

Real Estate Advantage Program (REAP)

Availability:  Via Mail  In Person

[General Information](#)

[Qualifications](#)

[Documentation Needed](#)

[Application](#)

[Renewals and Reapplication](#)

[Disqualification](#)

Information as of 2023

Pursuant to the Henrico County Code, persons qualifying for exemption are deemed to be bearing an extraordinary real estate tax burden in relation to their income and financial worth. The Real Estate Advantage Program (REAP) is a tax exemption for qualified seniors, residents that are 100 percent permanently and totally disabled, and their spouses which relieves real estate tax up to a maximum of \$3,200.

- Maximum total income is \$75,000
- Maximum total net worth allowed is \$500,000
- Maximum exemption awarded is \$3,200
- Filing deadline is April 1st

Should you need help filling out an application or have questions please contact the Revenue Division at 804-501-4263 or email taxhelp@henrico.us.

To see a video of this program, [view the REAP Informational Video](#).

Once you qualify for REAP, you would pay the balance of your taxes by simply following the normal tax payment cycle. [More information on Important Dates](#).

Documents

[Real Estate Advantage Program \(REAP\) Instructions and Application \(PDF\)](#)

[Real Estate Advantage Program \(REAP\) Certification \(PDF\)](#)

[REAP Informational Video](#)

Qualifications

- Applicant(s) must be at least 65 years of age **OR** 100 percent permanently and totally disabled as of December 31st of the previous year
- Applicant(s) must occupy as the sole dwelling the residence in question
- Applicant(s) must hold title to the residence
- Applicant(s) and spouse may not have a combined total income exceeding \$75,000, including Social Security. Total income means income before deductions, subject to tax under federal income

tax laws, regulations, rules, or policies prior to any adjustments, deductions or exemptions.

- The income of owner's relatives living in the dwelling must be included in the total income, excluding the first \$10,000 of each relative's earnings. If a nurse/family member is assisting you, then their income is not included in the total taxable income.
- Maximum net worth of owner, spouse, and co-owner may not exceed \$500,000 as of December 31st. The dwelling and up to ten acres of land on which the dwelling is located is excluded from the net worth. Items included in net worth are vehicles, checking and savings accounts, certificates of deposit, stocks and bonds, life insurance policies with a cash value.
- Applicants applying who share ownership of the residence must **all apply** and must **all qualify** to receive eligibility for REAP

If you are forced to leave your home and receive treatment in an assisted living facility, hospice care, extended hospital stay or nursing home, relief will continue as long as your residence is not sold or rented to anyone.

Documentation Needed

Whether you are applying in person or mailing an application in, supporting documentation for each entry of income and net worth must be included with all applications. Such documents needed include photocopies of:

- End of the year statements of income (previous year)
- End of the year checking and savings account statements (previous year)
- End of the year statements showing values of stocks owned (previous year)
- First time applicants need a copy of their birth certificate or driver's license as proof of age
- Proof of disability is required for those under 65 years of age. A certification from the Social Security Administration, such as an awards letter, will suffice or a letter from the Railroad Retirement Board, Department of Veteran Affairs, or two signed affidavits from Virginia licensed doctors to the effect that such person is permanently and totally disabled.
- Affidavits for disability may be obtained from the Revenue Division offices.

Proof of all income and net worth should be included in the application.

Application

Contact Us

Finance

Department of Finance

4301 East Parham Road
Henrico, VA 23228

Finance Main Number

[\(804\) 501-4729](tel:8045014729)

Mailing Address

P. O. Box 90775
Henrico, VA 23273-0775

Phone Numbers by Topic

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[seniors](#)

The REAP [application \(PDF\)](#) and [certification \(PDF\)](#) forms must be completed and submitted for the qualifying year by April 1st, with the Revenue Division. First-time applicants and hardship cases will be considered through December 31st. If applying for the first time, attach a copy of each owner's driver's license or birth certificate as proof of age. Proof of Disability is required for those under 65 years of age only. A certificate from the Social Security Administration (Awards letter copy), Railroad Retirement Board, Department of Veterans Affairs or signed affidavits by two medical doctors licensed in Virginia to the effect that such person is permanently and totally disabled.

If you need to have a family member or friend designated to handle the application process for you, you must submit a written power of attorney with your application or complete the Contact Person Form which can be found on the last page of every application.

The application and certification forms are available for pick up and submission at the [Western Government Center](#) and [Eastern Government Center](#). They can also be printed off from this website and mailed to:

Revenue Division

Real Estate Advantage Program
County of Henrico
P.O. Box 90775
Henrico, VA 23273

Renewals and Reapplication

After the initial application has been completed, submitted, and approved, you need only send in a renewal form (certification) for the next two years. Upon the fourth year the applicant must go through the application process again as you did in your first year.

Disqualification

Failure to complete an application or certification in its entirety will disqualify applicant from the County of Henrico Real Estate Tax Advantage Program. Supporting documentation for each entry of income and net worth must be included with all applications.

Should your income or net worth increase dramatically you are required to notify the County as per [Henrico County Code Section 20-72\(h\) \(PDF\)](#) which states tax relief is only provided during the period for which the applicant was eligible. In the case of disqualification during the year because of an increase in net worth and/or income an applicant can reapply the next year.

In the event that an applicant needs aid in completing their application or certification throughout the process, a designated contact may stand in place of the applicant with the completion and submission of the Contact Person Form which can be found on the last page of every application. If there is a family member with power of attorney the Contact Person Form need not be filled out if the contact with power of attorney can provide documented proof. If there is no power of attorney and no Contact Person Form completed the information regarding the REAP application or certification will only be discussed with the applicant.