

HOUSE No. 4225

The Commonwealth of Massachusetts

PRESENTED BY:

Jennifer Balinsky Armini and Brendan P. Crighton

To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act authorizing the town of Marblehead to establish a means-tested senior citizen property tax exemption.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Jennifer Balinsky Armini</i>	<i>8th Essex</i>	<i>6/5/2025</i>
<i>Brendan P. Crighton</i>	<i>Third Essex</i>	<i>6/5/2025</i>

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By Representative Armini of Marblehead and Senator Crighton, a joint petition (accompanied by bill, House, No. 4225) of Jennifer Balinsky Armini and Brendan P. Crighton (by vote of the town) that the town of Marblehead be authorized to establish a means-tested senior citizen property tax exemption in said town. Revenue. [Local Approval Received.]

The Commonwealth of Massachusetts

**In the One Hundred and Ninety-Fourth General Court
(2025-2026)**

An Act authorizing the town of Marblehead to establish a means-tested senior citizen property tax exemption.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

1 SECTION 1. With respect to each qualifying parcel of real property classified as
2 residential in the town of Marblehead, and as established more specifically by the select board
3 annually under section 2, there shall be an exemption from the property tax equal to the total
4 amount of tax that would otherwise be assessed without this exemption plus 50 per cent of the
5 annual water and sewer expense less the sum of: (i) 10 per cent of income, or other such
6 percentage of income as determined under section 3; (ii) the circuit breaker income tax credit
7 under subsection (k) of section 6 of chapter 62 of the General Laws the applicant received for the
8 year prior to the year for which the application is being filed; and (iii) any other statutory
9 exemptions or other forms of property tax relief including the Senior Tax Work Off Program.

10 In no event shall this exemption be greater than the cap established on an annual basis by
11 the select board in accordance with section 5. The exemption shall be applied to the domicile of

12 the taxpayer only. For the purposes of this act, "parcel" shall mean a unit of real property as
13 defined by the board of assessors under the deed for the property and shall include a
14 condominium unit. The exemption provided for in this section shall be in addition to any other
15 exemptions allowed pursuant to the General Laws, unless otherwise removed from the
16 calculation in the first paragraph.

17 SECTION 2. The board of assessors of the town of Marblehead may deny an application
18 for exemption if the board finds that the applicant has excessive assets that place the applicant
19 outside of the intended recipients of the senior exemption established pursuant to this act. For the
20 purposes of this act, what constitutes excessive assets shall be determined by regulations set by
21 the select board. Real property shall qualify for the exemption pursuant to section 1 if all of the
22 following criteria are met:

23 (i) the qualifying real property is owned and occupied by a person whose annual
24 household income does not exceed limitations established by the select board in accordance with
25 section 5;

26 (ii) the qualifying real property is owned by a single applicant who was age 65 or older at
27 the close of the previous year or jointly by persons who are 60 years of age or older, provided
28 that not less than 1 joint owner was age 65 or older at the close of the previous year;

29 (iii) the qualifying real property is owned and occupied by the applicant or joint
30 applicants as their domicile;

31 (iv) the applicant, or at least 1 of the joint applicants, has been domiciled and owned a
32 home in the town of Marblehead for not less than 10 consecutive years before filing an
33 application for the exemption;

34 (v) the maximum assessed value of the domicile is not greater than the prior year's
35 average assessed value of a Marblehead single family residence;

36 (vi) the applicant files for circuit breaker income tax credit under subsection (k) of
37 chapter 62 of the General Laws, if eligible; and

38 (vii) the board of assessors approves the application for the exemption.

39 SECTION 3. The exemption under section 1 shall be in addition to any other exemption
40 allowable under the General Laws, except that there shall be a dollar cap for all real estate
41 exemptions available under this act as set annually by the select board of the town of Marblehead
42 in accordance with section 5. If benefits to the applicants are limited because the cap established
43 annually by the select board would otherwise be exceeded, the benefits shall be decreased pro
44 rata.

45 SECTION 4. A person who seeks to qualify for the exemption pursuant to section 1 shall,
46 before the deadline established by the board of assessors of the town of Marblehead, file an
47 application, on a form adopted by the board of assessors, with the supporting documentation as
48 described in the application. The application shall be filed each year for which the applicant
49 seeks the exemption.

50 SECTION 5. The select board may, after consultation with the board of assessors and
51 after holding a public hearing for which notice of not less than 7 days provided, promulgate rules
52 and regulations to implement this act.

53 SECTION 6. This act shall take effect upon its passage.