

Frequently Asked Questions about the Senior Work-off Abatement Program (SWAP)

At what age can you apply for the SWAP?

Taxpayers must be aged 60 prior to January 1st to earn property tax abatement under this program. Proof of age will need to be provided at time of application by completing the Form I-9.

Do I have to own the property in order to apply for the SWAP?

Yes, the taxpayers must be the assessed owner of the property as of January 1 of the applicable assessment year or, if the property is subject to a trust, the senior must have legal title, (i.e. be one of the trustees) to the property on which the tax to be abated is assessed. Where there is a question, the Board of Assessor's will make a final determination.

Is there a minimum amount of years I have to own and occupy a property in East Longmeadow to apply for the SWAP?

Yes, the taxpayer must have owned and occupied a home in East Longmeadow for a minimum of five (5) years prior to January 1st. If the ownership and occupation is not a consecutive five years, the taxpayer must provide details of previous ownership and occupation (ie, address, dates) at the time of application which will be confirmed by the Assessor.

Will I be able to participate in the SWAP if I owe back taxes?

Yes

What is the maximum amount of hours I could work during the year in the SWAP?

The maximum abatement taxpayers may earn will be based on 125 hours for the period January 1st through November 30th. The taxpayer cannot receive credit for their services at an hourly rate higher than the state's current minimum wage.

How will my hours worked in the SWAP be documented?

Hours worked must be documented in the time sheet provided at orientation and signed off on by the volunteer and his/her supervisor.

Can more than one qualifying owner participate in the SWAP per fiscal year?

No, only one qualifying owner of the parcel may earn an abatement under this program per fiscal year.

What happens if I am participating in the SWAP and due to circumstances, I cannot complete all of the hours?

If a selected owner cannot fulfill the commitment for all hours, another owner of the same property may complete the program if he/she also meets the SWAP requirements.

Where can I obtain an application for the SWAP?

Applications are available at the Council on Aging at 328 North Main Street and on the Town website.

Where do I submit my completed application?

All applications will be submitted to the Council on Aging at 328 North Main Street.

When should I submit my completed application for the SWAP?

Completed applications must be received by September 30 to be considered for the SWAP for the upcoming calendar year. No late applications will be accepted.

Please turn over for additional Frequently Asked Questions

Will everyone who applies receive a position in the SWAP?

No. There are a limited number of available positions each year. Taxpayers may be asked to interview for a position and the person who best meets the needs of a position will be selected. If there are more applications than available job positions, a lottery will be used.

The application says that a CORI & SORI check will be done. What is a CORI & SORI check and why is one being done?

CORI (Criminal Offender Record Information) and SORI (Sexual Offender Registry Information) is a record of all criminal court appearances in Massachusetts for a particular individual, including arrests, convictions, dismissals, and serious violations. All employees of the Town of East Longmeadow, including SWAP applicants, are subject to CORI & SORI checks as required by policy. This information is kept strictly confidential.

Am I ensured this position from year to year?

No, program selection is valid for one year. Applicants must reapply annually if they wish to participate again.

Who is responsible for administering SWAP?

Council on Aging staff will be responsible for administering the SWAP. It will be their responsibility to oversee all aspects of this program. The selection committee members shall be: the Executive Director of the Council on Aging, the Programs and Volunteer Coordinator, and a member at large.

When will I receive my Senior Work-off Abatement?

All hours must be completed between January 1st and November 30th. You will receive a certificate of completion and a W-2 by January 31st of the following year. The abatement is applied to the following year's tax bill (i.e. hours worked and credit earned between January 1, 2019 and November 30, 2019 will be applied to FY 2020 beginning on July 1, 2019). Therefore, you will be able to use it for your remaining unpaid taxes for your third and fourth quarter bill (which will be split in half between the two quarters). However, you will not see it credited on your bill statement until your fourth quarter bill dated May 1st.

Since participation in the SWAP is considered income earned, will there be taxes deducted?

Yes, the abatement is subject to federal social security withholdings (FICA and Medicare) and the taxpayer is responsible for filing the income earned. The abatement is not subject to state income tax withholdings. The Town will pay the employer share of the federal withholdings and issue a W-2 in the same manner as it does for all other employees. The employee's share of these deductions will be deducted from the abatement amount. **This means that the actual amount abated from the tax bill will be the amount earned less federal tax withholding.**

What if I sell my property before I see the abatement on my real estate taxes?

You will notify your closing attorney to ensure that you are properly credited for your abatement as part of your closing.

Will I qualify to participate in the SWAP program if I currently receive a Statutory Exemption on my real estate taxes?

Providing your Statutory Tax Exemption and your Senior Work-off Tax Abatement combined does not exceed your total tax liability you would qualify to participate.

If I do not receive a SWAP position can I still volunteer with no compensation?

Volunteering in your community is always encouraged.

Questions regarding the program may be directed to the SWAP Committee at swap@eastlongmeadowma.gov.

You may also go to the Council on Aging at 328 North Main Street, East Longmeadow, MA 01028 (413-525-5400 ext. 1406).