City and Town  
2004

Municipality	cl. 17	cl. 17C	cl. 17C1/2	cl.17D	Total cls. 17s	cl. 41	cl. 41B	cl. 41C	Total cls. 41s	cl. 41A Deferral	Circuit Breaker (1)	Work Off (2)	Total	cl. 17E Adopted	cl. 41D Adopted
ABINGTON				73	73			87	87		177	17	354		
ACTON				13	13			30	30	8	229	15	295		
ACUSHNET				27	27			80	80		54		161		
ADAMS			55		55			77	77		24		156		
AGAWAM				90	90			46	46		124		260		
ALFORD															
AMESBURY				53	53			53	53	7	187		300		
AMHERST				13	13			42	42	4	116	12	187		
ANDOVER				25	25			49	49	8	265	116	463		
ARLINGTON				50	50			129	129		754	11	944		
ASHBURNHAM				12	12			27	27		19		58		
ASHBY				10	10			10	10		13		33		
ASHFIELD								9	9		16		25		
ASHLAND				15	15			22	22	2	174		213		
ATHOL		47			47			73	73	2	19		141		
ATTLEBORO								111	111	2	142	85	340		
AUBURN				68	68			83	83		57		208		
AVON				23	23			39	39		31		93		
AYER				17	17			22	22		21	24	84	YES	YES
BARNSTABLE								169	169	17	272		458		
BARRE				12	12			22	22		10		44		
BECKET				8	8			25	25		*	7	40	YES	YES
BEDFORD				14	14			11	11	5	195	15	240		
BELCHERTOWN				11	11			43	43		42		96		
BELLINGHAM				25	25			121	121		71	30	247		
BELMONT				11	11			51	51	21	186		269		
BERKLEY			11		11	5		33	38		5		54		
BERLIN								17	17		19		36		
BERNARDSTON								16	16		17		33		
BEVERLY				48	48			56	56	11	398		513		
BILLERICA				64	64			171	171		220	17	472		
BLACKSTONE				20	20			40	40		34		94		
BLANDFORD											10		10		
BOLTON											26	8	34		
BOSTON				1,697	1,697			1,230	1,230	7	1,003		3,937		
BOURNE				38	38			47	47	1	82	18	186		
BOXBOROUGH				2	2			1	1		25	12	40		
BOXFORD											32	15	47		
BOYLSTON		1			1			6	6		36		43		
BRAINTREE				129	129			150	150	9	378		666		
BREWSTER				5	5			63	63	4	67	1	140	YES	
BRIDGEWATER				37	37			70	70	7	131	5	250		
BRIMFIELD				4	4			7	7		8		19		

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Municipality	cl. 17	cl. 17C	cl. 17C1/2	cl.17D	Total cls. 17s	cl. 41	cl. 41B	cl. 41C	Total cls. 41s	cl. 41A Deferral	Circuit Breaker (1)	Work Off (2)	Total	cl. 17E Adopted	cl. 41D Adopted
BROCKTON				309	309			247	247	5	406		967		
BROOKFIELD			4		4		3		3		16		23		
BROOKLINE				11	11			4	4		223		238		
BUCKLAND		1			1			8	8		4		13		
BURLINGTON				83	83			40	40	5	182	32	342		
CAMBRIDGE				119	119			146	146		132		397		
CANTON				61	61			125	125		160	75	421		
CARLISLE								10	10	4	28	12	59		
CARVER				24	24			40	40		48		112		
CHARLEMONT			3		3			8	8		7		18		
CHARLTON				30	30			25	25		11	20	86		
CHATHAM								24	24	3	20		47		
CHELMSFORD				67	67			68	68	12	584		731		
CHELSEA			43		43			62	62		60		165		
CHESHIRE								30	30		3		33		
CHESTER								22	22		5		27		
CHESTERFIELD			2		2			5	5		5		12		
CHICOPEE			607		607		283		283	6	248		1,144		
CHILMARK								6	6				6		
CLARKSBURG		11			11			43	43		*	6	60		
CLINTON				33	33			53	53		69	20	175		
COHASSET				14	14			13	13	19	77		123		
COLRAIN											14		14		
CONCORD				11	11			28	28	10	145		194		
CONWAY				2	2			10	10		8		20		
CUMMINGTON											3		3		
DALTON				10	10			31	31		36		77		
DANVERS				37	37			58	58	14	389		498		
DARTMOUTH								204	204		122	20	346		YES
DEDHAM				10	10			87	87	10	287	37	431		
DEERFIELD				8	8			29	29		31		68		
DENNIS								51	51	1	38		90		
DIGHTON		33			33			48	48		33		114		
DOUGLAS				8	8			17	17		19	2	46		
DOVER				2	2			4	4	4	9	8	27		
DRACUT				161	161			241	241	1	221	22	646	YES	YES
DUDLEY				16	16			118	118		11		145		
DUNSTABLE	2				2			4	4		21		27		
DUXBURY				13	13			11	11	6	132		162	YES	YES
EAST BRIDGEWATER				49	49			93	93	5	75		222		
EAST BROOKFIELD				5	5			22	22		4		31		
EAST LONGMEADOW				12	12			59	59	2	181		254		
EASTHAM								20	20		24		44		

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Municipality	cl. 17	cl. 17C	cl. 17C1/2	cl.17D	Total cls. 17s	cl. 41	cl. 41B	cl. 41C	Total cls. 41s	cl. 41A Deferral	Circuit Breaker (1)	Work Off (2)	Total	cl. 17E Adopted	cl. 41D Adopted
EASTHAMPTON				66	66			127	127	1	65		259	YES	YES
EASTON				31	31			52	52		157	13	253		
EDGARTOWN								12	12		*		12		
EGREMONT											5	3	8		
ERVING				8	8			21	21		*		29		
ESSEX							10		10		30		40		
EVERETT				76	76			272	272	3	140		491		
FAIRHAVEN				59	59			118	118		80		257		
FALL RIVER				345	345			435	435	1	89		870		
FALMOUTH				87	87			118	118	13	145		363		
FITCHBURG				45	45			88	88		148		281		
FLORIDA		4			4		22		22				26		
FOXBOROUGH				46	46			54	54		118	15	233		
FRAMINGHAM				51	51			38	38	16	773	20	898		
FRANKLIN				44	44			67	67	4	142	60	317		
FREETOWN				16	16			64	64	1	27	29	137		
GARDNER				73	73			82	82		44		199		
AQUINNAH						7			7				7		
GEORGETOWN								13	13	2	43	10	68		
GILL				1	1			11	11		5		17		
GLOUCESTER				139	139			178	178		203		520		
GOSHEN								3	3	1		3	7		
GOSNOLD															
GRAFTON				48	48			44	44	2	64	4	162		
GRANBY				14	14			32	32		29		75		
GRANVILLE								13	13		6		19		
GREAT BARRINGTON								34	34		82	2	118		
GREENFIELD				48	48			95	95		206		349		
GROTON				7	7			24	24	8	59	40	138		
GROVELAND				21	21		11		11	1	35		68		
HADLEY						12			12		44		56		
HALIFAX				20	20			48	48	6	48		122		
HAMILTON				3	3			24	24	5	101	7	140		
HAMPDEN								7	7		53		60		
HANCOCK															
HANOVER				22	22			29	29	9	166		226		
HANSON				38	38			42	42	11	77		168		
HARDWICK				9	9			32	32		6	1	48		
HARVARD				2	2			5	5		25	10	42		
HARWICH				18	18			52	52	14	81		165		
HATFIELD				7	7			17	17	1	20		45		
HAVERHILL				123	123			111	111	3	283		520		
HAWLEY							5		5				5		

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HEATH								9	9		3		12		
HINGHAM				31	31			32	32	33	219	19	334		
HINSDALE				4	4			14	14		3		21		
HOLBROOK				76	76			77	77	5	165		323		
HOLDEN				21	21			28	28		107		156		
HOLLAND								8	8		19	14	41		
HOLLISTON				14	14			18	18		148	5	185		
HOLYOKE				110	110			58	58	1	103	20	292		
HOPEDALE				8	8			44	44		50	18	120		
HOPKINTON				10	10			52	52	2	97	49	210		
HUBBARDSTON		7			7		11		11		*		18		
HUDSON				27	27			72	72		82	5	186		
HULL				29	29			76	76	7	129	14	255		
HUNTINGTON								14	14		5		19		
IPSWICH				14	14			20	20	1	134	7	176		
KINGSTON				27	27			50	50	3	79	8	167		
LAKEVILLE				17	17			89	89	2	23		131		
LANCASTER				7	7			45	45		31	5	88		
LANESBOROUGH				12	12			14	14		9	15	50		
LAWRENCE				115	115			166	166		107		388		
LEE				16	16			107	107		43	10	176		
LEICESTER				24	24			41	41	2	24		91		
LENOX								24	24		39		63		
LEOMINSTER				94	94			166	166		138	10	408	YES	YES
LEVERETT				4	4			9	9		7	2	22		
LEXINGTON				19	19			34	34	23	349	27	452		
LEYDEN						1			1		5		6		
LINCOLN				1	1			4	4	2	12	12	31		
LITTLETON				15	15			10	10	2	42	40	109		
LONGMEADOW								12	12		191	10	213		
LOWELL				246	246			296	296		335		877	YES	YES
LUDLOW								56	56		123	40	219		
LUNENBURG				32	32			40	40		67	7	146		
LYNN				211	211			256	256	30	496		993		
LYNNFIELD				12	12			23	23	5	171	14	225	YES	YES
MALDEN				221	221			138	138		347	100	806		
MANCHESTER				1	1			8	8	2	41		52		
MANSFIELD				32	32			86	86	3	103		224		
MARBLEHEAD				7	7			49	49	15	180	21	272		
MARION				6	6			34	34		37		77	YES	YES
MARLBOROUGH				62	62			56	56	1	212		331	YES	YES
MARSHFIELD				54	54			47	47	4	240		345		
MASHPEE				19	19			22	22	5	86	20	152		



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MATTAPOISETT								26	26	1	72	30	129		
MAYNARD				5	5			43	43		180	3	231		
MEDFIELD				3	3			13	13	2	128	40	186		
MEDFORD				348	348			197	197	13	657	23	1,238		
MEDWAY				18	18			58	58	7	106	70	259		
MELROSE				31	31			107	107	8	411	5	562		
MENDON				1	1			24	24		25	6	56	YES	YES
MERRIMAC		1			1			20	20		35		56		
METHUEN				204	204			219	219	1	222	15	661		
MIDDLEBOROUGH				89	89			169	169		74		332		
MIDDLEFIELD								2	2		3		5		
MIDDLETON				1	1			22	22	1	51	22	97		
MILFORD								96	96		195		291		
MILLBURY				60	60			70	70		90		220		
MILLIS				13	13			10	10		92	20	135		
MILLVILLE				5	5			21	21		13		39		
MILTON				42	42			76	76	10	311		439		YES
MONROE							1		1				1		
MONSON								22	22		37		59		
MONTAGUE								20	20		96		116		
MONTEREY											4		4		
MONTGOMERY							2		2		4		6		
MOUNT WASHINGTON											*				
NAHANT				20	20			18	18	2	45	5	90		
NANTUCKET								1	1		8		9		
NATICK				103	103			53	53	13	387	30	586		
NEEDHAM				22	22			14	14	22	275	15	348		
NEW ASHFORD															
NEW BEDFORD				520	520			721	721		343		1,584		
NEW BRAINTREE				1	1			1	1		7		9		
NEW MARLBOROUGH											3		3		
NEW SALEM	1				1						*		1		
NEWBURY				8	8			11	11	3	55		77		
NEWBURYPORT				38	38			37	37		246		321		
NEWTON				132	132			92	92	82	598	28	932		
NORFOLK				9	9			10	10	3	54	8	84		
NORTH ADAMS				84	84			118	118		3		205		
NORTH ANDOVER				31	31			71	71	4	252	9	367		
NORTH ATTLEBOROUGH				19	19			47	47		65	10	141		
NORTH BROOKFIELD				16	16			23	23		12		51		
NORTH READING				15	15			20	20	1	135	51	222	YES	YES
NORTHAMPTON				140	140			160	160	8	213		521		
NORTHBOROUGH				8	8			83	83	2	138	10	241		

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NORTHBRIDGE				38	38			33	33		29		100		
NORTHFIELD				12	12			16	16		10		38		
NORTON				27	27			29	29	4	67	15	142		
NORWELL				26	26			25	25		122	23	196		
NORWOOD								53	53		324	20	397		
OAK BLUFFS				27	27			30	30	7	14	10	88		
OAKHAM								8	8		4		12		
ORANGE		31			31		47		47		22		100		
ORLEANS				2	2			23	23	8	19		52		
OTIS								19	19		3	2	24		
OXFORD				55	55			74	74		42		171		
PALMER				61	61			93	93	2	80	21	257		
PAXTON				4	4			16	16		15		35		
PEABODY				119	119			124	124	8	457		708		
PELHAM		1			1			10	10	1	13		25		
PEMBROKE				67	67			53	53	9	112	10	251		
PEPPERELL				11	11			24	24	1	44		80		
PERU			3		3			1	1		*		4		
PETERSHAM				5	5			5	5		10		20		
PHILLIPSTON											*	2	2		
PITTSFIELD				164	164			164	164		158		486		
PLAINFIELD		1			1		1		1		*		2		
PLAINVILLE				4	4			14	14		61		79		
PLYMOUTH				40	40			128	128	6	339		513		
PLYMPTON				6	6			12	12		26		44		
PRINCETON				8	8			12	12		14	6	40		
PROVINCETOWN				8	8			22	22	6	25	21	82		
QUINCY				267	267			232	232	51	936		1,486		
RANDOLPH								163	163	13	233		409		
RAYNHAM				21	21			43	43		82	5	151		
READING				58	58			46	46	4	422		530		
REHOBOTH				25	25			82	82		32		139		
REVERE				284	284			220	220	1	341	50	896		
RICHMOND								7	7		3		10		
ROCHESTER				9	9			23	23		18		50		
ROCKLAND				3	3			39	39	5	169		216		
ROCKPORT								13	13	5	84	4	106		
ROWE											*				
ROWLEY				9	9			12	12	2	39	9	71		
ROYALSTON		4			4			16	16		3		23		
RUSSELL											3		3		
RUTLAND				4	4			12	12	1	14		31		
SALEM				170	170			88	88	17	399		674		

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SALISBURY				16	16			39	39	3	49		107	YES	YES
SANDISFIELD								6	6		3		9		
SANDWICH				3	3			24	24	3	173	10	213		
SAUGUS				71	71			85	85		243		399		
SAVOY	8				8	18			18				26		
SCITUATE				26	26			28	28		253		307		
SEEKONK				27	27			66	66		119		212		
SHARON				9	9			41	41	13	224	50	337		
SHEFFIELD		4			4			17	17		17		38		
SHELBURNE							1		1		26		27		
SHERBORN				1	1			3	3		28		32		
SHIRLEY				22	22			29	29		17		68		
SHREWSBURY				29	29			134	134	3	184	8	358		
SHUTESBURY				4	4			2	2		5		11		
SOMERSET				112	112			295	295	1	71		479		
SOMERVILLE				299	299			163	163		306	3	771		
SOUTH HADLEY				57	57			53	53		175		285		
SOUTHAMPTON				12	12			32	32		17		61		
SOUTHBOROUGH				5	5			36	36	2	100	25	168		
SOUTHBRIDGE				37	37	6			6		22		65		
SOUTHWICK				47	47			36	36		26		109		
SPENCER				30	30			79	79		10		119		
SPRINGFIELD			557		557		265		265	3	525		1,350		
STERLING				10	10	8			8		35	9	62	YES	YES
STOCKBRIDGE				8	8			8	8		5		21		
STONEHAM				39	39			193	193	11	429		672		
STOUGHTON				82	82			62	62	3	221	47	415		
STOW				3	3			17	17	1	94	6	121		
STURBRIDGE				7	7			22	22		36	7	72	YES	YES
SUDBURY				24	24			11	11	26	171	35	267		
SUNDERLAND								4	4		17		21		
SUTTON				19	19			26	26	2	27	18	92		
SWAMPSCOTT				33	33			26	26	13	184	30	286		
SWANSEA		16			16			139	139	4	57		216		
TAUNTON							223		223		86		309		
TEMPLETON				37	37			118	118		11		166		
TEWKSBURY				133	133			129	129		209		471		
TISBURY				2	2			24	24	3	14		43		
TOLLAND											*				
TOPSFIELD				1	1			8	8		86		95		
TOWNSEND				9	9			26	26		33		68		
TRURO				2	2			16	16		15	10	43	YES	YES
TYNGSBOROUGH				18	18			31	31	5	77		131		

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Type and Number of Exemptions, Deferrals, and Credits by City and Town  
2004

Municipality	cl. 17	cl. 17C	cl. 17C1/2	cl.17D	Total cls. 17s	cl. 41	cl. 41B	cl. 41C	Total cls. 41s	cl. 41A Deferral	Circuit Breaker (1)	Work Off (2)	Total	cl. 17E Adopted	cl. 41D Adopted
TYRINGHAM								1	1				1		
UPTON						26			26		29		55		
UXBRIDGE				28	28			58	58	2	65		153	YES	YES
WAKEFIELD				59	59			67	67	7	359		492		
WALES		1			1		6		6		*		7		
WALPOLE				16	16			69	69	5	368	14	472		
WALTHAM				179	179		76		76	19	345		619		
WARE			55		55			33	33		32		120		
WAREHAM				98	98			109	109	2	89		298		
WARREN		6			6			31	31		18		55		
WARWICK							4		4		*		4		
WASHINGTON											*				
WATERTOWN				93	93			37	37	11	328	10	479		
WAYLAND				11	11			35	35		161	40	247		
WEBSTER				58	58			139	139		44		241		
WELLESLEY								46	46	45	86	7	184		YES
WELLFLEET				5	5			13	13	1	16		35		
WENDELL								4	4		*		4		
WENHAM								16	16	9	37	6	68		
WEST BOYLSTON				20	20			42	42		65	8	135		
WEST BRIDGEWATER				36	36			40	40	12	55		143		
WEST BROOKFIELD							27		27		11		38		
WEST NEWBURY				8	8			6	6	3	33		50		
WEST SPRINGFIELD				153	153			146	146		166		465		
WEST STOCKBRIDGE											5		5		
WEST TISBURY				3	3			5	5		5	3	16		
WESTBOROUGH				7	7			46	46	4	160	18	235		
WESTFIELD				123	123			146	146		144		413		
WESTFORD				70	70			48	48	7	213	24	362		
WESTHAMPTON											14		14		
WESTMINSTER				14	14		30		30		18	5	67		
WESTON								12	12	14	21	6	53		
WESTPORT				45	45			111	111		31		187		
WESTWOOD								21	21	2	202	25	250		
WEYMOUTH				208	208			104	104	31	514		857		
WHATELY				4	4			6	6		9		19		
WHITMAN				45	45			54	54	3	159		261		
WILBRAHAM				18	18			32	32		141	7	198		
WILLIAMSBURG								27	27		32	2	61		
WILLIAMSTOWN				55	55	2			2		35		92		
WILMINGTON				122	122			145	145		179	20	466		
WINCHENDON				39	39			48	48		16		103		
WINCHESTER				18	18			44	44	30	202		294		

### Type and Number of Exemptions, Deferrals, and Credits by City and Town 2004

Total	11	169	1,401	13,719	15,300	91	1,028	19,694	20,813	1,139	38,697	2,443	78,397
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Statistics	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024
Number of Cities and Towns	3	16	12	240	271	11	19	301	330	146	338	129	343	18	20
Minimum	1	1	2	1	1	1	1	1	1	1	3	1	1		
Median	2	4	27	23	20	6	11	37	33	5	65	14	135		
Maximum	8	47	607	1,697	1,697	26	283	1,230	1,230	82	1,003	116	3,937		
Average	4	11	117	57	56	8	54	65	63	8	120	19	229		

**Data Source-The Massachusetts Department of Revenue as of November 2004 Except Work Off Data**

(1). Data Based on Tax Year 2003 Preliminary Totals as of October 2004. \* Denotes Municipalities Reporting less than 3 Filers, and Amounts Are Included in Totals.

**Data for the Non-Municipal Classifications of " Unknown" and "Out of State" Are Not Presented.**

(2). Communities Accepting G. L. c. 59, s. 5K, But Had Yet To Implement the Program, Are Not Included. Data Source-Division of Local Mandates Municipal Survey.

## Appendix 2

Total Amount of Property Tax Relief by City and Town  
2004

Municipality	cl. 17	cl. 17C	cl. 17C1/2	cl.17D	Total cls. 17s	cl. 41	cl. 41B	cl. 41C	Total cls. 41s	cl. 41A Deferral	Circuit Breaker <sup>(1)</sup>	Work Off <sup>(2)</sup>	Total
ABINGTON	\$	\$	\$	\$ 17,885	\$ 17,885	\$	\$	\$ 60,165	\$ 60,165	\$	\$ 120,095	\$ 7,150	\$ 205,295
ACTON				4,958	4,958			30,000	30,000	25,776	160,999	7,641	229,374
ACUSHNET				4,725	4,725			40,000	40,000		26,774		71,499
ADAMS			9,625		9,625			38,435	38,435		11,718		59,778
AGAWAM				15,750	15,750			23,000	23,000		65,927		104,677
ALFORD													
AMESBURY				18,077	18,077			45,485	45,485	30,638	125,026		219,226
AMHERST				4,376	4,376			32,391	32,391	9,411	77,398	5,760	129,336
ANDOVER				8,575	8,575			49,000	49,000	20,434	186,631	58,000	322,640
ARLINGTON				10,500	10,500			77,400	77,400		502,983	5,700	596,583
ASHBURNHAM				2,100	2,100			20,250	20,250		9,453		31,803
ASHBY				2,270	2,270			5,000	5,000		7,187		14,457
ASHFIELD								4,500	4,500		9,239		13,739
ASHLAND				3,135	3,135			11,000	11,000	4,804	110,913		129,852
ATHOL		8,225			8,225			36,260	36,260	1,410	7,692		53,587
ATTLEBORO								55,500	55,500	4,858	77,733	16,735	154,826
AUBURN				14,070	14,070			48,200	48,200		26,669		88,939
AVON				4,025	4,025			19,500	19,500		15,934		39,459
AYER				3,204	3,204			11,000	11,000		12,559	12,000	38,763
BARNSTABLE								163,893	163,893	30,335	156,787		351,015
BARRE				2,100	2,100			10,893	10,893		6,125		19,118
BECKET				1,381	1,381			12,445	12,445		*	4,498	18,324
BEDFORD				3,675	3,675			8,250	8,250	25,512	129,561	9,750	176,748
BELCHERTOWN				1,925	1,925			31,875	31,875		22,762		56,562
BELLINGHAM				4,375	4,375			60,500	60,500		38,350	4,375	107,600
BELMONT				3,834	3,834			64,641	64,641	117,554	129,328		315,358
BERKLEY			2,231		2,231	2,875		20,231	23,106		2,626		27,963
BERLIN								12,750	12,750		10,359		23,109
BERNARDSTON								8,000	8,000		8,748		16,748
BEVERLY				8,400	8,400			28,000	28,000	30,700	255,552		322,652
BILLERICA				17,920	17,920			136,800	136,800		130,960	8,500	294,180
BLACKSTONE				3,500	3,500			19,750	19,750		15,994		39,244
BLANDFORD											6,316		6,316
BOLTON											17,943	3,000	20,943
BOSTON				683,564	683,564			894,419	894,419	26,671	571,795		2,176,449
BOURNE				6,650	6,650			47,825	47,825	218	47,138	7,549	109,380
BOXBOROUGH				700	700			1,000	1,000		15,334	5,266	22,300
BOXFORD											23,823	9,000	32,823
BOYLSTON		125			125			3,000	3,000		22,684		25,809
BRAINTREE				22,575	22,575			75,000	75,000	16,118	225,190		338,883
BREWSTER				945	945			63,000	63,000	4,657	37,421	392	106,415
BRIDGEWATER				6,475	6,475			35,000	35,000	16,697	78,113	1,647	137,932
BRIMFIELD				700	700			3,000	3,000		3,223		6,923
BROCKTON				54,075	54,075			122,300	122,300	9,361	234,191		419,927
BROOKFIELD			700		700		1,500		1,500		9,873		12,073
BROOKLINE				7,566	7,566			2,709	2,709		152,557		162,832
BUCKLAND		175			175			4,000	4,000		2,576		6,751

## Appendix 2

Total Amount of Property Tax Relief by City and Town  
2004

Municipality	cl. 17	cl. 17C	cl. 17C1/2	cl.17D	Total cls. 17s	cl. 41	cl. 41B	cl. 41C	Total cls. 41s	cl. 41A Deferral	Circuit Breaker <sup>(1)</sup>	Work Off <sup>(2)</sup>	Total
BURLINGTON	\$	\$	\$	\$ 14,175	\$ 14,175	\$	\$	\$ 19,000	\$ 19,000	\$ 11,173	\$ 102,365	\$ 24,000	\$ 170,713
CAMBRIDGE				44,865	44,865			88,717	88,717		84,582		218,164
CANTON				15,250	15,250			87,500	87,500		99,662	37,000	239,412
CARLISLE								8,500	8,500	18,761	21,928	9,000	58,189
CARVER				4,200	4,200			19,750	19,750		33,398		57,348
CHARLEMONT			525		525			4,000	4,000		5,670		10,195
CHARLTON				10,775	10,775			12,500	12,500		6,693	12,500	42,468
CHATHAM								24,000	24,000	7,315	10,922		42,237
CHELMSFORD				11,725	11,725			34,000	34,000	31,516	389,575		466,816
CHELSEA			7,525		7,525			34,100	34,100		32,015		73,640
CHESHIRE								14,466	14,466		1,626		16,092
CHESTER								11,000	11,000		3,375		14,375
CHESTERFIELD			350		350			2,500	2,500		2,763		5,613
CHICOPEE			106,225		106,225		141,500		141,500	7,719	120,502		375,946
CHILMARK								6,000	6,000				6,000
CLARKSBURG		1,925			1,925			21,353	21,353		*	3,000	26,278
CLINTON				5,775	5,775			26,500	26,500		37,034	15,000	84,309
COHASSET				4,900	4,900			13,000	13,000	84,625	54,991		157,516
COLRAIN											8,442		8,442
CONCORD				1,925	1,925			13,167	13,167	40,898	99,742		155,732
CONWAY				925	925			7,500	7,500		4,911		13,336
CUMMINGTON											1,940		1,940
DALTON				1,750	1,750			15,500	15,500		18,679		35,929
DANVERS				11,187	11,187			44,673	44,673	32,157	238,199		326,216
DARTMOUTH								101,500	101,500		71,089	15,000	187,589
DEDHAM				1,750	1,750			43,500	43,500	30,089	178,682	22,000	276,021
DEERFIELD				1,400	1,400			14,500	14,500		15,204		31,104
DENNIS								25,423	25,423	1,068	18,600		45,091
DIGHTON		7,512			7,512			23,750	23,750		18,528		49,790
DOUGLAS				1,400	1,400			8,500	8,500		11,650	999	22,549
DOVER				819	819			3,475	3,475	18,224	6,447	3,996	32,961
DRACUT				33,047	33,047			120,500	120,500	1,415	123,740	11,000	289,702
DUDLEY				2,800	2,800			59,000	59,000		4,373		66,173
DUNSTABLE	363				363			2,072	2,072		13,532		15,966
DUXBURY				2,668	2,668			5,500	5,500	32,580	88,247		128,995
EAST BRIDGEWATER				12,863	12,863			69,500	69,500	8,694	44,249		135,306
EAST BROOKFIELD				875	875			11,000	11,000		3,102		14,977
EAST LONGMEADOW				2,668	2,668			29,500	29,500	3,488	111,395		147,051
EASTHAM								10,000	10,000		12,049		22,049
EASTHAMPTON				11,550	11,550			63,500	63,500	1,558	27,495		104,103
EASTON				5,425	5,425			26,000	26,000		91,646	4,138	127,209
EDGARTOWN								12,000	12,000		*		12,000
EGREMONT											1,422	979	2,401
ERVING				1,400	1,400			12,271	12,271		*		13,671
ESSEX							5,000		5,000		18,010		23,010
EVERETT				13,300	13,300			135,500	135,500	4,457	76,422		229,679
FAIRHAVEN				10,325	10,325			59,000	59,000		41,315		110,640

## Appendix 2

Total Amount of Property Tax Relief by City and Town  
2004

Municipality	cl. 17	cl. 17C	cl. 17C1/2	cl.17D	Total cls. 17s	cl. 41	cl. 41B	cl. 41C	Total cls. 41s	cl. 41A Deferral	Circuit Breaker <sup>(1)</sup>	Work Off <sup>(2)</sup>	Total
FALL RIVER	\$	\$	\$	\$ 60,025	\$ 60,025	\$	\$	\$ 217,436	\$ 217,436	\$ 844	\$ 42,383	\$	\$ 320,688
FALMOUTH				15,225	15,225			59,000	59,000	33,955	82,307		190,487
FITCHBURG				7,875	7,875			44,000	44,000		77,933		129,808
FLORIDA		700			700		10,066		10,066				10,766
FOXBOROUGH				14,645	14,645			41,872	41,872		65,964	7,500	129,981
FRAMINGHAM				8,925	8,925			19,000	19,000	49,324	511,091	10,000	598,340
FRANKLIN				10,017	10,017			32,000	32,000	8,619	86,159	37,260	174,055
FREETOWN				2,625	2,625			32,000	32,000	1,908	13,365	12,750	62,648
GARDNER				12,775	12,775			41,000	41,000		23,815		77,590
AQUINNAH						3,500			3,500				3,500
GEORGETOWN								6,500	6,500	4,730	22,793	5,000	39,023
GILL				175	175			5,500	5,500		1,407		7,082
GLOUCESTER				24,325	24,325			87,575	87,575		124,761		236,661
GOSHEN								1,250	1,250	3,578		355	5,183
GOSNOLD													
GRAFTON				8,400	8,400			22,000	22,000	3,553	35,005	1,237	70,195
GRANBY				2,730	2,730			24,000	24,000		17,974		44,704
GRANVILLE								9,750	9,750		3,745		13,495
GREAT BARRINGTON								25,125	25,125		46,785	1,500	73,410
GREENFIELD				8,400	8,400			47,500	47,500		119,443		175,343
GROTON				2,450	2,450			24,000	24,000	20,257	37,821	20,000	104,528
GROVELAND				3,675	3,675		5,500		5,500	2,191	20,122		31,488
HADLEY						6,000			6,000		20,657		26,657
HALIFAX				3,781	3,781			24,000	24,000	10,504	26,409		64,695
HAMILTON				544	544			24,000	24,000	15,785	70,633	5,250	116,212
HAMPDEN								5,250	5,250		30,000		35,250
HANCOCK													
HANOVER				3,850	3,850			13,750	13,750	26,988	112,152		156,740
HANSON				7,536	7,536			21,000	21,000	27,222	47,095		102,853
HARDWICK				1,575	1,575			15,100	15,100		3,320	350	20,345
HARVARD				378	378			5,000	5,000		14,727	7,500	27,605
HARWICH				3,150	3,150			31,200	31,200	22,548	40,551		97,449
HATFIELD				1,225	1,225			8,500	8,500	2,489	12,340		24,554
HAVERHILL				28,001	28,001			55,500	55,500	6,755	160,140		250,396
HAWLEY							2,500		2,500				2,500
HEATH								4,500	4,500		2,430		6,930
HINGHAM				6,510	6,510			16,000	16,000	110,884	151,493	9,500	294,387
HINSDALE				700	700			7,000	7,000		1,166		8,866
HOLBROOK				13,300	13,300			38,500	38,500	14,467	105,078		171,345
HOLDEN				3,675	3,675			14,000	14,000		62,892		80,567
HOLLAND								3,750	3,750		9,655	2,878	16,283
HOLLISTON				2,940	2,940			10,800	10,800		102,659	1,847	118,246
HOLYOKE				19,250	19,250			29,000	29,000	1,711	57,934	10,000	117,895
HOPEDALE				1,400	1,400			22,000	22,000		31,141	13,500	68,041
HOPKINTON				1,891	1,891			52,000	52,000	2,821	65,034	36,750	158,495
HUBBARDSTON		1,388			1,388		5,500		5,500		*		6,888
HUDSON				4,725	4,725			36,000	36,000		44,915	2,500	88,140



## Appendix 2

Total Amount of Property Tax Relief by City and Town  
2004

Municipality	cl. 17	cl. 17C	cl. 17C1/2	cl.17D	Total cls. 17s	cl. 41	cl. 41B	cl. 41C	Total cls. 41s	cl. 41A Deferral	Circuit Breaker <sup>(1)</sup>	Work Off <sup>(2)</sup>	Total
HULL	\$	\$	\$	\$ 6,090	\$ 6,090	\$	\$	\$ 76,000	\$ 76,000	\$ 16,971	\$ 83,703	\$ 10,500	\$ 193,264
HUNTINGTON								7,000	7,000		2,777		9,777
IPSWICH				2,450	2,450			10,000	10,000	2,655	83,860	3,375	102,340
KINGSTON				6,147	6,147			25,000	25,000	6,994	51,170	5,100	94,410
LAKEVILLE				3,489	3,489			89,000	89,000	2,333	11,899		106,721
LANCASTER				1,225	1,225			45,000	45,000		16,661	1,385	64,271
LANESBOROUGH				2,100	2,100			7,000	7,000		4,140	3,889	17,129
LAWRENCE				20,125	20,125			83,000	83,000		53,337		156,462
LEE				2,800	2,800			53,500	53,500		22,642	7,500	86,442
LEICESTER				4,200	4,200			20,500	20,500	2,940	12,439		40,079
LENOX								12,000	12,000		24,952		36,952
LEOMINSTER				25,848	25,848			101,875	101,875		73,923	5,000	206,646
LEVERETT				700	700			4,500	4,500		4,927	192	10,319
LEXINGTON				3,325	3,325			17,000	17,000	80,459	245,045	11,271	357,100
LEYDEN						500			500		4,050		4,550
LINCOLN				222	222			4,000	4,000	8,091	8,555	9,000	29,868
LITTLETON				3,150	3,150			5,900	5,900	3,697	25,728	20,000	58,475
LONGMEADOW								32,468	32,468		126,781	5,000	164,249
LOWELL				56,002	56,002			147,750	147,750		171,915		375,667
LUDLOW								28,000	28,000		63,973	20,000	111,973
LUNENBURG				7,296	7,296			20,000	20,000		40,618	3,263	71,177
LYNN				36,925	36,925			128,000	128,000	63,251	282,434		510,610
LYNNFIELD				2,380	2,380			11,500	11,500	21,427	122,629	10,500	168,436
MALDEN				38,675	38,675			68,250	68,250		217,442	50,000	374,367
MANCHESTER				175	175			4,000	4,000	6,188	27,251		37,614
MANSFIELD				11,200	11,200			86,000	86,000	5,672	61,527		164,399
MARBLEHEAD				1,594	1,594			24,500	24,500	45,603	110,140	9,690	191,526
MARION				1,050	1,050			16,667	16,667		20,701		38,418
MARLBOROUGH				20,076	20,076			38,009	38,009	2,700	129,273		190,058
MARSHFIELD				9,450	9,450			23,500	23,500	8,694	152,434		194,078
MASHPEE				3,325	3,325			11,000	11,000	6,041	49,513	9,289	79,168
MATTAPOISETT								13,000	13,000	3,040	44,676	22,500	83,216
MAYNARD				1,112	1,112			22,000	22,000		121,117	1,500	145,729
MEDFIELD				1,050	1,050			13,000	13,000	8,838	89,409	20,000	132,297
MEDFORD				60,900	60,900			97,475	97,475	33,359	417,395	11,560	620,689
MEDWAY				3,150	3,150			56,833	56,833	20,175	67,014	52,500	199,672
MELROSE				5,425	5,425			74,900	74,900	18,793	271,238	2,500	372,856
MENDON				188	188			24,000	24,000		14,085	4,500	42,773
MERRIMAC		175			175			10,000	10,000		19,300		29,475
METHUEN				46,441	46,441			109,500	109,500	2,074	122,692	7,500	288,206
MIDDLEBOROUGH				15,575	15,575			84,500	84,500		43,198		143,273
MIDDLEFIELD								1,000	1,000		2,044		3,044
MIDDLETON				175	175			11,000	11,000	1,539	35,011	13,068	60,793
MILFORD								48,000	48,000		112,553		160,553
MILLBURY				11,238	11,238			35,000	35,000		49,955		96,193
MILLIS				2,275	2,275			5,000	5,000		52,995	1,000	61,270
MILLVILLE				945	945			15,000	15,000		7,056		23,001

## Appendix 2

Total Amount of Property Tax Relief by City and Town  
2004

Municipality	cl. 17	cl. 17C	cl. 17C1/2	cl.17D	Total cls. 17s	cl. 41	cl. 41B	cl. 41C	Total cls. 41s	cl. 41A Deferral	Circuit Breaker <sup>(1)</sup>	Work Off <sup>(2)</sup>	Total
MILTON	\$	\$	\$	\$ 7,723	\$ 7,723	\$	\$	\$ 38,000	\$ 38,000	\$ 37,343	\$ 206,468	\$	\$ 289,534
MONROE							500		500				500
MONSON								10,500	10,500		16,295		26,795
MONTAGUE								10,000	10,000		62,822		72,822
MONTEREY											1,740		1,740
MONTGOMERY							1,000		1,000		1,369		2,369
MOUNT WASHINGTON											*		
NAHANT				4,214	4,214			9,000	9,000	8,070	26,673	2,500	50,458
NANTUCKET								1,000	1,000		5,043		6,043
NATICK				21,180	21,180			31,138	31,138	33,909	254,229	15,000	355,456
NEEDHAM				8,320	8,320			8,373	8,373	91,593	193,415	7,500	306,202
NEW ASHFORD													
NEW BEDFORD				115,612	115,612			359,776	359,776		186,936		662,324
NEW BRAINTREE				175	175			500	500		4,014		4,689
NEW MARLBOROUGH											1,602		1,602
NEW SALEM	500				500						*		500
NEWBURY				1,400	1,400			5,500	5,500	8,547	34,767		50,214
NEWBURYPORT				6,517	6,517			18,500	18,500		160,776		185,793
NEWTON				23,100	23,100			46,000	46,000	380,698	420,577	20,625	891,000
NORFOLK				1,575	1,575			4,750	4,750	8,880	35,182	4,000	54,387
NORTH ADAMS				14,700	14,700			55,500	55,500		899		71,099
NORTH ANDOVER				5,575	5,575			32,000	32,000	10,299	168,857	4,500	221,231
NORTH ATTLEBOROUGH				6,650	6,650			46,480	46,480		37,190	5,000	95,320
NORTH BROOKFIELD				2,800	2,800			11,500	11,500		7,367		21,667
NORTH READING				3,415	3,415			15,000	15,000	3,425	86,884	25,500	134,223
NORTHAMPTON				24,500	24,500			80,000	80,000	13,882	125,072		243,454
NORTHBOROUGH				1,400	1,400			83,000	83,000	4,453	91,621	7,500	187,974
NORTHBRIDGE				6,475	6,475			16,500	16,500		13,517		36,492
NORTHFIELD				2,590	2,590			8,000	8,000		6,616		17,206
NORTON				4,608	4,608			14,500	14,500	8,405	43,666	7,500	78,679
NORWELL				4,550	4,550			25,000	25,000		81,089	17,250	127,889
NORWOOD								26,500	26,500		190,917	10,000	227,417
OAK BLUFFS				6,147	6,147			30,000	30,000	13,778	9,336	5,000	64,261
OAKHAM								4,000	4,000		2,890		6,890
ORANGE		5,425			5,425		23,500		23,500		13,729		42,654
ORLEANS				350	350			11,368	11,368	20,699	10,326		42,743
OTIS								9,294	9,294		1,661	1,001	11,956
OXFORD				9,625	9,625			37,000	37,000		19,505		66,130
PALMER				13,562	13,562			46,500	46,500	3,857	45,348	5,107	114,374
PAXTON				700	700			12,000	12,000		7,661		20,361
PEABODY				20,825	20,825			62,000	62,000	14,179	259,794		356,798
PELHAM		175			175			5,000	5,000	1,894	9,199		16,268
PEMBROKE				13,604	13,604			31,800	31,800	22,135	64,536	5,000	137,076
PEPPERELL				1,925	1,925			12,000	12,000	2,553	24,233		40,711
PERU			525		525			500	500		*		1,025
PETERSHAM				875	875			2,500	2,500		6,574		9,949
PHILLIPSTON											*	1,500	1,500

## Appendix 2

Total Amount of Property Tax Relief by City and Town  
2004

Municipality	cl. 17	cl. 17C	cl. 17C1/2	cl.17D	Total cls. 17s	cl. 41	cl. 41B	cl. 41C	Total cls. 41s	cl. 41A Deferral	Circuit Breaker <sup>(1)</sup>	Work Off <sup>(2)</sup>	Total
PITTSFIELD	\$	\$	\$	\$ 28,175	\$ 28,175	\$	\$	\$ 80,250	\$ 80,250	\$	\$ 86,216	\$	\$ 194,641
PLAINFIELD		175			175		500		500		*		675
PLAINVILLE				700	700			14,000	14,000		37,468		52,168
PLYMOUTH				7,000	7,000			64,000	64,000	17,340	203,478		291,818
PLYMPTON				1,366	1,366			12,000	12,000		18,084		31,450
PRINCETON				1,400	1,400			6,000	6,000		10,318	1,370	19,088
PROVINCETOWN				1,622	1,622			11,000	11,000	17,748	15,010	10,500	55,880
QUINCY				52,158	52,158			114,410	114,410	161,652	594,573		922,793
RANDOLPH								81,250	81,250	28,058	128,407		237,715
RAYNHAM				3,675	3,675			21,500	21,500		49,566	1,826	76,567
READING				10,150	10,150			23,000	23,000	16,044	286,892		336,086
REHOBOTH				4,288	4,288			40,250	40,250		15,902		60,440
REVERE				58,302	58,302			110,000	110,000	3,603	207,143	25,000	404,048
RICHMOND								3,500	3,500		1,186		4,686
ROCHESTER				1,631	1,631			16,922	16,922		9,905		28,458
ROCKLAND				525	525			19,500	19,500	12,403	107,678		140,106
ROCKPORT								6,250	6,250	13,246	52,900	1,810	74,206
ROWE											*		
ROWLEY				1,917	1,917			6,000	6,000	6,830	24,019	4,500	43,266
ROYALSTON		700			700			8,100	8,100		1,922		10,722
RUSSELL											1,852		1,852
RUTLAND				700	700			6,000	6,000	1,108	6,214		14,022
SALEM				72,590	72,590			77,228	77,228	44,697	255,508		450,023
SALISBURY				2,800	2,800			17,500	17,500	20,961	30,339		71,600
SANDISFIELD								3,000	3,000		1,060		4,060
SANDWICH				525	525			12,000	12,000	6,092	105,781	5,000	129,398
SAUGUS				16,163	16,163			42,500	42,500		136,708		195,371
SAVOY	1,400				1,400	9,000			9,000				10,400
SCITUATE				4,555	4,555			14,000	14,000		167,538		186,093
SEEKONK				4,725	4,725			33,000	33,000		73,161		110,886
SHARON				2,975	2,975			31,026	31,026	52,678	161,897	29,693	278,269
SHEFFIELD		700			700			8,250	8,250		11,046		19,996
SHELBURNE							500		500		15,091		15,591
SHERBORN				378	378			6,000	6,000		20,807		27,185
SHIRLEY				7,538	7,538			26,957	26,957		9,429		43,924
SHREWSBURY				5,075	5,075			133,136	133,136	3,401	102,226	5,000	248,838
SHUTESBURY				700	700			1,000	1,000		2,988		4,688
SOMERSET				24,500	24,500			183,743	183,743	1,112	31,655		241,010
SOMERVILLE				102,133	102,133			125,058	125,058		195,216	2,150	424,557
SOUTH HADLEY				9,975	9,975			26,500	26,500		97,406		133,881
SOUTHAMPTON				2,100	2,100			16,000	16,000		10,349		28,449
SOUTHBOROUGH				905	905			35,750	35,750	4,167	64,044	18,750	123,616
SOUTHBRIDGE				6,475	6,475	3,000			3,000		11,644		21,119
SOUTHWICK				10,701	10,701			18,000	18,000		13,886		42,587
SPENCER				5,250	5,250			39,500	39,500		4,990		49,740
SPRINGFIELD			97,475		97,475		132,500		132,500	7,754	283,697		521,426
STERLING				2,224	2,224	4,000			4,000		19,613	3,000	28,837

## Appendix 2

Total Amount of Property Tax Relief by City and Town  
2004

Municipality	cl. 17	cl. 17C	cl. 17C1/2	cl.17D	Total cls. 17s	cl. 41	cl. 41B	cl. 41C	Total cls. 41s	cl. 41A Deferral	Circuit Breaker <sup>(1)</sup>	Work Off <sup>(2)</sup>	Total
STOCKBRIDGE	\$	\$	\$	\$ 1,821	\$ 1,821	\$	\$	\$ 4,000	\$ 4,000	\$	\$ 3,499	\$	\$ 9,320
STONEHAM				7,734	7,734			193,000	193,000	25,125	273,595		499,454
STOUGHTON				14,350	14,350			31,000	31,000	5,103	131,096	35,000	216,549
STOW				525	525			17,000	17,000	2,991	66,499	4,500	91,515
STURBRIDGE				1,225	1,225			11,000	11,000		24,448	3,272	39,945
SUDBURY				5,336	5,336			5,500	5,500	121,529	126,889	15,672	274,926
SUNDERLAND								2,000	2,000		10,405		12,405
SUTTON				3,325	3,325			13,052	13,052	3,431	15,675	10,668	46,151
SWAMPSCOTT				5,775	5,775			13,000	13,000	46,974	124,609	22,500	212,858
SWANSEA		2,800			2,800			69,250	69,250	6,515	30,604		109,169
TAUNTON							111,500		111,500		45,544		157,044
TEMPLETON				7,797	7,797			59,000	59,000		6,319		73,116
TEWKSBURY				22,725	22,725			64,500	64,500		118,589		205,814
TISBURY				350	350			18,831	18,831	6,040	7,797		33,019
TOLLAND											*		
TOPSFIELD				420	420			10,137	10,137		64,926		75,483
TOWNSEND				2,070	2,070			13,000	13,000		19,662		34,732
TRURO				363	363			16,000	16,000		7,894	7,500	31,757
TYNGSBOROUGH				3,150	3,150			15,500	15,500	11,440	47,023		77,113
TYRINGHAM								500	500				500
UPTON						13,000			13,000		19,571		32,571
UXBRIDGE				5,277	5,277			28,812	28,812	4,489	37,688		76,265
WAKEFIELD				10,325	10,325			33,500	33,500	14,841	224,037		282,703
WALES		175			175		3,000		3,000		*		3,175
WALPOLE				4,200	4,200			69,000	69,000	14,856	231,849	7,000	326,905
WALTHAM				40,749	40,749		37,905		37,905	42,976	196,995		318,626
WARE			9,625		9,625			16,250	16,250		14,693		40,568
WAREHAM				17,150	17,150			54,500	54,500	2,234	52,726		126,610
WARREN		1,232			1,232			15,500	15,500		10,118		26,850
WARWICK							2,000		2,000		*		2,000
WASHINGTON											*		
WATERTOWN				32,550	32,550			37,000	37,000	26,116	208,141	7,500	311,307
WAYLAND				3,500	3,500			29,714	29,714		113,558	20,000	166,772
WEBSTER				10,150	10,150			69,500	69,500		27,639		107,289
WELLESLEY								34,500	34,500	206,850	63,169	4,057	308,576
WELLFLEET				875	875			6,500	6,500	1,028	7,565		15,968
WENDELL								1,906	1,906		*		1,906
WENHAM								16,000	16,000	30,537	23,643	2,865	73,045
WEST BOYLSTON				4,460	4,460			21,000	21,000		37,666	6,000	69,126
WEST BRIDGEWATER				7,416	7,416			24,625	24,625	28,580	33,876		94,497
WEST BROOKFIELD							13,500		13,500		5,993		19,493
WEST NEWBURY				1,400	1,400			3,000	3,000	8,491	22,435		35,326
WEST SPRINGFIELD				26,775	26,775			73,000	73,000		88,058		187,833
WEST STOCKBRIDGE											2,082		2,082
WEST TISBURY				525	525			5,000	5,000		2,691	2,250	10,466
WESTBOROUGH				2,450	2,450			61,640	61,640	7,651	106,063	13,500	191,304
WESTFIELD				21,350	21,350			72,500	72,500		73,692		167,542

## Appendix 2

Total Amount of Property Tax Relief by City and Town  
2004

Municipality	cl. 17	cl. 17C	cl. 17C1/2	cl.17D	Total cls. 17s	cl. 41	cl. 41B	cl. 41C	Total cls. 41s	cl. 41A Deferral	Circuit Breaker <sup>(1)</sup>	Work Off <sup>(2)</sup>	Total
WESTFORD	\$	\$	\$	\$ 29,851	\$ 29,851	\$	\$	\$ 48,000	\$ 48,000	\$ 20,162	\$ 139,333	\$ 17,490	\$ 254,836
WESTHAMPTON											6,753		6,753
WESTMINSTER				2,570	2,570		15,735		15,735		10,465	2,500	31,270
WESTON								12,000	12,000	89,970	15,469	3,514	120,953
WESTPORT				7,875	7,875			55,485	55,485		14,307		77,667
WESTWOOD								21,000	21,000	6,787	140,990	12,500	181,277
WEYMOUTH				36,400	36,400			52,000	52,000	66,930	296,827		452,157
WHATELY				700	700			2,750	2,750		4,882		8,332
WHITMAN				7,788	7,788			27,000	27,000	8,124	109,305		152,217
WILBRAHAM				3,150	3,150			16,000	16,000		85,048	5,250	109,448
WILLIAMSBURG								13,500	13,500		19,984	830	34,314
WILLIAMSTOWN				9,450	9,450	1,000			1,000		20,562		31,012
WILMINGTON				21,350	21,350			72,500	72,500		105,101	10,000	208,951
WINCHENDON				6,825	6,825			24,000	24,000		7,351		38,176
WINCHESTER				3,420	3,420			44,000	44,000	91,962	146,528		285,910
WINDSOR						500			500				500
WINTHROP			1,225		1,225	2,500			2,500	14,976	91,088		109,789
WOBURN				48,825	48,825			115,500	115,500	30,489	140,708		335,522
WORCESTER				128,800	128,800			649,720	649,720		329,313		1,107,833
WORTHINGTON								500	500		7,397		7,897
WRENTHAM				1,575	1,575			11,500	11,500		37,844		50,919
YARMOUTH			9,450		9,450			61,500	61,500	21,548	119,610	10,500	222,608
<b>Total</b>	<b>\$ 2,263</b>	<b>\$ 31,608</b>	<b>\$ 245,481</b>	<b>\$ 3,241,227</b>	<b>\$ 3,520,579</b>	<b>\$ 45,875</b>	<b>\$ 513,706</b>	<b>\$ 11,949,297</b>	<b>\$ 12,508,878</b>	<b>\$ 3,529,799</b>	<b>\$ 23,764,299</b>	<b>\$ 1,310,784</b>	<b>\$ 44,634,339</b>

Statistics

Number of Cities and Towns	3	16	12	240	271	11	19	301	330	145	338	129	343
Minimum	\$ 363	\$ 125	\$ 350	\$ 175	\$ 125	\$ 500	\$ 500	\$ 500	\$ 500	\$ 218	\$ 899	\$ 192	\$ 500
Median	\$ 500	\$ 700	\$ 4,878	\$ 4,553	\$ 4,200	\$ 3,000	\$ 5,500	\$ 22,000	\$ 19,875	\$ 11,173	\$ 37,306	\$ 7,500	\$ 72,822
Maximum	\$ 1,400	\$ 8,225	\$ 106,225	\$ 683,564	\$ 683,564	\$ 13,000	\$ 141,500	\$ 894,419	\$ 894,419	\$ 380,698	\$ 594,573	\$ 58,000	\$ 2,176,449
Average	\$ 754	\$ 1,975	\$ 20,457	\$ 13,505	\$ 12,991	\$ 4,170	\$ 27,037	\$ 39,699	\$ 37,906	\$ 24,343	\$ 73,761	\$ 10,161	\$ 130,091

Notes:

Data Source-The Massachusetts Department of Revenue as of November 2004 Except Work Off Data

(1). Data Based on Tax Year 2003 Preliminary Totals as of October 2004. \* Denotes Municipalities Reporting less than 3 Filers, and Amounts Are Included in Totals.

Data for the Non-Municipal Classifications of " Unknown" and "Out of State" Is Not Presented.

(2). Communities Accepting G. L. c. 59, s. 5K, But Had Yet To Implement the Program, Are Not Included. Data Source-Division of Local Mandates Municipal Survey.

## Appendix 3

### Elements of New Clause 41C Acceptance by City and Town 2004

Municipality	Eligibility Age	Exemption Amount	Allowable Income (Single)	Allowable Income (Married)	Allowable Assets (Single)	Allowable Assets (Married)	4 Family Estate Exclusion	Date Adopted
ACTON	65	\$	\$ 20,000	\$ 30,000	\$ 40,000	\$ 55,000		4/7/2003
AMHERST	65	600	20,000	30,000	40,000	55,000		10/30/2002
ASHBURNHAM		750						5/3/2003
AVON			15,000	20,000	30,000	35,000		5/6/2003
AYER	65							5/12/2003
BARNSTABLE	65	1,000	20,000	30,000	40,000	55,000		3/20/2003
BEDFORD		750	20,000	30,000	40,000	55,000		3/24/2003
BELCHERTOWN		750	20,000	30,000	40,000	55,000		5/12/2003
BELLINGHAM	65		20,000	30,000	40,000	55,000		5/28/2003
BELMONT		1,000	20,000	30,000	40,000	55,000		4/8/2003
BERLIN	65	750	20,000	30,000	40,000	55,000	4 Units	5/5/2003
BILLERICA	65	600	20,000	30,000	40,000	55,000		5/6/2003
BOLTON	65	1,000	20,000	30,000	40,000	55,000	4 Units	5/5/2003
BOSTON	65	1,000	20,000	30,000	40,000	55,000		12/9/2002
BOURNE			20,000	30,000				5/17/2004
BOXBOROUGH	65	1,000	20,000	30,000	40,000	55,000		5/10/2004
BREWSTER	65	1,000	20,000	30,000	40,000	55,000		11/18/2002
CARLISLE	65		20,000	30,000	40,000	55,000		5/5/2003
CARVER			20,000	30,000	40,000	55,000		6/16/2003
CHATHAM	65	1,000	20,000	30,000	40,000	55,000	4 Units	5/12/2003
CHELSEA		550	14,300	16,500				10/20/2003
CHESTER	65		20,000	30,000	40,000	55,000		11/18/2002
CHILMARK	65	1,000	20,000	30,000	40,000	55,000	4 Units	4/28/2003
COHASSET			18,000	23,000	33,000	35,000		3/27/2004
CONCORD	65	1,000	20,000	30,000	40,000	55,000		4/29/2003
CONWAY		750	18,000	25,000	35,000	50,000		4/14/2003
DANVERS	65		20,000	30,000				5/19/2003
DEERFIELD			20,000	30,000				4/30/2003
DOUGLAS			20,000	30,000	40,000	55,000		5/19/2003
DOVER	65		20,000	30,000	40,000	55,000		5/5/2003
DUXBURY		1,000	20,000	30,000	40,000	55,000		3/13/2004
EAST BRIDGEWATER			20,000	30,000	30,000	40,000		5/12/2003
EASTHAM	65	1,000	20,000	30,000	40,000	55,000	4 Units	5/3/2004
EASTON			18,000	25,000	35,000	45,000		6/16/2003

## Appendix 3

### Elements of New Clause 41C Acceptance by City and Town 2004

Municipality	Eligibility Age	Exemption Amount	Allowable Income (Single)	Allowable Income (Married)	Allowable Assets (Single)	Allowable Assets (Married)	4 Family Estate Exclusion	Date Adopted
EDGARTOWN	65	\$ 1,000	\$ 20,000	\$ 30,000	\$ 40,000	\$ 55,000		4/8/2003
ERVING	65	1,000	20,000	30,000	40,000	55,000		11/2/2002
EVERETT	65		20,000	30,000	40,000	56,000		10/21/2002
FALL RIVER	65							6/10/2003
FREETOWN			20,000	30,000				5/5/2003
GEORGETOWN			20,000	30,000				6/2/2003
GRANBY		750	16,000	20,000				6/3/2003
GRANVILLE	65	750	18,000	25,000	40,000	55,000		5/12/2003
GREAT BARRINGTON	65	750	20,000	30,000				5/12/2003
GROTON		1,000	20,000	30,000	40,000	55,000		4/28/2003
GROVELAND			15,000	20,000	40,000	55,000		4/26/2004
HALIFAX	65	1,000	20,000	30,000	40,000	55,000		5/12/2003
HAMILTON		1,000	20,000	30,000	40,000	55,000		5/5/2003
HAMPDEN			15,000	20,000	30,000	35,000		4/26/2004
HANSON			17,050	20,852	30,250	32,410		5/7/2002
HARVARD	65	1,000	20,000	30,000	40,000	55,000		3/29/2003
HARWICH		1,000						5/3/2004
HOPKINTON	65	1,000	20,000	30,000	40,000	55,000		10/21/2002
HULL	65	1,000	20,716	31,074	41,432	56,969		5/5/2003
HUNTINGTON			20,000	30,000	40,000	55,000		6/16/2003
LAKEVILLE	65	1,000	20,000	30,000	40,000	55,000		6/30/2003
LANCASTER	65	1,000	20,000	30,000	40,000	55,000	4 Units	5/5/2003
LEE			18,000	25,000	40,000	55,000		5/8/2003
LEXINGTON	65	750	20,000	30,000	40,000	55,000		5/5/2004
LINCOLN	65	1,000	20,000	30,000	40,000	55,000		3/29/2003
LUNENBURG		600	17,000	22,500				5/1/2004
LYNNFIELD	65	600	19,733	22,000	36,732	39,000		4/26/2004
MANCHESTER	65		20,000	30,000	40,000	55,000		4/7/2003
MARBLEHEAD			20,000	30,000	40,000	55,000		5/5/2003
MAYNARD	65	1,000	20,000	30,000	40,000	55,000		10/28/2002
MEDFIELD			20,000	30,000	40,000	55,000		6/2/2003
MEDWAY	65	1,000	20,000	30,000	40,000	55,000		5/15/2002
MELROSE	65	700	20,000	30,000	40,000	55,000	4 Units	12/3/2003
MENDON	65	1,000	20,000	30,000	40,000	55,000		12/10/2002

## Appendix 3

### Elements of New Clause 41C Acceptance by City and Town 2004

Municipality	Eligibility Age	Exemption Amount	Allowable Income (Single)	Allowable Income (Married)	Allowable Assets (Single)	Allowable Assets (Married)	4 Family Estate Exclusion	Date Adopted
MILFORD		\$ 750	\$ 20,000	\$ 30,000	\$ 30,000	\$ 35,000		5/19/2003
MILLBURY		1,000	20,000	30,000	35,000	40,000		8/10/2004
MILLVILLE	65	750	15,000	17,000				5/13/2002
NAHANT	65		20,000	30,000	40,000	55,000		4/24/2004
NANTUCKET	65		20,000	30,000	40,000	55,000		4/15/2003
NEWTON	65	1,000	20,000	30,000	40,000	55,000	4 Units	3/1/2004
NORTH READING	65	750	20,000	30,000	40,000	55,000		4/7/2003
NORTHFIELD	65							5/5/2003
NORWELL		1,000						11/18/2002
OAK BLUFFS	65	1,000	20,000	30,000	40,000	55,000	4 Units	4/8/2003
ORLEANS	65		20,000	30,000	40,000	55,000		10/27/2003
PAXTON	65	750	20,000	30,000	40,000	55,000		6/24/2003
PEABODY	65							4/8/2004
PEMBROKE		600						4/24/2003
PEPPERELL		750	20,000	30,000	40,000	55,000		11/3/2003
PERU			17,666	25,000				6/5/2004
PLYMPTON	65	1,000	20,000	30,000	40,000	55,000		5/14/2003
PRINCETON	65		20,000	30,000	40,000	55,000		5/13/2003
PROVINCETOWN			20,000	30,000	40,000	55,000		4/7/2003
RICHMOND	65	1,000	20,000	30,000	40,000	55,000	4 Units	12/11/2002
ROCHESTER		750	20,000	30,000	40,000	55,000		6/9/2003
ROCKLAND	65		20,000	30,000	40,000	55,000		5/10/2004
SHARON	65		20,000	30,000	40,000	55,000		5/12/2003
SHEFFIELD	65	750	20,000	30,000	40,000	55,000		5/3/2004
SHERBORN	65	1,000	20,000	30,000	40,000	55,000		4/29/2003
SHREWSBURY	65	1,000	20,000	30,000	40,000	55,000		5/21/2003
SOMERVILLE	65		20,000	30,000	40,000	55,000	4 Units	11/26/2002
SOUTH HADLEY		600	15,600	18,000	33,600	36,000		5/8/2004
STOW	65	1,000	20,000	30,000	40,000	55,000		5/19/2003
SUDBURY	65	1,000	20,000	30,000	40,000	55,000		4/14/2004
SUTTON		750						5/12/2003
TISBURY	65	1,000	20,000	30,000	40,000	55,000		3/25/2003
TOPSFIELD	65	1,000	20,000	30,000	40,000	55,000		5/6/2003
TOWNSEND			20,000	30,000	40,000	55,000		11/12/2002



## Appendix 3

### Elements of New Clause 41C Acceptance by City and Town 2004

Municipality	Eligibility Age	Exemption Amount	Allowable Income (Single)	Allowable Income (Married)	Allowable Assets (Single)	Allowable Assets (Married)	4 Family Estate Exclusion	Date Adopted
TRURO	65	\$ 1,000	\$ 20,000	\$ 30,000	\$ 40,000	\$ 55,000		4/30/2003
WALPOLE		750	20,000	30,000	40,000	55,000		10/21/2002
WATERTOWN	65		20,000	30,000	40,000	55,000		11/25/2003
WAYLAND	65	1,000	20,000	30,000	40,000	55,000		3/7/2003
WELLESLEY	65	750	20,000	30,000	40,000	55,000		3/24/2003
WELLFLEET	65	1,000	20,000	30,000	40,000	55,000		4/28/2004
WENHAM	65	1,000	20,000	30,000	40,000	55,000		5/3/2003
WEST BRIDGEWATER		625	15,000	20,000	32,000	45,000		6/7/2004
WEST SPRINGFIELD	65	750	20,000	30,000	40,000	55,000	4 Units	8/2/2004
WEST TISBURY	65	1,000	20,000	30,000	40,000	55,000		4/8/2003
WESTON	65	1,000	20,000	30,000	40,000	55,000		11/25/2002
WESTWOOD	65		20,000	30,000	40,000	55,000		5/3/2003
WILLIAMSBURG		750	18,000	25,000	35,000	50,000		5/3/2004
WINCHESTER	65	1,000	20,000	30,000				11/4/2002
WOBURN		1,000	20,000	30,000	40,000	55,000		4/6/2004
WRENTHAM			18,000	20,000				4/28/2003
YARMOUTH	65		20,000	30,000	40,000	55,000		4/14/2004
<b>Total Municipal Acceptance=119</b>								
<b>Number of Cities and Towns</b>	<b>74</b>	<b>76</b>	<b>110</b>	<b>110</b>	<b>97</b>	<b>97</b>	<b>12</b>	<b>119</b>
<b>Minimum</b>	<b>65</b>	<b>\$ 550</b>	<b>\$ 14,300</b>	<b>\$ 16,500</b>	<b>\$ 30,000</b>	<b>\$ 32,410</b>		
<b>Maximum</b>	<b>65</b>	<b>\$ 1,000</b>	<b>\$ 20,716</b>	<b>\$ 31,074</b>	<b>\$ 41,432</b>	<b>\$ 56,969</b>		
<b>Median</b>	<b>65</b>	<b>\$ 1,000</b>	<b>\$ 20,000</b>	<b>\$ 30,000</b>	<b>\$ 40,000</b>	<b>\$ 55,000</b>		
<b>Average</b>	<b>65</b>	<b>\$ 885</b>	<b>\$ 19,446</b>	<b>\$ 28,554</b>	<b>\$ 39,041</b>	<b>\$ 52,994</b>		
<b>Mode</b>	<b>65</b>	<b>\$ 1,000</b>	<b>\$ 20,000</b>	<b>\$ 30,000</b>	<b>\$ 40,000</b>	<b>\$ 55,000</b>		
<b>Accepting Upper Limit Count</b>		<b>46</b>	<b>91</b>	<b>91</b>	<b>84</b>	<b>84</b>		
Data Source: The Massachusetts Department of Revenue as of November 2004 Except Boston Exemption and Asset Limits (City of Boston).								

## Appendix 4

Amounts of Different Tax Exemptions by City and Town  
2004

Municipality	Clause 17s Exemption Amount	Clause 41s Exemption Amount
ABINGTON	\$ 245	\$ 692
ACTON	381	1,000
ACUSHNET	175	500
ADAMS	175	499
AGAWAM	175	500
AMESBURY	341	858
AMHERST	337	771
ANDOVER	343	1,000
ARLINGTON	210	600
ASHBURNHAM	175	750
ASHBY	227	500
ASHFIELD		500
ASHLAND	209	500
ATHOL	175	497
ATTLEBORO		500
AUBURN	207	581
AVON	175	500
AYER	188	500
BARNSTABLE		970
BARRE	175	495
BECKET	173	498
BEDFORD	263	750
BELCHERTOWN	175	741
BELLINGHAM	175	500
BELMONT	349	1,267
BERKLEY	203	608
BERLIN		750
BERNARDSTON		500
BEVERLY	175	500
BILLERICA	280	800
BLACKSTONE	175	494
BOSTON	403	727
BOURNE	175	1,018
BOXBOROUGH	350	1,000
BOYLSTON	125	500
BRAINTREE	175	500
BREWSTER	189	1,000
BRIDGEWATER	175	500
BRIMFIELD	175	429
BROCKTON	175	495
BROOKFIELD	175	500
BROOKLINE	688	677
BUCKLAND	175	500
BURLINGTON	171	475
CAMBRIDGE	377	608
CANTON	250	700
CARLISLE		850
CARVER	175	494
CHARLEMONT	175	500
CHARLTON	359	500

## Appendix 4

Amounts of Different Tax Exemptions by City and Town  
2004

Municipality	Clause 17s Exemption Amount	Clause 41s Exemption Amount
CHATHAM	\$	\$ 1,000
CHELMSFORD	175	500
CHELSEA	175	550
CHESHIRE		482
CHESTER		500
CHESTERFIELD	175	500
CHICOPEE	175	500
CHILMARK		1,000
CLARKSBURG	175	497
CLINTON	175	500
COHASSET	350	1,000
CONCORD	175	470
CONWAY	463	750
DALTON	175	500
DANVERS	302	770
DARTMOUTH		498
DEDHAM	175	500
DEERFIELD	175	500
DENNIS		498
DIGHTON	228	495
DOUGLAS	175	500
DOVER	410	869
DRACUT	205	500
DUDLEY	175	500
DUNSTABLE	181	518
DUXBURY	205	500
EAST BRIDGEWATER	263	747
EAST BROOKFIELD	175	500
EAST LONGMEADOW	222	500
EASTHAM		500
EASTHAMPTON	175	500
EASTON	175	500
EDGARTOWN		1,000
ERVING	175	584
ESSEX		500
EVERETT	175	498
FAIRHAVEN	175	500
FALL RIVER	174	500
FALMOUTH	175	500
FITCHBURG	175	500
FLORIDA	175	458
FOXBOROUGH	318	775
FRAMINGHAM	175	500
FRANKLIN	228	478
FREETOWN	164	500
GARDNER	175	500
AQUINNAH		500
GEORGETOWN		500
GILL	175	500
GLOUCESTER	175	492

## Appendix 4

Amounts of Different Tax Exemptions by City and Town  
2004

Municipality	Clause 17s Exemption Amount	Clause 41s Exemption Amount
GOSHEN	\$	\$ 417
GRAFTON	175	500
GRANBY	195	750
GRANVILLE		750
GREAT BARRINGTON		739
GREENFIELD	175	500
GROTON	350	1,000
GROVELAND	175	500
HADLEY		500
HALIFAX	189	500
HAMILTON	181	1,000
HAMPDEN		750
HANOVER	175	474
HANSON	198	500
HARDWICK	175	472
HARVARD	189	1,000
HARWICH	175	600
HATFIELD	175	500
HAVERHILL	228	500
HAWLEY		500
HEATH		500
HINGHAM	210	500
HINSDALE	175	500
HOLBROOK	175	500
HOLDEN	175	500
HOLLAND		469
HOLLISTON	210	600
HOLYOKE	175	500
HOPEDALE	175	500
HOPKINTON	189	1,000
HUBBARDSTON	198	500
HUDSON	175	500
HULL	210	1,000
HUNTINGTON		500
IPSWICH	175	500
KINGSTON	228	500
LAKEVILLE	205	1,000
LANCASTER	175	1,000
LANESBOROUGH	175	500
LAWRENCE	175	500
LEE	175	500
LEICESTER	175	500
LENOX		500
LEOMINSTER	275	614
LEVERETT	175	500
LEXINGTON	175	500
LEYDEN		500
LINCOLN	222	1,000
LITTLETON	210	590
LONGMEADOW		2,706

## Appendix 4

Amounts of Different Tax Exemptions by City and Town  
2004

Municipality	Clause 17s Exemption Amount	Clause 41s Exemption Amount
LOWELL	\$ 228	\$ 499
LUDLOW		500
LUNENBURG	228	500
LYNN	175	500
LYNNFIELD	198	500
MALDEN	175	495
MANCHESTER	175	500
MANSFIELD	350	1,000
MARBLEHEAD	228	500
MARION	175	490
MARLBOROUGH	324	679
MARSHFIELD	175	500
MASHPEE	175	500
MATTAPOISETT		500
MAYNARD	222	512
MEDFIELD	350	1,000
MEDFORD	175	495
MEDWAY	175	980
MELROSE	175	700
MENDON	188	1,000
MERRIMAC	175	500
METHUEN	228	500
MIDDLEBOROUGH	175	500
MIDDLEFIELD		500
MIDDLETON	175	500
MILFORD		500
MILLBURY	187	500
MILLIS	175	500
MILLVILLE	189	714
MILTON	184	500
MONROE		500
MONSON		477
MONTAGUE		500
MONTGOMERY		500
NAHANT	211	500
NANTUCKET		1,000
NATICK	206	588
NEEDHAM	242	598
NEW BEDFORD	222	499
NEW BRAintree	175	500
NEW SALEM	500	
NEWBURY	175	500
NEWBURYPORT	172	500
NEWTON	175	500
NORFOLK	175	475
NORTH ADAMS	175	470
NORTH ANDOVER	180	451
NORTH ATTLEBOROUGH	350	989
NORTH BROOKFIELD	175	500
NORTH READING	228	750

# Amounts of Different Tax Exemptions by City and Town 2004

Municipality	Clause 17s Exemption Amount	Clause 41s Exemption Amount
NORTHAMPTON	\$ 175	\$ 500
NORTHBOROUGH	175	1,000
NORTHBRIDGE	170	500
NORTHFIELD	216	500
NORTON	171	500
NORWELL	175	1,000
NORWOOD		500
OAK BLUFFS	228	1,000
OAKHAM		500
ORANGE	175	500
ORLEANS	175	494
OTIS		489
OXFORD	175	500
PALMER	222	500
PAXTON	175	750
PEABODY	175	500
PELHAM	175	500
PEMBROKE	203	600
PEPPERELL	175	500
PERU	175	500
PETERSHAM	175	500
PITTSFIELD	172	489
PLAINFIELD	175	500
PLAINVILLE	175	1,000
PLYMOUTH	175	500
PLYMPTON	228	1,000
PRINCETON	175	500
PROVINCETOWN	203	500
QUINCY	195	493
RANDOLPH		498
RAYNHAM	175	500
READING	175	500
REHOBOTH	172	491
REVERE	205	500
RICHMOND		500
ROCHESTER	181	736
ROCKLAND	175	500
ROCKPORT		481
ROWLEY	213	500
ROYALSTON	175	506
RUTLAND	175	500
SALEM	427	878
SALISBURY	175	449
SANDISFIELD		500
SANDWICH	175	500
SAUGUS	228	500
SAVOY	175	500
SCITUATE	175	500
SEEKONK	175	500
SHARON	331	757

## Appendix 4

Amounts of Different Tax Exemptions by City and Town  
2004

Municipality	Clause 17s Exemption Amount	Clause 41s Exemption Amount
SHEFFIELD	\$ 175	\$ 485
SHELBURNE		500
SHERBORN	378	2,000
SHIRLEY	343	930
SHREWSBURY	175	994
SHUTESBURY	175	500
SOMERSET	219	623
SOMERVILLE	342	767
SOUTH HADLEY	175	500
SOUTHAMPTON	175	500
SOUTHBOROUGH	181	993
SOUTHBRIDGE	175	500
SOUTHWICK	228	500
SPENCER	175	500
SPRINGFIELD	175	500
STERLING	222	500
STOCKBRIDGE	228	500
STONEHAM	198	1,000
STOUGHTON	175	500
STOW	175	1,000
STURBRIDGE	175	500
SUDBURY	222	500
SUNDERLAND		500
SUTTON	175	502
SWAMPSCOTT	175	500
SWANSEA	175	498
TAUNTON		500
TEMPLETON	211	500
TEWKSBURY	171	500
TISBURY	175	785
TOPSFIELD	420	1,267
TOWNSEND	230	500
TRURO	181	1,000
TYNGSBOROUGH	175	500
TYRINGHAM		500
UPTON		500
UXBRIDGE	188	497
WAKEFIELD	175	500
WALES	175	500
WALPOLE	263	1,000
WALTHAM	228	499
WARE	175	492
WAREHAM	175	500
WARREN	205	500
WARWICK		500
WATERTOWN	350	1,000
WAYLAND	318	849
WEBSTER	175	500
WELLESLEY		750
WELLFLEET	175	500

## Appendix 4

Amounts of Different Tax Exemptions by City and Town  
2004

Municipality	Clause 17s Exemption Amount	Clause 41s Exemption Amount
WENDELL	\$	\$ 477
WENHAM		1,000
WEST BOYLSTON	223	500
WEST BRIDGEWATER	206	616
WEST BROOKFIELD		500
WEST NEWBURY	175	500
WEST SPRINGFIELD	175	500
WEST TISBURY	175	1,000
WESTBOROUGH	350	1,340
WESTFIELD	174	497
WESTFORD	426	1,000
WESTMINSTER	184	525
WESTON		1,000
WESTPORT	175	500
WESTWOOD		1,000
WEYMOUTH	175	500
WHATELY	175	458
WHITMAN	173	500
WILBRAHAM	175	500
WILLIAMSBURG		500
WILLIAMSTOWN	172	500
WILMINGTON	175	500
WINCHENDON	175	500
WINCHESTER	190	1,000
WINDSOR		500
WINTHROP	175	500
WOBBURN	175	500
WORCESTER	350	1,000
WORTHINGTON		500
WRENTHAM	175	500
YARMOUTH	175	500

Notes: Twenty Communities Do not Appear in  
this Appendix. Nine had not Filed  
Complete Reports to the Department  
of Revenue as of the Close of Our Database;  
Eleven Granted No Exemptions in 2004.



Appendix 5      Amount of Exemptions Granted and State Reimbursements  
By City and Town in 2004  
Clauses 17, 17C, 17C1/2, 17D, 17E, 41, 41B, 41C, New 41C, and 41D

Municipality	Total Exemption Cost	Total Reimbursement	Excess and (Deficiency)	Percent Reimbursement
ABINGTON	\$ 78,050	\$ 44,549	\$ (33,501)	57.08%
ACTON	34,958	14,285	(20,673)	40.86%
ACUSHNET	44,725	34,510	(10,215)	77.16%
ADAMS	48,060	23,029	(25,031)	47.92%
AGAWAM	38,750	28,342	(10,408)	73.14%
AMESBURY	63,562	32,906	(30,656)	51.77%
AMHERST	36,767	17,759	(19,008)	48.30%
ANDOVER	57,575	11,673	(45,902)	20.27%
ARLINGTON	87,900	76,483	(11,417)	87.01%
ASHBURNHAM	22,350	10,440	(11,910)	46.71%
ASHBY	7,270	5,370	(1,900)	73.87%
ASHFIELD	4,500	3,018	(1,482)	67.07%
ASHLAND	14,135	11,219	(2,916)	79.37%
ATHOL	44,485	39,646	(4,839)	89.12%
ATTLEBORO	55,500	55,722	222	100.40%
AUBURN	62,270	47,791	(14,479)	76.75%
AVON	23,525	19,753	(3,772)	83.97%
AYER	14,204	13,970	(234)	98.35%
BARNSTABLE	163,893	84,838	(79,055)	51.76%
BARRE	12,993	12,269	(724)	94.43%
BECKET	13,826	7,550	(6,276)	54.61%
BEDFORD	11,925	7,154	(4,771)	59.99%
BELCHERTOWN	33,800	18,436	(15,364)	54.54%
BELLINGHAM	64,875	30,417	(34,458)	46.89%
BELMONT	68,475	32,077	(36,398)	46.84%
BERKLEY	25,337	10,926	(14,411)	43.12%
BERLIN	12,750	8,534	(4,216)	66.93%
BERNARDSTON	8,000	8,032	32	100.40%
BEVERLY	36,400	43,512	7,112	119.54%
BILLERICA	154,720	60,119	(94,601)	38.86%
BLACKSTONE	23,250	18,205	(5,045)	78.30%
BOSTON	1,577,982	881,610	(696,372)	55.87%
BOURNE	54,475	21,269	(33,206)	39.04%
BOXBOROUGH	1,700	502	(1,198)	29.53%
BOYLSTON	3,125	3,187	62	101.98%
BRAINTREE	97,575	76,350	(21,225)	78.25%
BREWSTER	63,945	17,896	(46,049)	27.99%
BRIDGEWATER	41,475	31,015	(10,460)	74.78%
BRIMFIELD	3,700	4,538	838	122.65%
BROCKTON	176,375	144,644	(31,731)	82.01%
BROOKFIELD	2,200	1,681	(519)	76.41%
BROOKLINE	10,275	3,472	(6,803)	33.79%
BUCKLAND	4,175	4,191	16	100.38%
BURLINGTON	33,175	29,705	(3,470)	89.54%
CAMBRIDGE	133,582	106,160	(27,422)	79.47%
CANTON	102,750	62,750	(40,000)	61.07%
CARLISLE	8,500	5,020	(3,480)	59.06%
CARVER	23,950	19,580	(4,370)	81.75%
CHARLEMONT	4,525	4,191	(334)	92.62%
CHARLTON	23,275	13,744	(9,531)	59.05%
CHATHAM	24,000	3,548	(20,452)	14.78%
CHELMSFORD	45,725	34,136	(11,589)	74.66%

Appendix 5      Amount of Exemptions Granted and State Reimbursements  
By City and Town in 2004  
Clauses 17, 17C, 17C1/2, 17D, 17E, 41, 41B, 41C, New 41C, and 41D

Municipality	Total Exemption Cost	Total Reimbursement	Excess and (Deficiency)	Percent Reimbursement
CHELSEA	\$ 41,625	\$ 42,872	\$ 1,247	103.00%
CHESHIRE	14,466	4,560	(9,906)	31.52%
CHESTER	11,000	7,044	(3,956)	64.04%
CHESTERFIELD	2,850	1,510	(1,340)	52.98%
CHICOPEE	247,725	240,843	(6,882)	97.22%
CHILMARK	6,000	512	(5,488)	8.53%
CLARKSBURG	23,278	17,914	(5,364)	76.96%
CLINTON	32,275	53,006	20,731	164.23%
COHASSET	17,900	7,926	(9,974)	44.28%
CONCORD	15,092	14,956	(136)	99.10%
CONWAY	8,425	5,370	(3,055)	63.74%
DALTON	17,250	16,262	(988)	94.27%
DANVERS	55,861	34,716	(21,145)	62.15%
DARTMOUTH	101,500	102,408	908	100.89%
DEDHAM	45,250	50,324	5,074	111.21%
DEERFIELD	15,900	14,733	(1,167)	92.66%
DENNIS	25,423	25,602	179	100.70%
DIGHTON	31,262	28,306	(2,956)	90.54%
DOUGLAS	9,900	9,759	(141)	98.58%
DOVER	4,294	2,008	(2,286)	46.76%
DRACUT	153,547	163,282	9,735	106.34%
DUDLEY	61,800	61,161	(639)	98.97%
DUNSTABLE	2,434	858	(1,576)	35.25%
DUXBURY	8,168	6,222	(1,946)	76.17%
EAST BRIDGEWATER	82,363	36,561	(45,802)	44.39%
EAST BROOKFIELD	11,875	9,219	(2,656)	77.63%
EAST LONGMEADOW	32,168	30,143	(2,025)	93.71%
EASTHAM	10,000	9,040	(960)	90.40%
EASTHAMPTON	75,050	66,379	(8,671)	88.45%
EASTON	31,425	27,679	(3,746)	88.08%
EDGARTOWN	12,000	6,024	(5,976)	50.20%
ERVING	13,671	5,892	(7,779)	43.10%
ESSEX	5,000	5,020	20	100.40%
EVERETT	148,800	167,903	19,103	112.84%
FAIRHAVEN	69,325	60,286	(9,039)	86.96%
FALL RIVER	277,461	277,760	299	100.11%
FALMOUTH	74,225	59,586	(14,639)	80.28%
FITCHBURG	51,875	49,776	(2,099)	95.95%
FLORIDA	10,766	3,917	(6,849)	36.38%
FOXBOROUGH	56,517	23,383	(33,134)	41.37%
FRAMINGHAM	27,925	33,776	5,851	120.95%
FRANKLIN	42,017	14,984	(27,033)	35.66%
FREETOWN	34,625	24,803	(9,822)	71.63%
GARDNER	53,775	46,589	(7,186)	86.64%
AQUINNAH	3,500	3,500	-	100.00%
GEORGETOWN	6,500	6,526	26	100.40%
GILL	5,675	6,047	372	106.56%
GLOUCESTER	111,900	101,004	(10,896)	90.26%
GOSHEN	1,250	1,506	256	120.48%
GRAFTON	30,400	22,263	(8,137)	73.23%
GRANBY	26,730	16,239	(10,491)	60.75%
GRANVILLE	9,750	5,026	(4,724)	51.55%

## Appendix 5

**Amount of Exemptions Granted and State Reimbursements  
By City and Town in 2004  
Clauses 17, 17C, 17C1/2, 17D, 17E, 41, 41B, 41C, New 41C, and 41D**

<b>Municipality</b>	<b>Total Exemption Cost</b>	<b>Total Reimbursement</b>	<b>Excess and (Deficiency)</b>	<b>Percent Reimbursement</b>
GREAT BARRINGTON	\$ 25,125	\$ 17,068	\$ (8,057)	67.93%
GREENFIELD	55,900	49,965	(5,935)	89.38%
GROTON	26,450	12,748	(13,702)	48.20%
GROVELAND	9,175	6,746	(2,429)	73.53%
HADLEY	6,000	6,000	-	100.00%
HALIFAX	27,781	12,771	(15,010)	45.97%
HAMILTON	24,544	12,223	(12,321)	49.80%
HAMPDEN	5,250	3,514	(1,736)	66.93%
HANOVER	17,600	14,583	(3,017)	82.86%
HANSON	28,536	24,759	(3,777)	86.76%
HARDWICK	16,675	7,789	(8,886)	46.71%
HARVARD	5,378	2,950	(2,428)	54.85%
HARWICH	34,350	26,279	(8,071)	76.50%
HATFIELD	9,725	8,534	(1,191)	87.75%
HAVERHILL	83,501	74,818	(8,683)	89.60%
HAWLEY	2,500	510	(1,990)	20.40%
HEATH	4,500	4,518	18	100.40%
HINGHAM	22,510	21,839	(671)	97.02%
HINSDALE	7,700	7,203	(497)	93.55%
HOLBROOK	51,800	47,404	(4,396)	91.51%
HOLDEN	17,675	15,106	(2,569)	85.47%
HOLLAND	3,750	4,016	266	107.09%
HOLLISTON	13,740	9,211	(4,529)	67.04%
HOLYOKE	48,250	39,218	(9,032)	81.28%
HOPEDALE	23,400	23,313	(87)	99.63%
HOPKINTON	53,891	19,654	(34,237)	36.47%
HUBBARDSTON	6,888	7,797	909	113.19%
HUDSON	40,725	40,869	144	100.35%
HULL	82,090	42,177	(39,913)	51.38%
HUNTINGTON	7,000	7,028	28	100.40%
IPSWICH	12,450	14,415	1,965	115.78%
KINGSTON	31,147	25,450	(5,697)	81.71%
LAKEVILLE	92,489	37,403	(55,086)	40.44%
LANCASTER	46,225	20,990	(25,235)	45.41%
LANESBOROUGH	9,100	7,203	(1,897)	79.15%
LAWRENCE	103,125	121,273	18,148	117.60%
LEE	56,300	49,414	(6,886)	87.77%
LEICESTER	24,700	20,582	(4,118)	83.33%
LENOX	12,000	12,048	48	100.40%
LEOMINSTER	127,723	75,932	(51,791)	59.45%
LEVERETT	5,200	4,018	(1,182)	77.27%
LEXINGTON	20,325	21,484	1,159	105.70%
LEYDEN	500	502	2	100.40%
LINCOLN	4,222	1,508	(2,714)	35.71%
LITTLETON	9,050	5,895	(3,155)	65.14%
LONGMEADOW	32,468	6,024	(26,444)	18.55%
LOWELL	203,752	220,592	16,840	108.27%
LUDLOW	28,000	28,112	112	100.40%
LUNENBURG	27,296	21,830	(5,466)	79.98%
LYNN	164,925	173,776	8,851	105.37%
LYNNFIELD	13,880	11,246	(2,634)	81.02%
MALDEN	106,925	154,396	47,471	144.40%

Appendix 5      Amount of Exemptions Granted and State Reimbursements  
By City and Town in 2004  
Clauses 17, 17C, 17C1/2, 17D, 17E, 41, 41B, 41C, New 41C, and 41D

Municipality	Total Exemption Cost	Total Reimbursement	Excess and (Deficiency)	Percent Reimbursement
MANCHESTER	\$ 4,175	\$ 5,600	\$ 1,425	134.13%
MANSFIELD	97,200	49,860	(47,340)	51.30%
MARBLEHEAD	26,094	25,998	(96)	99.63%
MARION	17,717	18,575	858	104.84%
MARLBOROUGH	58,085	47,642	(10,443)	82.02%
MARSHFIELD	32,950	24,644	(8,306)	74.79%
MASHPEE	14,325	3,729	(10,596)	26.03%
MATTAPOISETT	13,000	9,052	(3,948)	69.63%
MAYNARD	23,112	25,186	2,074	108.98%
MEDFIELD	14,050	7,926	(6,124)	56.41%
MEDFORD	158,375	99,244	(59,131)	62.66%
MEDWAY	59,983	19,366	(40,617)	32.29%
MELROSE	80,325	48,864	(31,461)	60.83%
MENDON	24,188	9,223	(14,965)	38.13%
MERRIMAC	10,175	3,215	(6,960)	31.60%
METHUEN	155,941	160,921	4,980	103.19%
MIDDLEBOROUGH	100,075	81,103	(18,972)	81.04%
MIDDLEFIELD	1,000	1,000	-	100.00%
MIDDLETON	11,175	11,394	219	101.96%
MILFORD	48,000	48,192	192	100.40%
MILLBURY	46,238	35,140	(11,098)	76.00%
MILLIS	7,275	6,070	(1,205)	83.44%
MILLVILLE	15,945	10,942	(5,003)	68.62%
MILTON	45,723	77,068	31,345	168.56%
MONROE	500	502	2	100.40%
MONSON	10,500	11,044	544	105.18%
MONTAGUE	10,000	10,040	40	100.40%
MONTGOMERY	1,000	1,004	4	100.40%
NAHANT	13,214	11,556	(1,658)	87.45%
NANTUCKET	1,000	2	(998)	0.20%
NATICK	52,317	39,736	(12,581)	75.95%
NEEDHAM	13,693	8,253	(5,440)	60.27%
NEW BEDFORD	475,388	435,844	(39,544)	91.68%
NEW BRAintree	675	502	(173)	74.37%
NEW SALEM	500	175	(325)	35.00%
NEWBURY	6,900	5,697	(1,203)	82.57%
NEWBURYPORT	25,017	24,580	(437)	98.25%
NEWTON	69,100	96,098	26,998	139.07%
NORFOLK	6,325	6,245	(80)	98.74%
NORTH ADAMS	70,200	63,086	(7,114)	89.87%
NORTH ANDOVER	37,575	49,854	12,279	132.68%
NORTH ATTLEBOROUGH	53,130	23,269	(29,861)	43.80%
NORTH BROOKFIELD	14,300	10,471	(3,829)	73.22%
NORTH READING	18,415	10,915	(7,500)	59.27%
NORTHAMPTON	104,500	81,020	(23,480)	77.53%
NORTHBOROUGH	84,400	13,016	(71,384)	15.42%
NORTHBRIDGE	22,975	19,191	(3,784)	83.53%
NORTHFIELD	10,590	8,732	(1,858)	82.45%
NORTON	19,108	15,258	(3,850)	79.85%
NORWELL	29,550	13,600	(15,950)	46.02%
NORWOOD	26,500	26,606	106	100.40%
OAK BLUFFS	36,147	15,235	(20,912)	42.15%

## Appendix 5

**Amount of Exemptions Granted and State Reimbursements  
By City and Town in 2004  
Clauses 17, 17C, 17C1/2, 17D, 17E, 41, 41B, 41C, New 41C, and 41D**

Municipality	Total Exemption Cost	Total Reimbursement	Excess and (Deficiency)	Percent Reimbursement
OAKHAM	\$ 4,000	\$ 2,516	\$ (1,484)	62.90%
ORANGE	28,925	25,169	(3,756)	87.01%
ORLEANS	11,718	7,396	(4,322)	63.12%
OTIS	9,294	5,038	(4,256)	54.21%
OXFORD	46,625	39,773	(6,852)	85.30%
PALMER	60,062	45,086	(14,976)	75.07%
PAXTON	12,700	7,707	(4,993)	60.69%
PEABODY	82,825	76,073	(6,752)	91.85%
PELHAM	5,175	3,695	(1,480)	71.40%
PEMBROKE	45,404	26,781	(18,623)	58.98%
PEPPERELL	13,925	12,748	(1,177)	91.55%
PERU	1,025	502	(523)	48.98%
PETERSHAM	3,375	3,035	(340)	89.93%
PITTSFIELD	108,425	86,703	(21,722)	79.97%
PLAINFIELD	675	852	177	126.22%
PLAINVILLE	14,700	6,528	(8,172)	44.41%
PLYMOUTH	71,000	64,781	(6,219)	91.24%
PLYMPTON	13,366	5,699	(7,667)	42.64%
PRINCETON	7,400	4,699	(2,701)	63.50%
PROVINCETOWN	12,622	18,689	6,067	148.07%
QUINCY	166,568	238,092	71,524	142.94%
RANDOLPH	81,250	81,826	576	100.71%
RAYNHAM	25,175	25,436	261	101.04%
READING	33,150	24,142	(9,008)	72.83%
REHOBOTH	44,538	29,839	(14,699)	67.00%
REVERE	168,302	161,886	(6,416)	96.19%
RICHMOND	3,500	1,014	(2,486)	28.97%
ROCHESTER	18,553	12,946	(5,607)	69.78%
ROCKLAND	20,025	19,578	(447)	97.77%
ROCKPORT	6,250	6,526	276	104.42%
ROWLEY	7,917	6,899	(1,018)	87.14%
ROYALSTON	8,800	8,382	(418)	95.25%
RUTLAND	6,700	6,724	24	100.36%
SALEM	149,818	74,624	(75,194)	49.81%
SALISBURY	20,300	20,453	153	100.75%
SANDISFIELD	3,000	3,012	12	100.40%
SANDWICH	12,525	12,573	48	100.38%
SAUGUS	58,663	48,970	(9,693)	83.48%
SAVOY	10,400	10,400	-	100.00%
SCITUATE	18,555	21,466	2,911	115.69%
SEEKONK	37,725	34,882	(2,843)	92.46%
SHARON	34,001	8,282	(25,719)	24.36%
SHEFFIELD	8,950	8,059	(891)	90.04%
SHELBURNE	500	502	2	100.40%
SHERBORN	6,378	1,506	(4,872)	23.61%
SHIRLEY	34,495	15,758	(18,737)	45.68%
SHREWSBURY	138,211	23,118	(115,093)	16.73%
SHUTESBURY	1,700	1,354	(346)	79.65%
SOMERSET	208,243	89,371	(118,872)	42.92%
SOMERVILLE	227,191	276,396	49,205	121.66%
SOUTH HADLEY	36,475	27,131	(9,344)	74.38%
SOUTHAMPTON	18,100	15,264	(2,836)	84.33%

Appendix 5      Amount of Exemptions Granted and State Reimbursements  
By City and Town in 2004  
Clauses 17, 17C, 17C1/2, 17D, 17E, 41, 41B, 41C, New 41C, and 41D

Municipality	Total Exemption Cost	Total Reimbursement	Excess and (Deficiency)	Percent Reimbursement
SOUTHBOROUGH	\$ 36,655	\$ 15,247	\$ (21,408)	41.60%
SOUTHBRIDGE	9,475	3,175	(6,300)	33.51%
SOUTHWICK	28,701	19,122	(9,579)	66.62%
SPENCER	44,750	41,433	(3,317)	92.59%
SPRINGFIELD	229,975	231,905	1,930	100.84%
STERLING	6,224	4,700	(1,524)	75.51%
STOCKBRIDGE	5,821	4,366	(1,455)	75.00%
STONEHAM	200,734	97,061	(103,673)	48.35%
STOUGHTON	45,350	43,549	(1,801)	96.03%
STOW	17,525	8,534	(8,991)	48.70%
STURBRIDGE	12,225	11,219	(1,006)	91.77%
SUDBURY	10,836	6,572	(4,264)	60.65%
SUNDERLAND	2,000	2,008	8	100.40%
SUTTON	16,377	15,852	(525)	96.79%
SWAMPSCOTT	18,775	17,427	(1,348)	92.82%
SWANSEA	72,050	70,653	(1,397)	98.06%
TAUNTON	111,500	111,946	446	100.40%
TEMPLETON	66,797	49,311	(17,486)	73.82%
TEWKSBURY	87,225	50,108	(37,117)	57.45%
TISBURY	19,181	12,212	(6,969)	63.67%
TOPSFIELD	10,557	3,191	(7,366)	30.23%
TOWNSEND	15,070	13,752	(1,318)	91.25%
TRURO	16,363	3,532	(12,831)	21.59%
TYNGSBOROUGH	18,650	17,662	(988)	94.70%
TYRINGHAM	500	502	2	100.40%
UPTON	13,000	10,052	(2,948)	77.32%
UXBRIDGE	34,088	37,999	3,911	111.47%
WAKEFIELD	43,825	60,866	17,041	138.88%
WALES	3,175	3,362	187	105.89%
WALPOLE	73,200	41,638	(31,562)	56.88%
WALTHAM	78,654	46,727	(31,927)	59.41%
WARE	25,875	17,966	(7,909)	69.43%
WAREHAM	71,650	56,610	(15,040)	79.01%
WARREN	16,732	16,262	(470)	97.19%
WARWICK	2,000	2,008	8	100.40%
WATERTOWN	69,550	73,230	3,680	105.29%
WAYLAND	33,214	11,445	(21,769)	34.46%
WEBSTER	79,650	85,624	5,974	107.50%
WELLESLEY	34,500	11,092	(23,408)	32.15%
WELLFLEET	7,375	5,376	(1,999)	72.89%
WENDELL	1,906	2,008	102	105.34%
WENHAM	16,000	4,032	(11,968)	25.20%
WEST BOYLSTON	25,460	21,334	(4,126)	83.79%
WEST BRIDGEWATER	32,041	20,955	(11,086)	65.40%
WEST BROOKFIELD	13,500	5,554	(7,946)	41.14%
WEST NEWBURY	4,400	3,187	(1,213)	72.43%
WEST SPRINGFIELD	99,775	89,742	(10,033)	89.94%
WEST TISBURY	5,525	2,185	(3,340)	39.55%
WESTBOROUGH	64,090	24,842	(39,248)	38.76%
WESTFIELD	93,850	84,142	(9,708)	89.66%
WESTFORD	77,851	24,709	(53,142)	31.74%
WESTMINSTER	18,305	15,935	(2,370)	87.05%

**Appendix 5      Amount of Exemptions Granted and State Reimbursements  
By City and Town in 2004  
Clauses 17, 17C, 17C1/2, 17D, 17E, 41, 41B, 41C, New 41C, and 41D**

<b>Municipality</b>	<b>Total Exemption Cost</b>	<b>Total Reimbursement</b>	<b>Excess and (Deficiency)</b>	<b>Percent Reimbursement</b>
WESTON	\$ 12,000	\$ 5,524	\$ (6,476)	46.03%
WESTPORT	63,360	56,247	(7,113)	88.77%
WESTWOOD	21,000	10,542	(10,458)	50.20%
WEYMOUTH	88,400	78,283	(10,117)	88.56%
WHATELY	3,450	2,687	(763)	77.88%
WHITMAN	34,788	27,283	(7,505)	78.43%
WILBRAHAM	19,150	16,239	(2,911)	84.80%
WILLIAMSBURG	13,500	13,054	(446)	96.70%
WILLIAMSTOWN	10,450	1,939	(8,511)	18.56%
WILMINGTON	93,850	81,890	(11,960)	87.26%
WINCHENDON	30,825	18,771	(12,054)	60.90%
WINCHESTER	47,420	24,538	(22,882)	51.75%
WINDSOR	500	500	-	100.00%
WINTHROP	3,725	14,225	10,500	381.88%
WOBURN	164,325	118,762	(45,563)	72.27%
WORCESTER	778,520	429,504	(349,016)	55.17%
WORTHINGTON	500	502	2	100.40%
WRENTHAM	13,075	11,721	(1,354)	89.64%
YARMOUTH	70,950	63,146	(7,804)	89.00%
<b>Total</b>	<b>\$ 16,029,457</b>	<b>\$ 12,140,055</b>	<b>\$ (3,889,402)</b>	
<b>Number of Cities and Towns</b>	<b>331</b>	<b>331</b>	<b>331</b>	<b>331</b>
<b>Minimum</b>	<b>\$ 500</b>	<b>\$ 2</b>	<b>\$ (696,372)</b>	<b>0.20%</b>
<b>Maximum</b>	<b>\$ 1,577,982</b>	<b>\$ 881,610</b>	<b>\$ 71,524</b>	<b>381.88%</b>
<b>Median</b>	<b>\$ 23,950</b>	<b>\$ 16,239</b>	<b>\$ (3,777)</b>	<b>79.97%</b>
<b>Mode</b>	<b>\$ 500</b>	<b>\$ 502</b>	<b>\$ -</b>	<b>100.40%</b>
<b>Average</b>	<b>\$ 48,427</b>	<b>\$ 36,677</b>	<b>\$ (11,750)</b>	<b>77.50%</b>

Notes: Twenty Communities Do not Appear in  
this Appendix. Nine had not Filed  
Complete Reports to the Department  
of Revenue as of the Close of Our Database;  
Eleven Granted No Exemptions in 2004.