

PROPERTY TAX WORKING GROUP

Protecting homeowners, strengthening neighborhoods.

FOCUSED RECOMMENDATION GROUP #1

Desired Property Tax Policy for Seniors and Living with
Disabilities/Special Needs

RESOURCE ADDENDUM

Please see the following attached:

- Council on Aging Property Tax Presentation
- Council on Aging Research – State Senior Property Tax Breaks

PROPERTY TAX WORKING GROUP

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Property Tax Research & Proposal

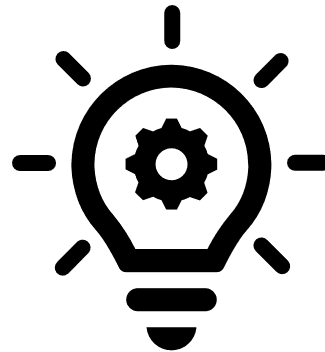
November 21st, 2019



Torch
AWARD
2010 WINNER



[Process]



[Top Options Identified]

- Freezes
- Exemption/Deduction
- Property Tax Discount
- Tax Credit
- Deferrals

[Freezes]

1

Freezing the
taxable value of the
property

2

Freezing the
amount of taxes
owed

[Freezes]



Minimal
Changes in
Property Taxes



Unaffordable
Taxes will be
Still be
Unaffordable

[Exemption/Deduction]

Shield **some** of the market value of a home by **decreasing** a property's taxable value

[Exemption/Deduction]



May Bring Taxes
Down to an
Affordable Level

Other Taxpayers
May Pick up the
Burden

[Property Tax Discount]

Discounted
property taxes
based on income

30%

100%



[Property Tax Discount]



Straightforward
Approach



Other Taxpayers
May Pick up the
Burden

[Tax Credit]

Reduce an individual's
property tax bill by a
certain amount

Tax credit is determined
by **income**

[Tax Credit]



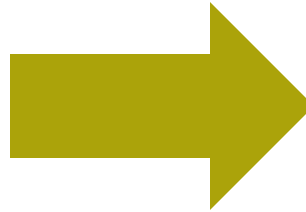
Credits are a
Straightforward
Approach



Not a Large Enough
Credit to Help the
Senior

[Deferral]

Postpone paying
property taxes



Results on a **lien**
on the property

[Deferral]



Government
Receives Taxes
Eventually



Some Interest
Rates May be
Excessive

[Our Proposal]

“Deferral of property taxes for eligible participants with **3% accrual** until repayment is completed. Deferrals **must be repaid** when the home is **sold**, participant **passes away**, or the home is **no longer used** as the **primary residence.**”

[Our Proposal]

- Own and Occupy Property
- Primary Residence for the Past 10 Years
- Meet the Requirements of the State of Ohio Homestead Exemption
- Maximum Income: \$32,800



Thank You!

Any Questions?

Senior State Property Tax Breaks

State	Policy	Eligibility	How it works	Pros	Cons
Alabama	Over 65 and Disability Exemptions	Age 65+ OR permanently and totally disabled AND net annual taxable income is less than \$12,000 a year	These individuals pay no property taxes. Must be a single-family residence owned and occupied by the person claiming the exemption. Individuals 65+ with incomes over 12,000 pay no state property taxes but receive a smaller exemption of county property taxes.	Helps lowest income seniors	Seniors must sign up for the exemption every year. Many people are unaware and don't sign up annually.
Alaska	Senior Citizen Exemption (state mandated)	Age 65+, OR a disabled veteran with a service connected disability of 50% or more	Must apply for the exemption by a deadline. Exempts up to the first \$150,000 for the primary residence of a senior. The statute says the state will reimburse municipalities the costs of the exemptions, but this hasn't happened. Municipalities can choose to offer exemptions in excess of \$150,000.	Helps many seniors afford property taxes	Increase in 65+ population is decreasing the taxable property in the community. Statewide, so individual cities can't decide if this is appropriate or not.
Arizona	Senior Property Valuation Protection ("Senior Freeze")	1 property owner must be 65+; property must be primary residence; must have 2 years of residency at the address; gross income limits - \$37,008 for one owner, \$46,260 for two owners; must complete income verification	Program freezes the limited property value of the property for three years, even if future values increase or decrease. Note that it doesn't freeze the tax bill, just the property valuation. Changes to the property such as new construction or demolition will remove the freeze. Must reapply every three years.	Helps protect against rising property values; Age and income based	If future home values go down, seniors are left paying higher taxes than normal
Arizona	Senior Property Tax Deferral	be age 70+ AND be owner of the residence, have lived in the residence for at least 6 years and lived in AZ for at least 10 years AND may not own or have any interest in another residence AND taxable income can't exceed \$10,000 AND property's full cash value can't exceed \$150,000	Individuals can defer their property taxes for a year if they meet these requirements, must reapply every year. Postpones the payment of taxes to when the applicant dies, ownership of the residence is transferred, or the applicant moves.	Taxes are eventually paid, helping produce revenue for the government	Stringent income requirement

Senior State Property Tax Breaks

State	Policy	Eligibility	How it works	Pros	Cons
Arkansas	Senior Property Tax Freeze	Age 65+ OR disabled (on social security disability)	Freeze on the taxable value of a homestead property. The freeze is removed if you add on to the home, millage rate increases, or if a bond issue occurs.	Helps seniors forecast their property tax rates	No income or residency requirement; doesn't solve the problem of not being able to afford property taxes
California	Property Tax Postponement	Age 62, blind, OR have a disability AND own and occupy the residence AND have total household income of \$35,500 or less AND have at least 40% equity in the property	Allows applicants to postpone property taxes until the owner: moves or sells, transfers title, refinances, dies, obtains a reverse mortgage. A lien is placed on the property to ensure repayment. The program isn't guaranteed due to limited funding.	Taxes are eventually paid, helping produce revenue for the government	Other taxpayers and the new owners of the home take on the tax burden. The equity requirement may hurt those moving/downsizing.
California	Propositions 60/90	Age 55+ in eligible counties	Allows the transfer of the base year value of your current residence to a newly acquired residence, which much be of an equal or lesser value. Only can do this once.	Great for people moving or downsizing (prevents the shock of new high property taxes)	Limited geographic region
Colorado	Property Tax Deferral	Age 65+ OR a military veteran AND must own and occupy the property AND all previous property taxes must be paid	The state makes payments for the taxes due, which creates a loan/lien on the home until sale or transfer of the property.	Allows all seniors the option to defer their property taxes	No income requirement - program may be overly generous. Other taxpayers may have to pick up the burden
Colorado	Property Tax Exemption	Age 65+ OR surviving spouse, OR a permanently disabled veteran AND must have owned and occupied the property as primary residence for 10 years	50% of the first \$200,000 in actual value of the primary residence is exempted from taxation. The state pays the exempted portion.	Reduces the property taxes owed	No income requirement, hurts seniors moving into a new home
Connecticut	Elderly/Disabled Tax Relief Program	Age 65+ OR totally disabled AND must be a resident for 6 months and one day AND must meet income requirements (single person \$36,000, married couple \$43,900, no asset limit)	There is tax credit of up to \$1000 for single individuals and \$1250 for married.	Credit amounts are based on a gradual income scale	Depending on the amount of property taxes owed, they may still not be affordable.

Senior State Property Tax Breaks

State	Policy	Eligibility	How it works	Pros	Cons
Connecticut	Renter's Rebate Program	Age 65+ OR surviving spouse OR on SSD AND must have lived in CT for 1 year AND must meet income eligibility (\$35,000 for single, \$43,000 for married)	Provides direct and partial reimbursement of rent and utility bills, can be up to \$700 for single people or \$900 for married.	Helps renters, an often excluded group	Some may view this as unfair as renters get direct reimbursement while homeowners get a credit
Delaware	Senior School Property Tax Credit	Age 65+ AND a resident for 10 years	Receive a tax credit against school property taxes of 50%(up to \$400). Individuals don't have to reapply every year to receive the credit.	Reduces tax bill for seniors; Makes it easier for schools to pass referendums	No income requirement
Florida	Homestead Exemption	Residents aged 65+ are eligible for a homestead exemption of up to \$50,000	Specific to each county	All seniors are being helped	Florida gives tax exemptions for residents of all incomes including homes that could be worth millions. Inheritability - No waiting period.
Georgia	Exemption for Education Purposes	Age 62+ AND income of applicant and their spouse can't exceed \$10,000 (not including pensions, disability, other retirement sources)	Can claim an exemption from all and valorem taxes for educational purposes.	Reduces property taxes for low income seniors	Since most people rely on pensions/social security, this isn't as income-restricted as it seems
Georgia	Homestead Exemption	Age 65+ AND income of applicant and their spouse can't exceed \$10,000 (not including pensions, disability, other retirement sources)	Can claim a \$4,000 exemption from all county and valorem taxes.	Reduces property taxes for low income seniors	Since most people rely on pensions/social security, this isn't as income-restricted as it seems
Hawaii	No statewide senior property tax breaks				
Idaho	Property Tax Reduction Program	Age 65+ OR blind OR widow/widower OR former prisoner of war OR recognized as disabled by a public retirement systems OR fatherless or motherless child under 18	Reduces property taxes on a homeowner's primary Idaho residence and up to one acre of land by as much as \$1,320, based on income tax brackets.	Helps a variety of vulnerable individuals as opposed to just age based	Reductions are large for those making extremely low incomes; people in 20-30k may still need more assistance
Illinois	Senior Citizen Homestead Exemption	Age 65+	The eligible can save up to \$350 in property taxes. (They can save even more if using the Homeowner Exemption.)	Helps all seniors	No income limit; savings may not be enough depending on size of tax bill

Senior State Property Tax Breaks

State	Policy	Eligibility	How it works	Pros	Cons
Illinois	Senior Citizen Assessment Freeze Exemption	Age 65+ AND household income limit is \$65,000	Exemptions reduce the Equalized Assessed Value (EAV) of your home, which is multiplied by the tax rate to determine your tax bill. The senior freeze exemption works this way: Eligible senior citizens automatically receive a reduction of at least \$2,000 in the EAV of their homes.	Over time, this program may result in taxes changing minimally or sometimes decreasing as surrounding properties continue to rise in assessed value	Other property taxpayers may pick up the burden
Illinois	Senior Citizen Tax Deferral	Age 65+ AND household income limit is \$55,000	This program works like a loan from the State of Illinois to qualified senior citizens, with an annual interest rate of 6%. Any portion or all (up to \$5,000 per year) of the tax may be deferred until the house is sold or until the death of the taxpayer.	State eventually gets their money; More reasonable income limit	Interest rate seems high
Indiana	Over 65 Deduction	Applicant's (and spouse) adjusted gross income must be less than \$25,000 AND assessed value of the property must be less than \$182,430 AND the applicant could also be a 60+ year old if their deceased spouse was 65+ AND applicant must have lived in property for at least 1 year	The eligible will receive a reduction in your home's assessed value of \$12,480, or half the assessed value, whichever is less.	More reasonable eligibility requirements	Can't receive any other property tax deductions; low income limit
Indiana	Over 65 Circuit Breaker Program	AGE 65+ AND qualified for the homestead standard deduction AND gross income of \$30,000 or less (\$40,000 for married couples) AND gross assessed property value of \$160,000 or less	The program limits how much your taxes will increase each year, taxes will increase no more than 2% each year.	Helps keep taxes at a manageable level	Doesn't help taxes that are already too high; Low income limit
Iowa	Property Tax Credit for Senior and Disabled Citizens	Age 65+ OR totally disabled AND the income limit is \$23,216	Provides a credit, no additional information available	N/A	Low income limit
Kansas	Kansas Property Tax Relief for Low Income Seniors	Age 65+ AND household income limit is \$19,800 AND appraised value of the home can't be more than \$350,000	Structured as a refund; equal to 75% of the property tax paid. Seniors must pay the tax before they receive a refund.	Decreases the total tax burden for low-income seniors	Seniors still have to come up with the money which could present a hardship

Senior State Property Tax Breaks

State	Policy	Eligibility	How it works	Pros	Cons
Kentucky	Homestead Exemption	Age 65+ OR classified as totally disabled	For 2019-20, the exemption is \$39,300. This amount is deducted from the appraised value of the applicants home. Their property taxes would then be assessed on that new value.	Anyone 65 and older will be helped by this exemption	People who are not in need of a tax break can still get a tax break just because they are 65 years old
Louisiana	Senior Freeze	Age 65+ OR permanent disability OR surviving spouse of a service member AND meet income requirement	Freezes the assessed value of a property; once you receive the freeze, you have it forever.	The freeze is permanent, which results in long-term affordability	income requirement is difficult to find; The freeze stays even if income increases.
Maine	No statewide program; municipalities have the option to instate a Property Tax Deferral for Senior Citizens	Age 70+ AND must have resided in the property for at least 10 years AND income can't exceed 300% of federal poverty level	Taxes are deferred which results in a lien on the home. Payment must be made when the taxpayer dies, someone else becomes the owner of the property.	Helps taxpayer while making sure government eventually gets paid	Age limit is higher than most states
Maryland	No statewide senior property tax breaks				
Massachusetts	Senior Property Tax Work-Off (Boston)	Age 60+ AND owned a residential property for at least three years AND gross income limits of \$40,000 if single, \$55,000 if married	Seniors can work off up to \$1,500 on their property tax bill by volunteering for a city agency (125 hours at \$12/hour).	Engages seniors in the community	Unfair to those with disabilities or illness who cannot work
Massachusetts	Senior Circuit Breaker Tax Credit	Age 65+ AND occupy the residence as primary home AND don't exceed income limits (58,000 single, 73,000 head of household, 88,000 married filing jointly)	Homeowners: Massachusetts property tax plus 1/2 the water and sewer expenses must exceed 10% of total Massachusetts income for the year Renters: 1/4 of your annual Massachusetts rent must be more than 10% of your total Massachusetts income for the year. Credit is up to \$1,100.	Helps both renters and homeowners; More reasonable income limits	It may be hard for some seniors to determine if they are eligible
Massachusetts	Property Tax Deferral	Age 65+ AND have lived in MA for 5 years (though not consecutive) AND gross income can't exceed 20,000 (which can be increased by vote of the town)	Qualified homeowners can defer up to half the assessed value of their home, with interest. Deferral ends when homeowner dies or property is transferred.	Government gets paid; helps seniors stay in their homes	Low income requirement, especially due to high COL in MA

Senior State Property Tax Breaks

State	Policy	Eligibility	How it works	Pros	Cons
Michigan	Homestead Property Tax Credit	Age 65+ OR surviving spouse AND lived in MI for at least 6 months AND taxable value of home is less than \$135,000 AND total income is less than \$60,000	Credit is equal to up to 100% of the amount their property taxes exceed 3.5% of their income, up to \$1,200.	Reasonable eligibility requirements	Other taxpayers pick up the burden
Minnesota	Senior Citizens Property Tax Deferral Program	Age 65+ AND total household income less than \$60,000 AND applicant must have owned and occupied the home for at least 15 years	Taxpayer initially pays an amount equal to 3% of last year's household income' the state pays any amount over 3% which creates a lien on the property which accrues interest. The deferral terminates when house is sold or applicant dies.	Equitable payment for taxpayers and government	Must have lived in home for 15 years
Mississippi	Senior Property Tax Exemption	Age 65+ OR totally disabled	The eligible can be exempt from taxes on the first \$75,000 true value of their home.	Decreases the tax burden for seniors	Not a lot of information on this program
Missouri	Missouri Property Tax Credit	Age 65+ OR 100% disabled AND pay real estate taxes or rent on the home you occupy AND owned and occupied your home for the entire year and earned less than \$30,000 single or \$34,000 married OR rent and earned less than \$27,500 single or \$29,500 married	Can receive a credit based on the real estate taxes or rent paid for the year. The credit max for renters is \$750 and owners is \$1,100.	Income and age based	Credit program; does not reduce the property value of the home
Montana	The Montana Elderly Homeowner/Renter Credit Program	Age 62+ AND lived in Montana for at least nine months AND have lived in the same house for at least six months AND have a household income under \$45,000	If an individual qualifies, they can receive up to a \$1,000 refundable income tax credit.	More reasonable eligibility requirements	Does not reduce the property value of the home
Nebraska	Homestead Exemption	Age 65+ OR qualified disabled individuals OR qualified disabled veterans and their widow(er)s	Provides relief from property taxes by exempting all or a portion of the taxable value of the residence. The State of Nebraska then reimburses counties and other government divisions for the property taxes lost to the exemption.	The local level will still get the taxes from this exemption from the state	Any senior citizen could get the exemption. (Not just helping those in need of financial support)
Nevada	No Senior Citizen Property Tax Breaks				

Senior State Property Tax Breaks

State	Policy	Eligibility	How it works	Pros	Cons
New Hampshire	Elderly Exemption	Age 65+ AND resided in NH for 3+ years before applying AND own residential real estate AND property cannot be transferred to the applicant within the past five years	Towns and cities set the details for the exemption but there is a minimum exemption of \$5,000 off the assessed home value.	There are rules that help eliminate cheating the system (i.e. Transferred property)	Each town can have a different rule on how their seniors are taxed
New Jersey	Senior Freeze	Age 65+ OR receiving SSD AND lived in NJ continuously since 2007 AND owned and lived in home since 2014 AND total income less than \$89,013	Reimburses applicants for increases in their property tax or mobile home site fee. Individuals have to pay the full tax bill before they are reimbursed.	Individuals can transfer the freeze if they move	Individuals have to pay the full bill, which may present a hardship
New Mexico	No statewide senior property tax breaks				
New York	Senior Citizen Homeowners' Exemption (SCHE)	Age 65+ AND combined income must not exceed \$58,399 AND must own the property for at least 12 consecutive months prior to filing for the exemption AND all owners must occupy the property as their primary residence except in cases of divorce, legal separation, or abandonment	The value of the home's assessed value can be decreased by 5% to 50% depending on the amount of income your household is making.	The amount that a property is reduced by is determined by need. (Those who need the most money will receive the most assistance/reduction based on income)	Those who are in need of the most help will receive the most help
New York	Senior Citizen Rent Increase Exemption (SCRIE)	Tenant listed on the lease or rent order AND 62+ OR receiving Federal Disability Assistance AND household income is less than \$50,000 AND live in a rent regulated apartment AND spend more than 1/3 or your monthly income on rent	The Department of Finance will freeze your rent at either your prior rent amount or at one-third of your monthly income, whichever is greater.	The rent is frozen at the higher of the two numbers which helps the individual save the most money	There is no help/coverage for utility and rental costs such as gas, electric, cable, etc.
North Carolina	Elderly or Disabled Property Tax Exclusion	Age 65+ OR totally and permanently disabled AND total income for both an applicant and spouse cannot exceed \$43,500	Reduces the first \$25,000 or 50% of the permanent residence tax value. NC will use the higher of the two.	Chooses the higher of the two options (Which will save the individual more money)	Other taxpayers pick up the burden

Senior State Property Tax Breaks

State	Policy	Eligibility	How it works	Pros	Cons
North Carolina	Circuit Breaker Tax Deferment Program	Age 65+ OR totally and permanently disabled AND total income for both an applicant and spouse cannot exceed \$43,500	Limits the property taxes to a percentage of the owner's income. Taxes that are above the limit are then deferred to a future date. The last 3 years of deferred taxes must be paid with interest if three events occur. 1) If the owner dies 2) transfers the property to another who doesn't qualify 3) Failure to use the home as primary residence.	There is a system set in place to keep participants honest to the program	A new application must be completed each year
North Dakota	The Homestead Property Tax Credit	Age 65+ OR permanently and totally disabled AND income is less than \$42,000	The homestead credit will reduce the homeowner's home value according to a schedule. (Lowest income can get a maximum reduction of \$125,000 while highest income (\$42,000) can get \$12,511 off of their home value)	There is a wide range of reductions depending on income need	No mention of how long a person has lived in the state
North Dakota	Renters Refund	Age 65+ OR permanently and totally disabled AND income is less than \$42,000	Provides renters a partial refund on rent paid for living. Refunds can be up to \$400. When 20% of your annual rent exceeds 4% of your income, you receive a refund for the overpayment of rent.	Renters are also covered for property assistance	The max assistance is \$400
Ohio	Homestead Exemption	Age 65+ OR totally and permanently disabled OR surviving spouse of a person who was receiving the exemption at the time of death was 59+ at the time of death. Maximum income is \$32,800	Shields some of the market value of their homes from taxation. Qualifying homeowners can exempt up to \$25,000 off the market value of their homes from all local property taxes. The exact amount of savings varies from location to locations	\$25,000 off of market value can be significant for seniors in need	The exact amount of savings varies from location to location
Oklahoma	Senior Valuation Freeze	Age 65+ AND own and occupy the property AND gross household income cannot exceed \$69,400	The property value will be frozen at the taxable value after all increases and adjustments have been made the year the application is made.	No annual application is required	Still will be paying property taxes but the property value will freeze in time

Senior State Property Tax Breaks

State	Policy	Eligibility	How it works	Pros	Cons
Oregon	Property Tax Deferral for Disabled and Senior Citizens	Age 62+ OR Disabled AND own of be buying the property AND own and lived on the property for 5+ years AND have homeowners insurance that covers fire and other casualty AND household income is less than \$45,500 AND your net worth is less than \$500,000 AND you don't have a reverse mortgage OR you were on the property tax deferral program with a reverse mortgage prior to 2011.	If you qualify, the Oregon Department of Revenue will pay the individuals county property taxes.	Extremely in depth qualifications list. (Age, income, and lived in the state for 5+ years)	Other taxpayers/government pick up the burden
Pennsylvania	Pennsylvania's Property Tax/Rent Rebate Program	Age 65+ AND have a household income of less that \$35,000	Money is given based on need. Renters may also qualify for the program if they have a household income of \$15,000 or less.	This is a need-based program meaning that those who are in the most need will get the highest consideration	Only in certain cities in PA
Rhode Island	Elderly Exemption	Age 65+ OR 62+ and collecting Social Security Retirement Benefits AND Lives in their home	Maximum exemption is #27,181.	Helps all senior citizens	Not income based
South Carolina	Homestead Tax Exemption	Age 65+ AND resided in the state for at least one year	The first \$50,000 of the fair market value will be exempt from municipal, county, school, and special assessment real property taxes.	Property taxes in South Carolina are generally already low without the exemption	All elderly people can get an exemption, not just those who really need assistance
South Dakota	Sales and Property Tax Refund for Senior & Disabled Citizens	Age 66+ OR collecting Social Security Disability benefits, AND been a South Dakota resident for the entire previous year AND must not exceed income requirements (\$12,490 for single-member household and \$16,910 for multiple-member household)	Refunds are then calculated based on income.	Income and age based calculations; helping those truly in need	Only extremely low income individuals will receive a refund. Only covers roughly a quarter of senior citizens according to Administration for Community Living and Administration on Aging.

Senior State Property Tax Breaks

State	Policy	Eligibility	How it works	Pros	Cons
South Dakota	Assessment Freeze for the Elderly & Disabled	Age 65+ OR disabled AND own your home AND have resided for at least 200 days of the previous year in the single-family home AND income limits (\$28,279.43 for single-member household and \$35,349.28 for multiple-member household)	Reduces the assessed value of the home to lower property taxes.	Income and age based calculations	The assessed value of the property will be lowered either with the house, garage, and lot or the acreage, whichever is less
South Dakota	Homestead Exemption Program	Age 70+ AND Owned a house for at least three years OR have been a resident of SD for at least 5 years	Delays the payment of property taxes until the property is sold. Property taxes are added up with a 4% accrued interest. The total does not need pair until the property is transferred.	Older individuals who have lived in SD for a good amount of time.	No income consideration and the taxes will need to be paid back plus some
Tennessee	Property Tax Freeze Program	Age 65+ AND own your primary home and use it as primary residence AND income cannot exceed \$41,660	Qualifying homeowners will have property taxes on their primary home frozen at a certain amount. They need to apply annually and the amount owed for that property will not change even if there is an increase.	Income and age based	Some individuals may not remember to apply every year.
Tennessee	Property Tax Relief Program	Age 65+ AND own your primary home and use it as primary residence AND income cannot exceed \$29,180 OR disabled veteran homeowner	The State of Tennessee will reimburse certain homeowners who meet the qualifications for a portion of all of the property taxes paid.	Income and age based	Still need to pay your property tax each year
Texas	Only has local property taxes, not state	Age 65+ and live in the residential home	Texas Tax Codes require school districts of offer \$10,000 residence homestead exemption and a local residence homestead exemption cannot be less than \$3,000.	A minimum deduction is put in place by the state	Property tax exemptions per county are different
Utah	No statewide senior property tax breaks				
Vermont	No statewide senior property tax breaks				
Virginia	Property Exemption for Elderly and Disabled (Details vary by county)	Age 65+ OR permanently and totally disabled AND gross income does not exceed \$72,000	On a gross income scale, the amount of relief ranges from 100% relief to 25% relief.	Limited income and age based	Details and coverage range per county in VA

Senior State Property Tax Breaks

State	Policy	Eligibility	How it works	Pros	Cons
Washington	Property Tax deferral program for senior citizens and disabled persons	Age 60+ OR retired for employment by reason of disability AND has a combined disposable income of \$45,000 or less OR retired for employment by reason of disability	Deferral of property taxes with 5% accrual until repayment is complete. Deferrals must be repaid when the home is sold, applicant passes away, or home is no longer used as the primary residence.	Income and age based	Family could be stuck with paying back the deferral.
West Virginia	Property Tax Exemptions	Owner-occupied residential property owned by 65+ OR by a person permanently and totally disabled	The first \$20,000 of assessed value of the home is exempt.	All senior citizens will receive help	Not income based
Wisconsin	Tax Counseling for the Elderly	Age 65+ OR disabled	Tax-Aide volunteers are trained in cooperation with the IRS and DOR to prepare basic income tax returns for free. Most of these sites offer free electronic filing.	Helping people file their taxes accurately	None
Wyoming	Property Tax Deferral Program	Age 62+ OR handicapped AND resident lives on land less than 40 acres AND limited income	Program will defer property taxes without accrual of deferred taxes. The individual can receive up to 1/2 off property taxes	Income and age based	Must refile every year

City Senior Property Tax Breaks

City	County	Policy	Eligibility	How it works
Columbus, OH	Franklin	Property Tax Assistance Program	age 60+ or disabled (receiving disability payments), income is based on 150% of Federal basic needs standard. For individual, that's 16,245, for couple, 21,855.	A not-for-profit organization with an endowment fund. Helps seniors on an emergency/one-time basis only.
Indianapolis, IN	Marion	Only a statewide policy		
Louisville, KY	Jefferson	Only a statewide policy		
Pittsburgh, PA	Allegheny	Act 77	must have owned a residence in Allegheny county for 10 years, be 60+, surviving spouse or permanently disabled, income must be \$30,000 or less (include 50% of SS benefit)	flat 30% discount of the real property tax; additional 2% if you pay taxes by March 31. You don't have to refile to receive each year
Cleveland, OH	Cuyahoga	Only a statewide policy		
St. Louis, MO	St. Louis	Only a statewide policy		
Lansing, MI	Ingham	Summer Deferment	62+ or disabled	extends the due date for summer taxes until Feb 14 (same as winter) without penalty
Richmond, VA	Not in a county	Tax Relief for the Elderly and Disabled	must be 65+ or totally disabled, have a combined household income of \$50,000 or less (although first 10,000 from each household member other than spouse can be excluded), must have less than 200,000 of assets	property taxes are reduced by 30% to 100% depending on household income
Toledo, OH	Lucas	Only statewide program		
Lexington, KY	Fayette	Only statewide program		
Nashville, TN	Davidson	Tax Freeze	65+, owner of residence, income can't exceed \$41,660	freeze the tax due on their property at the amount for the year they qualify, even if rates increase

State	
Alabama	https://revenue.alabama.gov/wp-content/uploads/2017/05/PropertyTaxExemptions_40-9-21.pdf
Alaska	https://www.commerce.alaska.gov/web/dcra/LocalGovernmentOnline/TaxationAssessment/PropertyTaxExemptionsinAlaska.aspx
Arizona	http://www.yavapai.us/assessor/residential-property-tax-deferral
Arkansas	http://co.carroll.ar.us/countypassessor/images/forms/HomesteadCreditTaxFreeze.pdf
California	https://www.sco.ca.gov/ardtax_fact_sheet.html
Colorado	https://www.upnest.com/1/post/california-props-60-and-90-an-introduction/ https://www.colorado.gov/pacific/treasury/senior-and-veteran-property-tax-programs
Connecticut	https://portal.ct.gov/OPM/IGPP-MAIN/Grants/Tax-Relief-Grants/Renters--Rebate-For-ElderlyDisabled-Renters-Tax-Relief-Program
Connecticut	https://www.cga.ct.gov/2012/rpt/2012-R-0236.htm
Connecticut	https://uwc.211ct.org/property-tax-credit-for-elderlydisabled/
Delaware	https://finance.delaware.gov/financial-reports/senior-school-property-tax-relief/
Florida	https://www.deedclaim.com/florida/homestead/
Georgia	https://dor.georgia.gov/property-tax-homestead-exemptions
Hawaii	
Idaho	https://tax.idaho.gov/n-feed.cfm?idd=3102
Illinois	https://www.cookcountytreasurer.com/seniorcitizenassessmentfreezeexemption.aspx
Indiana	https://www.indy.gov/activity/apply-for-over-65-property-tax-deductions
Iowa	https://tax.iowa.gov/property-tax-credits-and-exemptions
Kansas	https://www.ksrevenue.org/safesenior.html
Kentucky	https://revenue.ky.gov/Property/Residential-Farm-Commercial-Property/Pages/Homestead-Exemption.aspx
Louisiana	https://www.la-legal.com/louisianas-senior-tax-freeze/
Maine	http://www.mainelegislature.org/legis/statutes/36/title36sec6271.html
Maryland	
Massachusetts	https://www.mass.gov/files/documents/2018/01/02/dor-proptax-guide-deferrals.pdf
Massachusetts	https://www.boston.gov/departments/elderly-commission/senior-property-tax-work-program
Michigan	https://www.michigan.gov/taxes/0,4676,7-238-43535_43538-155081--,00.html
Minnesota	https://www.house.leg.state.mn.us/hrd/pubs/ss/ssscptdp.pdf
Mississippi	https://www.dor.ms.gov/Property/Documents/PropertyFAQ.pdf
Missouri	https://dor.mo.gov/personal/ptc/documents/proptax.pdf
Montana	https://mtrevenue.gov/taxes/tax-relief-programs/montana-elderly-homeowner-credit/
Nebraska	http://www.revenue.nebraska.gov/news_rel/feb_17/homestead_exemption.html
Nevada	https://smartasset.com/retirement/nevada-retirement-taxes
New Hampshire	https://www.revenue.nh.gov/mun-prop/property/exemptions-tax-credits.htm
New Jersey	https://www.state.nj.us/treasury/taxation/ptr/
New Mexico	
New York	https://www1.nyc.gov/site/finance/benefits/landlords-sche.page
New York	https://www1.nyc.gov/site/rentfreeze/apply/apply-renew.page
North Carolina	http://teammovemortgage.com/2015/06/20/nc-property-tax-discounts-programs/
North Dakota	https://www.nd.gov/tax/homestead/
Ohio	https://www.tax.ohio.gov/real_property/faqs/homestead_exemption_faqs/tabid/3074/Default.aspx?QuestionID=2820&AFMID=9554
Oklahoma	https://assessor.oklahomacounty.org/253/Senior-Valuation-Freeze
Oregon	https://www.oregon.gov/DOR/forms/FormsPubs/deferral-disabled-senior_490-015.pdf
Pennsylvania	https://www.paelderlaw.com/how-seniors-can-get-discounts-on-their-real-estate-taxes/
Rhode Island	http://www.providenceri.gov/tax-assessor/exemptions/
South Carolina	https://www.postandcourier.com/archives/south-carolina-a-top-state-for-retirees-due-to-tax/article_943d26f4-a483-58c6-8c3c-ffab8821d8a3.html
South Carolina	https://www.scarbar.org/public/get-legal-help/common-legal-topics/south-carolina-property-tax-for-senior-citizens/
South Dakota	https://dor.sd.gov/Taxes/Property Taxes/Property and Sales Tax Relief Programs.aspx
Tennessee	https://www.tn-elderlaw.com/free-resources/blog/april-2018/programs-offer-property-tax-relief-for-elderly-di
Texas	https://comptroller.texas.gov/taxes/property-tax/exemptions/
Utah	https://tax.utah.gov/forms/pubs/pub-36.pdf
Vermont	https://tax.vermont.gov/property-owners/exemptions
Virginia	https://www.fairfaxcounty.gov/taxes/relief/tax-relief-seniors-people-with-disabilities
Washington	https://dor.wa.gov/find-taxes-rates/property-tax/property-tax-exemptions-and-deferrals
West Virginia	https://tax.wv.gov/Business/PropertyTax/Pages/PropertyTaxExemptions.aspx
Wisconsin	https://www.revenue.wi.gov/Pages/FAQS/pcs-vita.aspx#vita3
Wyoming	http://wyo-prop-div.wyo.gov/tax-relief

Other

<https://www.cga.ct.gov/2012/rpt/2012-R-0220.htm>
https://acl.gov/sites/default/files/Aging%20and%20Disability%20in%20America/2017_Older_Americans_Profile.pdf
<https://www.taxpolicycenter.org/briefing-book/how-do-state-and-local-property-taxes-work>

<https://www.nd.gov/tax/homestead/>

Columbus, OH <https://treasurer.franklincountyohio.gov/Tax-Savings/PTAP>

Pittsburg, PA <https://www.alleghenycounty.us/treasurers-office/senior-citizen-tax-relief.aspx>

Richmond, VA <http://www.richmondgov.com/Finance/documents/brochureTaxRelief.pdf>