

## Madalyn Letellier

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**From:** Kimberly Wells  
**Sent:** Thursday, May 9, 2024 3:31 PM  
**To:** Madalyn Letellier  
**Subject:** FW: property tax shortage and residential exemption

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**From:** Graham Davidson [REDACTED]  
**Sent:** Monday, May 6, 2024 3:17 PM  
**To:** JT Scott [REDACTED] Public Comments [REDACTED] All City Council  
[REDACTED]; inclusionary [REDACTED]  
**Subject:** property tax shortage and residential exemption

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Hi there,

I am a first time home buyer; we won the Somerville Affordable Housing lottery and were able to purchase a condo at [REDACTED]

I have recently learned from Mass Housing that our escrow account was short and that we would have to pay \$600 extra on top of our mortgage for a year to cover the difference in property tax.

After speaking at length with the Office of Tax Collector, I learned that the reason we owe so much is that we were not eligible to apply for a residential exemption. In order to apply for a residential exemption, one has to live at their residence as of January 1 of that year. So, because we signed the P&S agreement in May 2023, we would not have qualified.

I want to point out that one of the requirements put in place by Somerville for purchasing an affordable housing unit is that you cannot rent it out; after you buy it, you have to live there. The reason I bring this up is because anyone who lives in affordable housing necessarily lives at that residence, and it doesn't quite make sense to me that we would have to apply for a residential exemption when the City requires that we reside there. The affordable housing units exist by their very nature as residences for individuals and families and cannot be used for anything else.

One of the people who I spoke to at the Office of the Tax Collector explained that anyone who buys a house in Somerville after January 1 of any given year will run into the same thing that I am banging my head against; essentially they will owe more property taxes to their mortgage company the following year because they are not eligible to apply for the residential exemption. This seems like a large oversight to me, and thus far, the only response I've received from Somerville is that that's the way it is, there is nothing more the City can do to support families attempting to live here.

Maybe the Affordable Housing Office could work with the Tax Collector Office to make this issue more explicitly clear to 1st time homebuyers? That you have this great opportunity to live in Somerville at an

affordable rate but that your mortgage payment will most likely increase within a year without a residential exemption, and surprise, you might not qualify for a residential exemption until the next fiscal year.

I am pleading for leniency in this case; In an ideal world, I would like to work with the city to find a way to get that residential exemption for FY24. I really don't think it is fair to be saddled with \$4000+ of unexpected property taxes based on what time of year I signed my mortgage. Especially because there is no question that we would be living at this residence due to the Somerville Affordable Housing rules. And the reason I keep bringing up the fact that we live in affordable housing is that we will be struggling to come up with this extra money.

I appreciate your attention to this matter.

Thanks,

Graham Davidson

  
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