

Clause Exemptions

As approved by state law, the Board of Assessors administers tax assistance programs for various eligible taxpayers.

Additional information for the exemptions listed below can be obtained by contacting the Assessors Department at 508-580-7194 or by emailing assessors@cobma.us.

All applications for **fiscal year 2026** are due on or before **April 1, 2026**. Applications for exemptions must be filed each year.

For Older Citizens 65+ Clause 41C Form

To qualify, a taxpayer:

1. must be over **65 years of age** as of July 1, and
2. must have primary residence in Massachusetts for ten years and owned property in the state for five years and must have occupied the property as of July 1, and
3. must have a whole estate (the value of personal property excluding domicile) of less than **\$45,325.00**, if single, **\$62,323.00** if married and
4. must have an income less than **\$22,663.00** if single, **\$33,994.00** if married, after subtracting an allowable exclusion.

To A \$1000.00 Exemption AND You

Tax Deferral Clause 41A Form

To qualify, a taxpayer:

1. must be over **65 years of age** as of July 1, 2025 and
2. must have primary residence in Massachusetts for ten years and owned property in the state for five years and
3. must have occupied the property as of July 1, 2025 and
4. must have a total gross income of less than **\$58,000** per year.

Upon Approval, Taxpayer Is Entitled To Defer (Delay) Payment Of Any Portion Of The Property Tax Bill.

For Older Citizens 70+ Clause 17D Form

To qualify, a taxpayer:

1. must be over **70 years of age** as of July 1, 2025 or must be a surviving spouse or surviving minor child
2. must have owned and occupied the property for five years and
3. must have a whole estate (the value of personal property less domicile) of less than **\$51,071.00**

Upon Approval, Taxpayer is Entitled To a \$234.20 Exemption.

**Disabled
Veteran
Clause 22
Form**

To qualify, a taxpayer:

1. must be a veteran or spouse of a veteran and
2. must have a service-connected disability of 10% or more or
3. have been awarded the Purple Heart or
4. have been awarded the Congressional Medal of Honor, Distinguished Service Cross, Air Force Cross or Navy Cross or
5. was a prisoner of war
6. The parents of a veteran who lost his/her life in service are also entitled to apply for this exemption. Amount Of Exemption Varies According To Degree of Disability.

**(CLAUSE 22) 10%-90% DISBALED
\$400 EXEMPTION**

**(CLAUSE 22E) 100% DISABLED
\$1000 EXEMPTION**

**(CLAUSE 22 PARAPLEGIC)
FULL EXEMPTION**

**Blind
Persons
Clause 37A
Form**

To qualify, a taxpayer:

1. must be a legal resident of the Commonwealth of Massachusetts,
2. own and occupy the property as his/her domicile,
3. and must annually provide a current blindness certification from the Massachusetts Commission for the Blind

certifying date of registration as of July 1, 2025.

Upon Approval, The Taxpayer Is Entitled To A \$500.00 Exemption.

Hardship
Clause 18

To qualify, a taxpayer:

1. Must be “aged” Assessors use some discretion there
2. Must have a physical impairment
3. Must have a financial hardship
4. Property must be owner occupied

What do Assessors need?

- Copy of birth certificate
- Statement of financial hardship
- Letter from physician regarding impairment
- Filled out application

What can the Assessors do?

- They can vote to abate a portion or all of the applicant’s property taxes.
- Must vote on it annually
- Application should be filed in the Fall but can be filed as late as 3 months after the mailing of the actual bill (3rd quarter)

Do the abated taxes need to be paid back?

- NO. Taxes abated on a Clause 18 application do not have to be paid back

Is there a TAX LIEN on the property?

- NO. This is NOT a tax deferral. This is an exemption.
- Can the person still file for another exemption for which they qualify?
- Yes. The **Clause 18** can be voted in addition to any other exemption.

For more detailed information please follow this link to the Department of Revenue website:

VETERANS

https://www.mass.gov/doc/guide-to-real-estate-tax-exemptions-for-qualifying-veterans-0/download?_ga=2.77519317.1950382087.1771529967-1453666622.1770304455&_gl=1*qzm57g*_ga*MTQ1MzY2NjYyMi4xNzcwMzA0NDU1*_ga_MCLPEGW7WM*czE3NzE1MzM1OTIkbzlkZzEkdDE3NzE1MzM5NDgkajU0JGwwJGgw

SENIORS

https://www.mass.gov/doc/taxpayers-guide-to-local-property-tax-exemptions-seniors-clauses-41-41b-41c-41c12/download?_ga=2.147315191.1950382087.1771529967-1453666622.1770304455&_gl=1*16ompj7*_ga*MTQ1MzY2NjYyMi4xNzcwMzA0NDU1*_ga_MCLPEGW7WM*czE3NzE1MzM1OTIkbzlkZzEkdDE3NzE1MzM1OTkajUzJGwwJGgw