

Holyoke City Council recommends lowering eligibility age for senior tax program

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HOLYOKE — The City Council’s Finance Committee recommended lowering the eligibility age on a property tax exemption program for low-income seniors. The committee met with Chief Assessor Deborah Brunelle during Monday’s meeting.

Councilor at Large Joseph M. McGiverin returned as the committee’s chair. He was joined by Councilors Peter Tallman, Juan Anderson-Burgos, Will Puello and Kevin Jourdain, who filed the order.

“We also want to make sure we are strategically taking advantage of all state-subsidized exemptions for the financial support of our needy residents, especially as the city has continued to increase property taxes to record levels. This is hitting many people hard, and they need our help,” read Jourdain’s order.

Besides the senior tax program, the city of Holyoke also offers exemptions or discounts for disabled veterans and residents who participate in a volunteer work-off program to reduce their tax bills.

For example, the disabled veteran’s exemption depends on the former service member’s disability percentage, 10% or greater. The city’s Veterans Service Department makes the determination. The state reimburses the city for exemptions up to \$400.

A seniors and surviving spouses exemption does not have an income level requirement, but the property owner must meet a \$40,000 asset mark. If approved, the senior homeowner would earn a \$175 exemption.

A legally blind homeowner can receive up to a \$500 exemption, and those 67 and older who meet income and asset requirements could earn a \$750 reduction in their property taxes, Brunelle noted.

“All persons applying for exemptions must meet eligibility requirements as of July 1 of the tax year,” she said.

The city adopted the program in 1986 for persons 70 and older. The City Council lowered the age requirement to 67 in 2011 “to better meet the needs of elderly homeowners.”

Brunelle recommended expanding the elderly tax program by changing the age, income and asset limits. She said the council could drop the participant age to 65 and raise the exemption to \$1,000.

The state, however, caps the city's reimbursement at \$500 per person under the senior tax exemption program. So the city "absorbs" the current \$250 difference, or \$500 under the proposed \$1,000 rate.

The program approved tax breaks for 48 senior applicants in 2021, with 30 additional applicants deemed not eligible.

Jourdain said he filed the 2011 motion that allowed for the changes to expand the eligibility, which drew universal support from councilors at the time. However, he was disappointed the Legislature has not raised the income and asset limits.

"The cost of living, inflation, and everything are continuing to go up," he said, calling the newest tax bills "whoppers" as property values climb.

Jourdain said the key to the senior tax program is maximizing the state's reimbursement, lessening the payout on the city side.

The assessor's office advertises the program on the back of property tax bills and the department's webpage. The Council on Aging assists with the application process, too.

"Two-hundred households could take advantage of this, potentially," Jourdain said. "This is all free money from the state. We would get 100% reimbursement to the \$500 amount."

He favored lowering the age to 65 and said he would "consider" the \$1,000 rate. Jourdain also proposed ramping up the advertising to garner greater interest.

Tallman, who agreed with Jourdain's assessment, said many residents are unaware of the city's tax programs and ways to save.

"If it's not too costly, I would be open to either keeping it at \$750 or possibly going up to the \$1,000 exemption," he said. "We should lower the age to 65 and get more people involved."

The committee voted to lower the program's age to 65 but left the \$1,000 increase for another time. The City Council will take up the order during the Jan. 18 regular session.

The committee also recommended a \$5,000 transfer from the assessor account to the assessment update account. Brunelle said the transfer would help pay outstanding invoices. The department's budget was cut at the start of the year, causing a cash shortage.

Brunelle succeeded longtime Chief Assessor Antony Dulude in December, leaving Brunelle's former post open.