

**SENATE . . . . . No.**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

*Julian Cyr*

*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 improving older adult tax relief to address the rising cost of home ownership.

PETITION OF:

NAME:

*Julian Cyr*

DISTRICT/ADDRESS:

*Cape and Islands*

SENATE . . . . . No.

[Pin Slip]

The Commonwealth of Massachusetts

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

An Act improving older adult tax relief to address the rising cost of home ownership.

*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 6 of chapter 62 of the general laws, as appearing in the 2022 Official Edition, is  
2 hereby amended by striking out the definition of “Real estate tax payment” and inserting in place  
3 thereof the following definition:-

4 "Real estate tax payment", the real estate tax levied pursuant to chapter 59 on the  
5 taxpayer's residence and actually paid by the taxpayer during the taxable year, including water  
6 and sewer debt service charges assessed pursuant to subsection (n) of section 21C of chapter 59,  
7 exclusive of special assessments and delinquent interest, and less any abatement granted. For  
8 owners of residential property located in communities which have not exercised the option to  
9 assess water or sewer debt service charges pursuant to subsection (n) of section 21C of chapter  
10 59, the real estate tax payment to be considered for purposes of calculating this credit shall also  
11 include 50 per cent of the owner's water and sewer charges actually paid in the taxable year for  
12 which the credit is sought. In addition, the real estate tax payment to be considered for purposes  
13 of calculating this credit shall also include 50 percent of the owner’s home owners insurance

14 policy whether or not required by a mortgage holder, if any. In the case of a multi-unit dwelling,  
15 the real estate tax payment, including the water and sewer charges and homeowner insurance  
16 cost as applicable shall constitute that portion of the real estate tax levied and paid, and the  
17 portion of the applicable water and sewer charges and homeowners insurance charges actually  
18 paid, on the entire building or of the taxpayer in accordance with procedures established by the  
19 commissioner.