



TOWN OF MADISON
OFFICE OF THE TOWN CLERK – TAX COLLECTOR
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8 AM – 4 PM
www.madison-nh.org

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Dear Madison Residents and Property Owners,

The Town realizes that, this year, more people are finding it difficult to make financial ends meet. For many, bills are going unpaid and the increasing stress level is making things tough. While the Town doesn't want to make things worse, by law it is our responsibility to administer the property tax system and collect the property tax.

The Town doesn't want to take anyone's property for the non-payment of taxes. Not only is it a time consuming, costly, unpleasant, and complex legal process for us; but we don't want to cause such great discomfort to our citizens and property owners. Over the years, Madison has provided services and assistance that has helped numerous taxpayers avoid unnecessary interest costs or the risk of losing their homes for not paying taxes. That's why we mail notices and encourage open communication.

Often, people don't know where to turn when they are faced with a specific need or financial problem. To help, we created the following list of resources that you may find helpful to contact.

FORECLOSURE HELP

Foreclosure Help: www.homehelpnh.org

Many New Hampshire families are having trouble paying their mortgage. On this site, you will find important tips on alternatives to foreclosure as well as other valuable resources to assist you. There is a list of qualified housing counselors who can help you assess your situation and offer specific suggestions. You will also find information on a seminar offered by the NH Banking Department entitled "Alternatives to Foreclosure" on several dates and at several locations.

NeighborWorks America

Foreclosure Help: www.findaforeclosurecounselor.org

This site directs the homeowner to a find a counselor for their specific situation.

2-1-1 NEW HAMPSHIRE

2-1-1 New Hampshire, Tel: 2-1-1; www.211.nh.org

- 2-1-1 New Hampshire is a new resource, made possible by the United Ways of New Hampshire, which can help you sort through the many agencies available and direct you to one or more that may be of both immediate and long term assistance.
- Just pick up your phone and dial 2-1-1. A trained staff person will help direct you to the appropriate resources.
- The call is confidential and free from anywhere in New Hampshire.

GENERAL LEGAL AND COUNSELING SERVICES

Consumer Credit Counseling Service of NH & VT; Tel: 1-800-327-6778; www.cccsnh-vt.org

- Provides free budget, debt and housing counseling, and information about reverse mortgages for incomes of all levels.

CATCH – Homebuyer and Financial Success Center; Tel: 603-225-8835; www.catchhousing.org

- Offers educational programs on reverse mortgages and budgets.

Service Link Resource Center of Carroll County; Tel: 1-866-634-9412; www.servicelink.org

- Serves elders and adults living with disabilities.
- Provides information, referral, and assistance with Medicare.

NH Legal Assistance; Tel:1-888-353-9944; www.nhla.org/housing.php

- Provides legal services and advice for low-income and elderly residents.

Earned Income Tax Credit (EITC); Tel:603-862-0092; www.nheitec.org

- Provides information and answers questions about the Earned Income Tax Credit (EITC), a credit for people who earn low to moderate incomes.
- EITC can reduce your taxes and can mean a refund. In simple terms, working families and individuals may keep more of what they earn.

HEATING, WEATHERIZATION, & HOME REPAIR ASSISTANCE

Tri-County Community Action Program; Tel:1-800-552-4617; www.tccap.org

- Provides Heat and Fuel Assistance, Electric Assistance, Neighbor Helping Neighbor, Weatherization, and Senior Elderly Assistance Services.
- All programs have specific eligibility requirements and income/asset guidelines.

Stay Warm NH; www.staywarmnh.org

- This website is designed to help the citizens of New Hampshire stay warm and safe this winter.
- Provides information about fuel assistance and weatherization.

PROPERTY TAX SERVICES AND ASSISTANCE

NH Department of Revenue Administration; Tel:603-271-2191

Low and Moderate Income Homeowner's Property Tax Relief Program

- You must have resided in your home on April 1st of the year for which the claim is made.
- Applications are due between May 1 and June 30, following the final property bill.
- Applications may be obtained from the NH Department of Revenue website at www.revenue.nh.gov, or by calling 603-271-2191.
- Amount of relief varies with taxpayer's income level, net assessed home value and equalized town tax rate.

*Town of Madison, Tax Collectors Office; Tel: 603-367-9931 ext 310 (Marcia Shackford, Tax Collector)
Tax Balances, Payment Plans and General Questions*

- The Collection Office can assist you with setting up a payment plan and explain the ramifications if the property taxes are not paid by lien or deed date.

*Town of Madison Assessing Office; Tel: 603-367-4332 ext 300 (Melissa Arias) or ext 303 (Sue Stacey)
Property Assessment, Credits, Exemptions, and Tax Appeal Services*

There are a number of property tax credits and exemptions adopted at Town Meeting for the benefit of qualifying Madison residents. They include the blind exemption, elderly exemption, veteran's credit, and 100% totally & permanently disabled veteran's credit. Annual filing deadline is April 15th with applications available at Town Hall. Credits are subtracted from the annual property taxes due on the applicant's residential property, and exemption amounts are subtracted from the total assessed value before computing the annual property taxes.

- **Blind Exemption:** (RSA 72:37) \$15,000 for every resident owning residential real estate, who is legally blind, as determined by the administrator of blind services of the vocational rehabilitation division of the State of NH education department. No yearly re-application required, but Town must be notified if status changes.

- Standard Veteran's Credit: (RSA 72:28-a) \$500 for every resident owning residential real estate who served in the armed forces in any of the qualifying wars or armed conflicts, as listed in RSA 72:28, and was honorably discharged; or the spouse or surviving spouse of such resident. Proof of service is typically a DD-214 copy. No yearly re-application required.
- Service-Connected Total Disability Tax Credit: (RSA 72:35-a) \$2,000 for every resident owning residential real estate who has been honorably discharged and who has a total and permanent service-connected disability; or is a double amputee or paraplegic because of the service-connected disability; or is the surviving spouse of above qualified veteran and has not remarried. Proof of service is typically a DD-214 copy. Proof of disability from Veteran's affairs must be submitted. No yearly re-application required.

There are three options to consider if you are having serious financial difficulties and are faced with losing your property:

- 1) Elderly Exemption: (RSA 72:39-a & 72:33-b)
 - You must be 65 years old prior to April 1st in the year that you apply.
 - You must be a NH resident for five years as of April 1st of the year you apply.
 - Income and asset limits apply as follows:
 1. Asset limit: \$125,000 (Not including your Madison residence); does include other in- or out-of- state property, IRA's, bank accounts; stocks/bonds; vehicles/RV's etc.
 2. Single income limit \$20,000 gross from all sources.
 3. Married income limit: \$35,000 gross from all sources.
 - There is no yearly re-application requirement, but the Town does require applicants to complete verification worksheet annually.
- 2) Deferral: For taxpayers falling under Title II or XVI of Social Security, or 65 and older.
 - The Board of Selectmen grants or denies based upon possible loss of property or severe financial hardship.
 - A lien is placed on your property. The lien is repaid should you sell your home, or, in the event of your death, the lien is paid by your heirs. However, you may re-pay the town at any time you are able, without penalty.
 - The interest on this option is 5% simple interest on the taxes owed.
 - This option requires a new application annually.
- 3) Hardship Appeal: This is basically the option of last resort.
 - You apply directly to the Board of Selectmen when something catastrophic has occurred, which puts you in the position of losing your home.
 - This option has no age requirement.
 - All other possible options, such as reverse equity mortgage, equity loans, etc. must have already been exhausted.
 - You would be required to write a letter to the Board detailing the problems and what you have done to pay your taxes prior to filing the appeal.
 - If granted, your taxes are forgiven, with no repayment required.

WELFARE ASSISTANCE

NH Department of Health & Human Services Inc, Tel: 603-447-3841; www.dhhs.nh.gov

- Provides food stamps, Aid to the Permanently and Totally Disabled, TANF/FAP, Old Age Assistance, Aid to the Needy Blind, Medicaid and child Care Subsidies.
- All programs have specific eligibility requirements and income/asset guidelines.

Town of Madison General Assistance (Director Debra Meader) 603-367-4332 Ext 308

- General Assistance Director meets with applicants to determine eligibility with the Town of Madison's welfare guidelines.

Madison Food Pantry: Available to Madison Residents Only Please call 603-733-6323.

Available to all in need. Appointments are made for Wednesdays between 10 AM and 1 PM at the Madison Church Undercroft.