



Conor Baldwin
Chief Financial Officer

Allison Chambers
Deputy CFO

MEMORANDUM

TO: Eileen M. Donoghue, City Manager *EMD*

FROM: Conor Baldwin, Chief Financial Officer *CB*

CC: Susan LeMay, Chief Assessor
Phil Geoffroy, City Manager's Executive Assistant for Communications

DATE: January 21, 2021

SUBJECT: **Motion Response of 1/12/2021 by C. Nuon** - Req. City Mgr. Have City Assessor Place A Video On The City's Website Relative To The Process Used To Apply For Abatements

In response to the above referenced motion, the finance department has worked with the communications department to produce a short, informational video on exemptions available under the law, as well as a walk-thru of the abatement process. The video is posted to the City of Lowell website as a *News Flash*, as well as posted to the Assessor's Department page on www.lowellma.gov. Interested residents may also view the video, directly on YouTube by clicking on the following link: <https://www.youtube.com/watch?v=roFWfkfwKSE>. The video will also be shared on social media via the City of Lowell Twitter and Facebook pages.

The content of the video provides a guide on available opportunities to residents for exemptions allowed under the law. It is important to note that the information provided in the video and the website does not, and is not intended to, constitute legal advice; instead, it is for general informational purposes only.

The video summarized the four (4) main exemptions available in Lowell for individuals who meet the statutory criteria. They are:

1. For individuals who are legally blind;
2. For disabled veterans, or a surviving spouse or parent of a deceased veteran;
3. For elderly residents of Lowell who are over the age of 70, own their own homes, and meet certain income and asset eligibility guidelines;
4. Widows/ Widowers or children of deceased parents.

Some general qualifications for exemptions include:

- Applicants must meet age and residency qualifications as of July 1, 2020.
- In most cases, the applicant must have owned and occupied real estate property in Massachusetts for five years (and owned and occupied the current property on July 1 in the year of application).



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- In certain cases, there is also a requirement that the applicant has lived in Massachusetts for the past ten (10) years.
- In some circumstances, if two or more persons jointly own a property and each qualifies for a different exemption, more than one exemption may be applied to a single property tax bill.

For Owners of Property in Trust:

- Trust ownership arrangement may affect qualification for a statutory exemption. Residents should consult their attorney if these requirements are pertinent.
- As a general rule, an applicant must be a trustee and a beneficiary and submit:
 - A copy of a recorded trust instrument, including amendments;
 - A copy of the schedule of beneficiaries

Each one of these exemptions has different rules and regulations established by Massachusetts Law. Residents are encouraged to contact the Assessor's Office to discuss specific eligibility with a staff member at 978-674-4200.

The second category discussed is tax abatements. Residents may file an application for an abatement with the Assessing Department after the 1st tax bill issue date. Abatement applications are due no later than the first bill due date. For FY21, this is **FEBRUARY 1, 2021**. Residents can obtain an application by calling the Assessing Department.

Reasons to file for an abatement include:

- Overvalued, based on an assessment date of January 1, 2020;
- Disproportionately assessed in comparison with other properties;
- Classified incorrectly as residential, open space, commercial or industrial real property;
or
- Partially or fully exempt.

The intent of the video and the information included in this response is to connect eligible residents with the resources available to apply for any applicable exemptions and abatements. Guidelines for tax exemptions and abatements are governed by state law.

Please let me know if there are any questions.