

**What are some examples of financial worth resources?** Any other real estate owned in addition to your residence. Cash value of bank & savings accounts, trusts, certificates of deposit, stocks, bonds, and annuities. Cash value of life insurance policies. The value of any personal property such as vehicles, motorcycles, boats, campers, utility trailers, etc.

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

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

**Do I have to live on the property to be exempted?** Yes. The property must be the primary residence of the applicant(s). They must own and occupy the property for which relief is being sought. An exception is allowed for persons who are temporarily living in nursing homes, hospitals, or convalescent homes for physical or mental care and are planning to return home once treatment is completed.

**If the property owner passes away or sells the property, will the new owner “inherit” the tax relief?** If the new owner is a qualifying spouse or co-owner of the property, then the relief will remain in effect. If the new owner does 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 or affidavit deadline is April 1<sup>st</sup> of each year. All first year applicants must be seen in person either in our office or at a home visit. Once approved, recipients must re-certify every three years with financial documentation and a scheduled appointment.

**I own a mobile home, but do not own the land; will I still qualify for the 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 & clear”?** No. If there is a mortgage on the property, you are still eligible to apply for real estate tax relief.

## Real Estate Tax Relief for the Elderly & Disabled



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Commissioner of the Revenue

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

The applicant(s) must be a homeowner in Middlesex County, Virginia and the dwelling for which the applicant is seeking relief must be the primary residence.

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

**MINIMUM AGE – DISABLED:**  
None

The maximum amount of exemption that can be received is \$750.

**INCOME GUIDELINES:**

Annual Income*	% of Exemption Amount Received
Less than \$20,912	100%
\$20,912 - \$25,735	80%
\$25,736 - \$30,562	60%
\$30,563 - \$35,385	40%
\$35,386 - \$40,300	20%
\$40,301 and above	0%

\*All income from applicants and relatives (except caregivers) living in the home is counted. The first \$3,000 of your spouse's or relative's income is exempt.

**FINANCIAL WORTH / ASSETS:**  
Combined maximum financial worth and/or assets not to exceed \$100,000. The value of the dwelling and 1 acre of land are exempt from this amount.  
**NOTE:** The value of your vehicle is included in your assets.

**DISABLED STATUS:**  
Applicant must have certificates or letters stating total and permanent disability from one of the following:

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

**INCOME TAX:**  
If you are required to file a Federal Tax Return with the IRS, you must provide a copy of your tax return along with your application. For those not required to file, proof of income will be sufficient.

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 Revenue.

**Frequently Asked Questions for Tax Relief for the Elderly & Disabled**  
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**How do I apply for real estate tax relief?** Call the Commissioner of Revenue's office at (804) 758-5332 to request an application. The applicant must supply information about their income and the income of any qualifying relatives living in the home. The applicant must also provide documentation regarding the combined financial worth of the property owner(s) as of December 31<sup>st</sup> of the preceding tax year. An affidavit confirming the accuracy of the information provided must be signed. If married, both spouses must sign.

**What documents must I provide with my application?** First time applicants will need to show financial statements from the preceding year for each qualifying individual living in the home. Financial statements must be provided for each type of income that is received. Some financial statements may include:

- Income tax return
- 1099 for pension or dividends
- 1099 from Social Security
- Interest statements and statements of actual cash value from stocks, certificates of deposit, checking or savings accounts.
- December bank statements for checking and savings accounts
- Statements regarding any assistance received from Social Services (TANF, SNAP, fuel assistance, housing allowance)