

TOWN OF CONCORD



Finance Department

22 Monument Square
P.O. Box 535
Concord, Massachusetts, 01742

TEL: 978-318-3090 FAX: 978-318-3093

APPLICATION FOR DISCOUNT ON WATER USER FEES

This application form is intended only for those water customers who have filed for the Senior Circuit Breaker tax exemption (Schedule CB) on their 2017 Massachusetts state income tax return. You must attach a copy of your Form 1 and Schedule CB of your 2017 Massachusetts tax return, along with a copy of your Federal 1040 Form with this application to apply for this discount.

I hereby apply for a discount on water user fees for the period from July 1, 2018, to June 30, 2019.

My water account number is (found in upper right corner of your water bill): _____
Please Print

I have filed for the Circuit Breaker tax credit with my 2017 Massachusetts Income Taxes. The attached copies of State Income Tax Form Schedule 1 and Schedule CB were filed with the Commonwealth of Massachusetts on the following date: _____
Please Print

Your Name: _____ Your Phone #: _____
Please Print Please Print

Your Address: _____
Please Print

I hereby certify under the pains and penalties of perjury that the accompanying documents are a true copy of those forms filed with the Commonwealth of Massachusetts for a senior "Circuit Breaker" tax credit.

By: _____ Date: _____, 2018
Signature Please Print

Please note that if you have already filed for a Tax Exemption with the Concord Board of Assessors under Clause 41C or 17D, or if you have entered into a Tax Deferral and Recovery Agreement with the Concord Board of Assessors under 41A applicable to property taxes, then you **DO NOT** need to fill out this application. Also, if you are receiving electricity at the Residential Assistance Rate from the Concord Municipal Light Plant, then you **DO NOT** need to fill out this application.

Deliver to: Finance Director's Office, Town House

or Mail to: Finance Director
Town of Concord
P.O. Box 535
Concord, MA 01742

Please make certain to include copies of your State Income Tax Form 1 and Schedule CB filed for Tax Year 2017 with this completed application

Application deadline for filing in Finance Director's Office is June 1, 2018.



CONCORD PUBLIC WORKS

Water/Sewer Division

135 Keyes Road
Concord, Massachusetts, 01742

TEL: 978-318-3250 FAX: 978-318-3204

WHO IS ELIGIBLE FOR A WATER USER FEE DISCOUNT?

Since 2006, the Town of Concord has offered a water user fee discount for certain citizens with limited income. This assistance is a 50% discount on the cost of up to 1,200 cubic feet of water used during the monthly billing period. The value of Fiscal Year 2019's discount is estimated to be about \$16.11 per month for each customer. The average savings will equal approximately \$193 per year for qualifying households.

There are three different ways that you may be eligible for a water user fee discount. Beyond providing a discount on your water fees, these programs will also provide you with some financial relief on your state income taxes, or your property taxes, or your electric bill. The eligibility requirements and where to apply for these programs are outlined in the balance of this document. Please contact the Water/Sewer Division at 978-318-3250 if you have any questions regarding this information.

SENIOR "CIRCUIT BREAKER" TAX CREDIT

As a residential property owner in Concord and a water customer of record who has filed for a Senior Circuit Breaker Tax Credit on your 2017 state income tax return, you may be eligible for a water user fee discount. To receive this discount, **in addition to applying for this credit with your 2017 state tax return, you must also submit an application form to the Town of Concord's Finance Department by June 1, 2018, to receive a discount on your water user fees.**

This state income tax credit program helps eligible seniors reduce their property tax by granting a refundable tax credit on their state income taxes. For tax year 2017, the maximum credit allowed for homeowners is up to \$1,080. The Town's discount on your water fees is in addition to the value of this tax credit from the state.

The personal, property, and income eligibility requirements for this tax credit are as follows:

Personal Eligibility:

- 65 years of age or older as of December 31, 2017
- Owner of residential property as a primary residence located in Massachusetts

- Not a dependent of another taxpayer
- If married, you must file jointly

Property Eligibility:

- Property assessment before exemptions but after abatements does not exceed \$747,000 on January 1, 2017
- Residence may be part of a multi-unit or multi-purpose building (i.e., condo, apartment, etc...)

Income Eligibility:

- Total income includes all gross income, plus pension, annuities, tax-exempt interest, etc... and cannot be greater than these limits for the 2017 tax year:
 - \$57,000 for a single individual
 - \$72,000 for the head of household
 - \$86,000 for those filing jointly

The Senior Circuit Breaker Tax Credit is a state program. For more information, please refer to your 2017 Massachusetts Personal Income tax forms and instructions or contact Concord's Council on Aging at (978) 318-3020. Online information is also available at <https://www.mass.gov/service-details/senior-circuit-breaker-tax-credit>. If you are eligible, you must file a tax return even if you would otherwise not be required to file to receive the value of this tax credit. The Senior Circuit Breaker Tax Credit is a REFUNDABLE CREDIT. If the credit exceeds the amount of your total income tax due for the year, the excess amount of the credit will be refunded directly to you.

PERSONAL EXEMPTIONS FROM REAL ESTATE TAX

If you are a senior and you are currently receiving a deferral or exemption of your real estate taxes under Clauses 41A, 41C, or 17D, you are automatically eligible for the discount on a portion of your water bills for the year beginning July 1, 2018.

Please contact the Assessor's office for further information about these personal exemptions by telephone at (978) 318-3070 or by email at assessing@concordma.gov to obtain additional information and the necessary exemption application or stop by 24 Court Lane to pick up an application. All applications must be received in the Assessors' Office by April 2, 2018.

FOR OLDER CITIZENS – TAX DEFERRAL CLAUSE 41A – DELAY PAYMENT OF YOUR TAX

To qualify, a taxpayer:

- 1) Must be over 65 years of age as of July 1, 2017, **AND** have a primary residence in Massachusetts for ten years **AND** have owned property in the state for five

years **AND** have occupied the property as of July 1, 2017, **AND** have a total income of less than \$56,685 per year.

- 2) The interest rate for repayment is 4% per annum. Repayment must occur upon the transfer of the property or the owner's demise.

FOR OLDER CITIZENS CLAUSE 41C - \$1,000.00

To qualify, a taxpayer:

- 1) Must be over 65 years of age as of July 1, 2017, **AND**
- 2) Must have a primary residence in Massachusetts for ten years **AND** have owned property in the state for five years **AND** must have occupied the property as of July 1, 2017, **AND**
- 3) All co-owners must have a whole estate (the value of personal property excluding domicile) of less than \$46,201 if single; \$63,525 if married **AND**
- 4) All co-owners; must have an income less than \$23,100 if single, \$34,648 if married, after subtracting an allowable exclusion.

ELDERLY SURVIVING SPOUSE, MINOR CHILD CLAUSE 17D - \$350.00

To qualify, a taxpayer:

- 1) must be over 70 years of age as of July 1, 2017, **OR** a surviving spouse **OR** surviving minor child **AND**
- 2) must have owned and occupied the property for five years **AND**
- 3) must have a whole estate (the value of personal property less domicile) of less than \$46,201.

RESIDENTIAL ASSISTANCE RATE APPLICATION

If you are a residential property owner in Concord and a water customer of record who currently receives the Residential Assistance Rate from the Concord Municipal Light Plant, you are automatically eligible for the discount on a portion of your water bills for the year beginning July 1, 2018. Please contact the **Concord Municipal Light Plant office at (978) 318-3101** to obtain additional information and the necessary application.

To be eligible for this rate:

- You must be a legal resident of Concord; **AND**
- You are a residential customer (primary dwelling only); **AND**
- Your electric bill is in your name; **AND**
- You are eligible for the low-income home energy assistance program (LIHEAP) or its successor program (SMOC) **OR**

- You are currently receiving benefits under one of the following programs (Note: Proof of benefits and income required):
 - Emergency Aid to Elders, Disabled, and Children (EAEDC)
 - Low Income Home Energy Assistance Program (LIHEAP/SMOC)
 - Nutritional Assistance Program (SNAP)
 - Women, Infants, and Children (WIC)
 - Public/Subsidized Housing
 - School Breakfast/Lunch Program
 - Supplemental Security Income (SSI)
 - Transitional Aid to Families with Dependent Children (TAFDC)
 - Veterans Chapter 115 Benefits

AND

- Your household income must not exceed 60% of ESTIMATED State median income. The dollar amount depends on the number of people in the household. 1 Person is \$34,380; 2 persons is \$44,958 and so on. (Gross Earnings include pension, Social Security & other)