



TOWN OF MARBLEHEAD

COUNCIL ON AGING

Marcy Schwam, Chair, COA Board
Lisa J. Hooper, Director

Tel: (781) 631-6225
councilonaging@marblehead.org

2025 Senior Tax Work-Off Program (Program description and Rules)

Purpose:

The Senior Tax Work-Off Program was established for Marblehead residents under the provisions of Massachusetts General Laws Chapter 59, Section 5K. This program offers the opportunity to enhance municipal service by utilizing the knowledge and skills of its senior residents in exchange for credit towards the resident's property tax bill. The maximum credit that can be earned in 2025 for the participant's February 2026 income tax is \$2,000.

Do I qualify?

- Must be a Marblehead resident age 60 years of age or older as of January 1, 2025
- Must be the homeowner. (If *your property is in a trust, you must see the Tax Assessor about your eligibility*)
- Property for which the credit will be used must be primary residence.
- Only one application per household will be accepted.
- Must meet income eligibility

Income Eligibility:

Applicants should be able to verify a household income of no more than \$75,300 (single household) and \$102,200 (2-person household) by providing their most recent 1040 income tax return.

Disability:

Persons who are physically unable to provide such services, or are a full-time caregiver, may have an approved representative to provide such services on their behalf. Please contact Lisa Hooper at the COA to learn about our proxy program. (781) 631-6225.

Compensation:

A qualified resident will accrue a wage of \$15.00/hour toward a maximum credit of \$2,000 (133.5/hours) during March 1, 2025, through October 15, 2025.

Participants will be considered Town employees and will be required to abide by Town policies specifically related to conduct in the workplace.

Participants are NOT entitled to Town employee benefits, and they present no liability to the Town.

Applicants should be made aware that credits granted are considered reportable income for federal income tax purposes and are subject to withholding; a W-2 will be issued by the Town. Credits are not considered income or wages for purposes of Massachusetts state income tax withholding or workers' compensation. All applicable federal taxes will be withheld from any income credit earned.

Applications and Processing:

The Senior Tax Work Off Program shall be administered by the Marblehead Council on Aging Director. Applications and CORI paperwork can be obtained at the Marblehead Council on Aging or online at: <https://www.marblehead.org/council-aging/pages/property-tax-abatement-program>

If you are a previous applicant:

- 1) You must apply to the program each year.

All completed applications, with back up documentation listed below, will be accepted at the Marblehead Council on Aging (COA) from *January 4, 2025, through January 31, 2025*.

Documentation: to be included with your application and CORI paperwork

A copy of your Driver's License or other Personal ID

A copy of your most recent Property Tax Bill for the house in which you are living.

A copy of your last 1040 income tax return

Applicants must complete an I-9 form and the State Ethics training prior to beginning work.

Work Assignments:

- Once the application and all documentation are submitted, the information will be evaluated by the COA Director.
- Work placements are not guaranteed; The work performed for this program must be for a Town Department as determined by the Town of Marblehead.
- If you are a Town employee, or a member of a Town Board/Committee, you must work in a different department.
- Placement is determined by matching skills with the available Town department requests. There is a two-week probationary period. If you decline the position your name will be placed back into the pool of available positions, at which point, you may be added to a wait list.
- If there are more applicants than openings, acceptance will be based on both financial need and the suitability of an available placement, including but not limited to skill sets, customer service, and prior experience. If there are still more eligible applicants than openings, a lottery of individuals who meet eligibility criteria will be conducted in early February 2025.
- It may be necessary in the future for the Town of Marblehead Council on Aging to update the program and add additional guidelines.
- Some assignments may not require 133.5 hours to finish. In that case, re-assignment to another department may be necessary to complete your 133.5 hours.
- If you are selected as a participant, you will be responsible for apprising the Director of the Council on Aging, in writing, of any changes that affect your eligibility. You are responsible for your own transportation.

POLICY of ABSENTEEISM:

If, for any reason you are absent, you should notify your supervisor in a timely manner. If you are out for three consecutive absences from your assignment, without contacting the supervisor of your assignment, you will be contacted by the Council on Aging Director and possibly terminated from the program roster in order to offer the opportunity to another applicant.