



Hardship Exemption 18

Fiscal Year 2026 (July 1, 2025 - June 30, 2026)

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The Hardship Exemption 18 provides assistance to those taxpayers who, in the judgement of the Board of Assessors, are unable to fulfill their tax obligations by reason of age, infirmity and financial condition. In order to qualify you must meet program requirements, some of which are outlined below.

What is the exemption amount?

Taxpayers who are eligible for hardship exemption will be released from all or a portion of their tax liability, as determined by the Board of Assessors.

How do I apply?

If you think you may qualify, contact the Taxpayer Referral & Assistance Center (TRAC) Mezzanine, One City Hall Square, Boston, MA 02201-1050 at (617) 635-4287.

File your completed application with the Assessing Department, Room 301, One City Hall Square, Boston, MA 02201-1050 by April 1, 2026.

Home inspection

A home inspection may be necessary. Refusal of inspection will result in the denial of the application.

Tax Payment

The filing of an application does not mean you can postpone the payment of your tax.

Requirements

Please complete the application and include copies of all of the following information:

- Tax returns with W2 form OR pay stubs
- Social security benefits
- Statement of pension distribution
- Bank statement for the current and prior years.
- Unemployment compensation
- Public assistance statements
- Rental income

- All sources of income, including non-family members who live in the home, and any adult children and financial assistance they may provide
- Names and ages of any minor children and schools they attend
- Birth certificate or other form of identification with date of birth
- Monthly, quarterly or yearly statements for any/all IRAs and annuities
- Physician's CURRENT letter detailing disability and duration of disability
- Utility bills, food, mortgage payments, credit and loan payments, car and house insurance
- Name, address, occupation, wages and date of birth of all children over 18 years of age.

Home ownership

A qualified candidate must possess a sufficient ownership interest in the domicile. To satisfy this ownership requirement, the candidate's interest must be worth at least \$4,000. The candidate may own this interest solely, as a joint owner or as tenant in common as of July 1.

The holder of a deed life estate satisfies the ownership requirement.

If the domicile is held in trust, a candidate can only satisfy the ownership requirement if they:

1. Are a trustee or co-trustee of that trust, and
2. Possess a sufficient beneficial interest in the domicile through that trust.

Filing Deadline:

APRIL 1, 2026

or three (3) months after the third quarter or actual tax bills are mailed, if later.

Taxpayer Referral & Assistance Center (TRAC)

TRAC is a one-stop taxpayer assistance center for questions about the following:

- Personal exemptions
- Residential exemption
- Current real estate tax
- Current personal property tax
- Current motor vehicle excise
- Ward and parcel number
- Changes of ownership
- Duplicate tax bills
- Property tax abatements
- Current year tax bill payments
- Motor Vehicle Excise
- Boat Excise

Visit/Call/Log-on:

TRAC is located in Boston City Hall, on the mezzanine level. For hours of operation please call (617) 635-4287 or visit us online at boston.gov/assessing.

A COPY OF THE TRUST AND A NOTARIZED COPY OF SCHEDULE OF BENEFICIARIES IS NECESSARY TO PROCESS THE APPLICATION.

If enrolled in the Hardship program, can I still receive other exemptions (e.g., Elderly, Veterans, Blind, Residential)?

Yes, you may be enrolled in the Hardship program and also receive other exemptions.