

BOARD OF ASSESSORS  
CLAUSE 57  
2022

The warrant article proposes that the Town accept  
“Clause 57”

Clause 57 provides a benefit to low-income Boxford seniors by reducing their Boxford Real Estate Taxes.

To qualify for Clause 57, a senior must also qualify for the Massachusetts “circuit breaker” benefit. The “circuit breaker” provides a reduction of a little over \$1,000 in State income tax to low-income seniors.

Clause 57 provides a similar benefit to low-income seniors by reducing their real estate taxes.

So, the circuit breaker reduces income taxes and Clause 57 reduces real estate taxes.

There are about 100 low-income seniors that qualify for the circuit breaker in Boxford and therefore the same number that will qualify for Clause 57.

Providing a real estate tax break (although probably under \$1,000) to 100 low-income seniors reaches more households than all our other exemption programs combined.

Funding for Clause 57 is provided through the Assessors Overlay Account. The estimated annual cost is projected to be approximately \$100,000 (5¢ added to the tax rate and \$36 to the average tax bill).

The Assessors may increase or decrease the Overlay amount from year to year. The intent is to maintain an annual amount equal to the total ‘Circuit Breaker’ benefit.

The Assessors believe that Clause 57 provides a program to provide a small real estate tax benefit to a large number of low-income seniors.

Please consider supporting this warrant article