



**Town of Seekonk
Massachusetts
Board of Assessors**

NELSON ALMEIDA, CHAIRMAN
JOYCE SOLOMON, VICE CHAIR
JANET PARKER, CLERK

LYDIA A. CORDEIRO, TOWN ASSESSOR
ALISON HALABURDA, ASST. TOWN ASSESSOR

July 1, 2025

RE: FY'26 Senior Tax Deferral Exemption Application

Dear Property Owner,

Please fill out and complete the enclosed application, making sure to state your *legal residence* as well as your *property location*.

Once completed, kindly return your signed application, *along with the required paperwork* (listed on the back of the application) to the Assessor's Office as soon as possible.

Applications received by October 31st, 2025 and approved by the Board of Assessors will have the exemption applied to the Fiscal Year 2026 Actual Tax Bill. Please note, the Board of Assessors cannot act upon applications received or post marked after April 1st, 2026.

Should you have any questions or would like to schedule an appointment for assistance with completing the application, please contact our office at 508-336-2980.

Sincerely,

Seekonk Board of Assessors'

Enclosure: FY'26 Senior Tax Deferral Exemption Application

ALL INFORMATION SUPPLIED IS CONFIDENTIAL AND PROTECTED FROM PUBLIC DISCLOSURE.

100 Peck Street, Seekonk, MA 02771

Phone: (508) 336-2980 • Fax: (508) 336-0764 • EMAIL: lcordeiro@seekonk-ma.gov

TOWN OF SEEKONK

Name of City or Town

Assessors' Use only

Date Received

Application No.

Parcel Id.

**SENIORS 65 AND OLDER
FISCAL YEAR 2026 APPLICATION FOR PROPERTY TAX DEFERRAL
General Laws Chapter 59, § 5, CLAUSE 41A**

THIS APPLICATION IS NOT OPEN TO PUBLIC INSPECTION
(See General Laws Chapter 59, § 60)

Return to: **Board of Assessors**

Must be filed with assessors on or before April 1, or 3 months after actual (not preliminary) tax bills are mailed for fiscal year if later. Tax Deferral and Recovery Agreement

(Form 97-1) must accompany application unless already on file and persons with interest in property remain the same.

Due: April 1, 2026

INSTRUCTIONS: Complete all sections fully. Please print or type.

A. IDENTIFICATION.

Name of Applicant: _____

Marital Status: _____

Telephone Number: _____

Date of birth: _____

If first year of application, attach copy of birth certificate.

Legal residence (domicile) on July 1, 2025

Mailing address (if different)

No. Street

City/Town

Zip Code

Location of property: _____

No. of dwelling units: 1 2 3 4 Other _____

Did you own the property on July 1, 2025? and for the prior 10 years? Yes No

If no, list the other properties you owned and/or occupied during the past 10 years.

Address

Dates

Owned

Occupied

<input type="checkbox"/>
<input type="checkbox"/>

<input type="checkbox"/>
<input type="checkbox"/>

Continue list on attachment in same format as necessary.

Have you been granted any exemption in any other city or town (MA or other) for this year? Yes No

If yes, name of city or town _____ Amount exempted \$ _____

Amount of tax you are seeking to defer this year \$ _____

DISPOSITION OF APPLICATION (ASSESSORS' USE ONLY)

Ownership	<input type="checkbox"/>	GRANTED	<input type="checkbox"/>	Assessed	Tax	\$ _____
Occupancy	<input type="checkbox"/>	DENIED	<input type="checkbox"/>	Deferred Tax		\$ _____
Age	<input type="checkbox"/>	DEEMED	<input type="checkbox"/>	Adjusted Tax	\$ _____	
Income	<input type="checkbox"/>			Board of Assessors		
Date Voted/Deemed Denied						
Certificate No.						
Date Cert./Notice Sent						
	Date: _____					

FILING THIS FORM DOES NOT STAY THE COLLECTION OF YOUR TAXES

THIS FORM APPROVED BY THE COMMISSIONER OF REVENUE

B. PERSONS WITH INTEREST IN PROPERTY.

Did you own the property on July 1, 2025 as

Sole owner Co-owner with spouse only Co-owner with others? Was there a mortgage on the property as of July 1, 2025? Yes No

If yes, amount due on mortgage \$ _____ Name of mortgagee(s) _____

Was the property subject to a life estate as of July 1, 2025? Yes No

If yes, name(s) of Remaindermen (person(s)receiving property after your death) _____

Was the property subject to a trust as of July 1, 2025? Yes No

If yes, please attach trust instrument including all schedules.

C. GROSS RECEIPTS FROM ALL SOURCES IN PRECEDING CALENDAR YEAR. Copies of your federal and state income tax returns, and other documentation, may be requested to verify your income.

	Applicant & Spouse
Retirement Benefits (Social Security, Railroad, Federal, MA & Political Subdivisions).....	
Other Pensions and Retirement Allowances	
Wages, Salaries and other Compensation.....	
Net Profits from Business, Profession or Property Rental	
Interest and Dividends.....	
Other Receipts (Capital Gains, Public Assistance, etc.).....	
	TOTALS

D. SIGNATURE. Sign here to complete the application.

This application has been prepared or examined by me. Under the pains and penalties of perjury, I declare that to the best of my knowledge and belief, this return and all accompanying documents and statements are true, correct and complete.

Signature

Date

If signed by agent, attach copy of written authorization to sign on behalf of taxpayer.

TAXPAYER INFORMATION ABOUT PROPERTY TAX DEFERRAL

SENIOR DEFERRAL. You may be eligible to defer payment of all or a portion of the taxes assessed on property you own and occupy as your domicile if you meet certain age, ownership, residency and income qualifications, and enter into a tax deferral agreement with the board of assessors. If you also qualify for a personal exemption, you may defer all or a portion of the remaining taxes on the property.

WHO MAY FILE AN APPLICATION. You may file an application if as of July 1 you:

- Are 65 or older,
- Owned and occupied the property as your domicile,
- Owned and occupied any property in Massachusetts as your domicile for at least 5 years,
- Lived in Massachusetts for at least the prior 10 years, and
- Have an annual income not more than \$20,000 or a locally adopted income limit. Locally adopted income limits cannot be more than the income limit that applies under the "circuit breaker" state tax credit for single seniors who are not heads of households. Your board of assessors can tell you the limit that applies in your community.

REPAYMENT. Unlike an exemption, a tax deferral simply allows you to postpone payment of your taxes. If you qualify, you must enter into a tax deferral agreement that requires the deferred taxes along with interest to be paid in full (1) when the property is sold or transferred, (2) upon your death, or (3) upon the death of your surviving spouse if he or she qualifies for a deferral and enters into a new tax deferral agreement. Anyone having any legal interest in the property must also approve the tax deferral agreements.

Once you have entered into a tax deferral agreement, the assessors will record a statement at the Registry of Deeds. That statement continues the lien that already exists on your property by law to ensure the payment and collection of your taxes. Once the deferred taxes are repaid, the lien is released. However, if the deferred taxes are not repaid when due, your city or town will then be able to recover the amount by foreclosing on the lien in Land Court.

INTEREST. If you qualify for a deferral in subsequent years, you may defer taxes until the amount due, including accrued interest, equals 50% of your share of the full and fair cash value of the property. Interest at an annual rate of 8%, or a locally adopted lower rate, is charged on deferred taxes until the property is sold, your death, or the death of your surviving spouse if a new agreement has been entered into. Your board of assessors can tell you the rate that applies to the taxes deferred for each fiscal year. After the property is sold or your death, the annual interest rate increases to 16% until the deferred taxes are repaid.

WHEN AND WHERE APPLICATION MUST BE FILED. Your application must be filed with the assessors on or before April 1, or 3 months after the actual bills were mailed for the fiscal year, whichever is later. An application is filed when (1) received by the assessors on or before the filing deadline, or (2) mailed by United States mail, first class postage prepaid, to the proper address of the assessors, on or before the filing deadline, as shown by a postmark made by the United States Postal Service. **THIS DEADLINE CANNOT BE EXTENDED OR WAIVED BY THE ASSESSORS FOR ANY REASON. IF YOUR APPLICATION IS NOT TIMELY FILED, YOU LOSE ALL RIGHTS TO AN EXEMPTION AND THE ASSESSORS CANNOT BY LAW GRANT YOU ONE.**

PAYMENT OF TAX. Filing an application does not stay the collection of your taxes. In some cases, you must pay all preliminary and actual installments of the tax when due to appeal the assessors' disposition of your application. Failure to pay the tax when due may also subject you to interest charges and collection action. To avoid any loss of rights or additional charges, you should pay the tax as assessed. If a deferral is granted and you have already paid the entire year's tax as deferred, you will receive a refund of any overpayment.

ASSESSORS DISPOSITION. Upon applying for a deferral, you may be required to provide the assessors with further information and supporting documentation to establish your eligibility. The assessors have 3 months from the date your application is filed to act on it unless you agree in writing before that period expires to extend it for a specific time. If the assessors do not act on your application within the original or extended period, it is deemed denied. You will be notified in writing whether a deferral has been granted or denied.

APPEAL. You may appeal the disposition of your application to the Appellate Tax Board, or if applicable, the County Commissioners. The appeal must be filed within 3 months of the date the assessors acted on your application, or the date your application was deemed denied, whichever is applicable. The disposition notice will provide you with further information about the appeal procedure and deadline.