



Town of Harvard  
Elderly and Disabled Tax Aid Fund  
SECTION 3-D Guidelines for application  
**FY2020**

The fund was established to provide tax assistance for elderly and/or disabled Harvard residents who are homeowners with limited income and assets.

**A. ELIGIBILITY**

- “Elderly” is defined as a person who is at least 65 on or before July 1, 2018.
- “Disabled” is defined as a person who is not able to work. The applicant could be receiving SSI, welfare, or retirement income, or may have suffered a loss of income due to illness or accident.
- An applicant must be the titled owner of the property or hold a life estate in the property. If title is held by a trust, the applicant must be both a trustee and a 50 percent beneficiary of the trust in order to qualify. These conditions apply to elderly or disabled applicants.
- Applicants must have lived in Harvard and held title to the taxed property since May 15, 2017, a full calendar year before the aid grant submission deadline.
- Income shall include all income such as pensions, interest from savings accounts, IRA’s, stocks or bonds, etc. Total income limits: Single - \$35,510 Couple - \$46,437
- Assets, which include stocks, bonds, CDs, IRAs, Annuities, and any tangible liquid asset, will be considered in determining eligibility and aid amount.
- Extraordinary circumstances (e.g., an unusual expense) will be considered in the committee’s deliberations and the decision process. This will provide the committee with flexibility to address unforeseen situations.

**B. APPLICATION PROCESS**

- Tax aid grants will be awarded annually.
- The application form is available in the Town Treasurer’s office, the library, online on the Harvard Town Hall website: [www.harvard.ma.us](http://www.harvard.ma.us), or by calling Town Hall at 978-456-4100 ext 318 on a CONFIDENTIAL basis.
- Applications for FY20 will be **due by May 15, 2019**.
- Your 2018 Federal income tax submission must accompany this application, if you are required to file.
- All information supplied to the committee will be held in the strictest confidence.

### C. DISTRIBUTION OF FUNDS

- Funds will be disbursed, based on need, as determined by the committee. Since the funds are replenished annually through voluntary contributions, the amount disbursed will vary from year to year.
- The taxation aid grant will be deducted equally from each quarterly tax bill and will not exceed the real estate tax liability.
- Notification of committee's decisions will be mailed to all applicants by June 15, 2019.
- Town residents are invited to contact any member of the committee for clarification of the guidelines or for any related questions:

Marie Sobalvarro, resident member: 978-456-9576

Amy Haley, Treasurer, Town of Harvard: 978-456-4100 ext 318

Barbara Kemp, resident member: 978-772-7733

Ann Taylor, resident member: 978-456-8866

Debbie Thompson, Council on Aging Director: 978-456-4120

Please return application to: Town of Harvard  
Treasurer's Office  
13 Ayer Road  
Harvard, MA 01451