

To: Selectboard  
From: Town Administrator Lisa Wong  
Re: Exemptions  
Date: March 3, 2026

---

**Local Options:**

- G.L. c. 59, § 5, Clause 5K: Allows persons over the age of 60 to volunteer to provide services in exchange for a reduction on real property taxes. Accepted at the 11/15/23 Town Meeting
  - G.L. c. 59, § 5, Clause 5L **not adopted**: Allows veterans or spouse if veteran is deceased to volunteer to provide services in exchange for a reduction on real property taxes.
- A. G.L. 59 § 5, Clause 17: \$175.00 for Senior, Surviving Spouse, Minor Child of Deceased Parent  
Whole Estate Limit = \$20,000, Senior - Own/occupy property for 10 years. Survivor - None.
- South Hadley adopted Clause 17C, 17D - increase Estate Limit to \$40,000, decrease 5 years
  - 17E - increase Estate Limit automatically each year by state determined COLA. Adopted 5/8/24
  - 17F - increase exemption amount annually by any % up to state determined COLA. Town Meeting must vote to fix the % increase Adopted 5/8/24
  - Clause 18A **not adopted** - tax deferral program - reduce interest below 8%
- B. G.L. c. 59, § 5, Clause 37: \$437.50 for Legally blind - increase exemption to \$500. Adopted 5/8/24
- C. G.L. c. 59, § 5, Clause 41: \$500 for Seniors Age 70+. No durational ownership \* or domiciliary\*\*requirement.  
Gross Receipts: \$6,000 Single \$7,000 Married Whole Estate: \$17,000 Single \$20,000 Married
- 41B adopted in 1984, 41C adopted in 1987. Limits were increased in 2012 - increase exemption, decrease age, increase limits
  - 41C ½ **not adopted** - reduce age to 65, increase exemption (valuation based exemption)
  - 41D **not adopted** - Increase gross receipts automatically by state determined COLA
- D. G.L. c. 59, § 5, Clause 41A **not adopted**: Senior deferral for age 65+. Gross receipts of \$20,000 or less. Own any 5 years and domicile in Mass for 10 years.
- Town Meeting may vote to Increase gross receipts limit up to income single seniors who are not heads of households may have to qualify for the “circuit breaker” state income tax credit;  
Reduce interest below 8%
- E. Hero Act: E. G.L. c. 59, §5, Clauses 22I and 22J **not adopted** - adds two new local options that increase certain veteran exemption amounts and changes how to determine eligibility for the motor vehicle exemption for a veteran with a 100% disability rating or is unemployable due to their service-connected disability.
- 22I: increase the amount of the tax exemption granted to veterans on their domiciles under Clause 22, Clause 22A, Clause 22B, Clause 22C, Clause 22E and Clause 22F annually by a cost-of-living adjustment (COLA) determined by the Department of Revenue (DOR) based on the consumer price index (CPI).
  - 22J: additional exemption up to 100% of the amount of the tax exemption granted to veterans on their domiciles under Clause 22, Clause 22A, Clause 22B, Clause 22C, Clause 22E, Clause 22F.