



The Commonwealth of Massachusetts
MASSACHUSETTS SENATE

SENATOR PATRICIA D. JEHLLEN

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Somerville Board of Aldermen
93 Highland Avenue
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January 13, 2015

Dear Board Members,

Thank you very much for your interest in the senior property tax deferral option. I'm thrilled that the Board of Aldermen is exploring ways to help Somerville seniors stay in their homes.

I would like to help clarify the city's options regarding the senior property tax deferral program (clause 41A; Massachusetts General Laws, chapter 59, section 5). The resolution you passed on November 25 asks "the state delegation" to increase the asset limits; however, there are no asset limits currently in place. Luckily, there are other alternatives currently available to the Commonwealth and to the City of Somerville.

The state law establishing tax deferral sets a floor of \$20,000 in gross income to be eligible and each community has the option to raise it up to the maximum level of the "senior circuit breaker" income cap for single, non-head of household filers in that given year, as defined by DOR <http://www.mass.gov/dor/docs/dls/publ/brochures/proptaxdef.pdf>. The 2014 cap is \$56,000. The Board can also elect to lower the interest rate below the 8% cap.

Additionally I have been filing, and intend to refile, legislation to increase the income cap to \$80,000.

I do encourage the Board to take action and vote to increase the income cap (Somerville is currently \$40,000) and lower the interest rate (some communities are as low as 4% while Somerville is at 8%). This could go a long way to easing all or part of the property tax bill on folks who are in need of more options to help them make ends meet and be able to stay in their homes for as long as they want or are able.

I also strongly encourage the city to publicize this program, both through the Council on Aging and the Assessor's office. 38 Winchester residents currently use the property tax

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deferral, but only one Somerville resident is using it. Winchester has a much smaller population, but has a \$53,000 income cap, a 4% interest rate and a strong COA outreach effort. I believe that making the program more accessible and publicizing it would benefit many Somerville residents.

Please feel free to contact me with questions or for more information about the options available to the city.

Best wishes,

A handwritten signature in cursive script, appearing to read "Pat Jehlen", with a long horizontal flourish extending to the right.

Pat Jehlen

cc: Mayor Joseph Curtatone
Cindy Hickey