

## Eligibility Requirements for Tax Relief for the Elderly & Disabled

The applicant(s) must be a homeowner in Gloucester County, Virginia and live in the dwelling for which the affidavit is being made for tax relief.

**MINIMUM AGE – ELDERLY:** 65 (as of December 31<sup>st</sup> of the previous tax year)

**MINIMUM AGE – DISABLED:** NONE

**INCOME:** Total Maximum combined gross income of previous year.

Adjusted Income Guidelines	
1 Eligible Owner	Amount of Exemption
\$25,001 - \$32,000/YR	\$600.00
\$20,001 - \$25,000/YR	\$775.00
\$ 0 - \$20,000/YR	100% of Tax Due

\* All income from applicants and relatives living in the household is counted, which includes wages, social security, interest, fuel assistance, food stamps, dividends, rents, etc. \$3,000 exempt other than spouse.

### **FINANCIAL WORTH/ASSETS:**

Combined maximum financial worth (or assets) not to exceed \$100,000, excluding the value of dwelling and up to ten (10) acres of land.

**NOTE: VEHICLES:** We will figure the value of your vehicles in the financial worth section.

**INCOME TAX:** Please file your Federal Tax Return before you submit this application. If you are required to file a Federal Tax Return, you must provide a copy of your Tax Return along with this affidavit. For those not required to file, proof of income will be sufficient proof to qualify.

**DISABLED STATUS:** must have certificates or letters stating total and/or permanent disability from one of the following: **(YOU ARE ONLY REQUIRED TO QUALIFY ONCE FOR DISABILITY)**

- Two letters from different medical doctors who have a license to practice medicine in VA; **OR**
- Certification by the Department of Veteran Affairs; **OR**
- Certification by the Railroad Retirement Board; **OR**
- One letter from the Department of Social Security

In lieu of the annual filing of an affidavit, the taxpayer, having filed an initial affidavit, shall only be required to re-file an affidavit every three (3) years if, during each of the two (2) intervening years, the taxpayer files a certification on a form provided by the County certifying that no information contained in the last preceding affidavit has changed to violate the limitations and conditions set out in this division.

Changes in income, financial worth, ownership or other factors affecting the qualification for relief must be reported immediately to the office of the Commissioner of the Revenue.

## **Tax Relief for the Elderly & Disabled Frequently Asked Questions**

**How do I apply for real estate tax relief?** Call the Commissioner of Revenue's Office at (804) 693-3451 or (804) 693-1324 for more information and to request an application. The applicant must supply documentation about his/her income and the income of any relatives living in the home. He/she must also provide documentation regarding the combined financial worth of the property owner(s) as of December 31<sup>st</sup> of the year preceding the taxable year. An affidavit confirming the accuracy of the information provided for the application must be signed.

**What documents must I provide with my application?** If you are a first time filer you will need to show financial statements for each individual living in the home for the year immediately preceding the taxable year. For each type of income you receive you will need to provide the supporting financial statement for that type of income. Some of the financial statements may include:

- Income tax return (if applicable including W-2 wage statements)
- 1099 for Pension
- 1099 for Dividends
- Interest statements for the preceding calendar year (from stocks, certificates of deposit, checking or savings accounts)
- Statement of actual cash value of certificates of deposit, stocks, bonds
- December bank statements for checking and savings accounts

If you are receiving any assistance from Social Services you must also include any

statements regarding any assistance received including:

- SSI Income Statement
- Food Stamps
- Fuel Assistance
- Housing Allowance

**Is the information contained in my application kept confidential?** Yes. All information is strictly confidential and not open to public inspection pursuant to the Code of Virginia.

**Do I have to live in the property to be exempted?** Yes. The applicant seeking the relief must own and occupy the property. An exception is allowed for persons living in nursing homes, hospitals, or convalescent homes for physical or mental care as long as their property is not being used by or rented for monetary consideration.

**What are some examples of income?** Wages, Social Security, annuities, pensions, disability income, alimony, interest, dividends, business income, farm income, income from rental property, and income from roomers and boarders.

**What are some examples of financial worth resources?** Real estate other than the residence, bank accounts, trusts, certificates of deposit, stocks, bonds, cash value of life insurance policies, and the value of personal property such as automobiles, trailers, motorcycles, etc., of the owner(s) and the spouse of any owner.

**If the property owner passes away, or sells the property, will the new owners “inherit” the tax relief?** If the new owner

is a qualifying spouse or qualifying co-owner of the property, then the relief will remain in effect. If the new owner did not qualify, then the exemption is prorated to the portion of the tax year in which the qualifying person owned the property.

**What is the filing deadline?** The annual certification/affidavit deadline is April 1<sup>st</sup>. The deadline for new/first time applicants is May 1<sup>st</sup>. An extension may be granted for hardships. A hardship is defined as failure on the part of the taxpayer to comply with the requirements of this division due to a medically determinable physical or mental impairment on the date the obligation is due. Proof of such impairment shall be the responsibility of the taxpayer and shall satisfy the Commissioner. Proof of hardship shall be liberally construed consistent with the purpose of this division. Such hardship shall be deemed to apply to the legal guardian or other fiduciary handling the taxpayer's affairs, as well to the taxpayer personally.

**I own a mobile home, but do not own the real estate; will I qualify for real estate tax relief?** Yes, if you meet all of the other requirements you will still qualify.

**In order to apply, does the real estate have to be “free and clear?”** No. If there is a mortgage on the property, you are still eligible to apply for real estate tax relief.

IF YOU HAVE ANY QUESTIONS, PLEASE CALL (804) 693-1324 or E-mail us at: [jharris@gloucesterva.info](mailto:jharris@gloucesterva.info)

## Real Estate Tax Relief for the Elderly & Disabled



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