



The Commonwealth of Massachusetts
MASSACHUSETTS SENATE

SENATOR CINDY F. FRIEDMAN
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Chair
JOINT COMMITTEE ON HEALTH CARE FINANCING

Chair
SENATE COMMITTEE ON STEERING AND POLICY

April 7, 2025

Chair James Eldridge
Joint Committee on Revenue
24 Beacon St. Room 511-C
Boston, MA 02133

Chair Adrian Madaro
Joint Committee on Revenue
24 Beacon St. Room 34
Boston, MA 02133

Dear Chair Eldridge and Chair Madaro,

I write in support of a bill I filed that is before your committee, S.2010, *An Act relative to taxes due upon the death of active duty personnel and the elderly*.

This bill would give the estates of recently deceased active-duty military personnel and the elderly a one-year grace period to pay any property taxes that the estate previously deferred and now owes. This grace period would provide the deceased's heirs with time to establish ownership of the property and settle issues related to the deceased's will.

Under current law, active-duty military personnel and the elderly may defer their property tax payments with the stipulation that the property owner or estate must pay the taxes in full once the owner sells or passes away. This policy is popular among seniors, many of whom live on fixed incomes and struggle to pay Massachusetts' increasingly high municipal property taxes.

This policy is popular, but aspects of it have created challenges. When a person defers their property taxes, interest accrues on the deferred amount. When an individual who has deferred their taxes passes away without a spouse, the interest rate immediately jumps to 16 percent, regardless of how much the rate was previously. This high interest rate is intended to prevent heirs from

avoiding paying the deferred taxes for too long. While this intention is understandable, immediately imposing the high interest rate has some negative consequences.

Heirs may need to settle a will, establish ownership of the deceased individual's estate, and sell the property to put together enough money to pay the deferred tax bill. Accomplishing these tasks can take a long time. In the meantime, the high interest rate immediately quickly and substantially begins to increase the amount of deferred taxes the estate owes. The high interest rate financially burdens heirs even though they may be trying their best to sell the property and settle the tax bill in a timely manner. Moreover, the interest rate creates this financial burden during a time when heirs should be able to focus on mourning the loss of a loved one.

To solve this issue, this bill simply gives heirs a one-year grace period before the higher tax rate goes into effect.

I respectfully request that the bill be reported favorably at the earliest opportunity. Thank you in advance for your consideration and please do not hesitate to contact me with any questions.

Sincerely,

A handwritten signature in black ink, reading "Cynthia F. Friedman". The signature is fluid and cursive, with a long horizontal stroke extending to the right.

Cindy F. Friedman