

...Real Estate Tax Freeze

The Commissioner of the Revenue's Office administers the tax freeze/relief program for the elderly and disabled on real estate. This program provides assistance to qualifying property owners with real estate tax payments on their primary residence and up to one acre of land. Qualifying citizens will receive a freeze on the amount of real estate tax assessed. This program does not exempt the property owner from taxation but freezes the real estate tax at the rate it is at the time of qualification. Although property tax assessments will continue to rise, the amount paid by a citizen in the tax relief program will remain at the frozen rate as long as the citizen continues to meet the qualifications below. Applications are accepted July-August of each year and must be submitted annually even if you have qualified the previous year.

Do you qualify?

If you can answer yes to ALL of the following questions, you may be able to qualify for the Tax freeze.

- Are you named on the deed for this property?
- Property that is jointly owned by husband and wife, either spouse can be 65 years of age or older or disabled. Any other owners must meet all qualifications.
- Were you at least 65 years of age or totally and permanently disabled by December 31st of the preceding year? *
- Is this your primary residence that you are applying for?
- Is the gross combined income for all parties living in the residence and/or named on the deed \$65,000 or under?
- Are all of your assets excluding your home \$185,000 or under?

Applications can be obtained in the Commissioner's Office beginning July 1 each year. A copy of the current Income tax return for all parties living in the residence or named on the deed must be filed with the freeze application if returns have been filed with the Internal Revenue Service (IRS) or Virginia Department of Taxation.

Those applying for the tax freeze based on total and permanent disability must provide a copy of the original qualification letter from the Social Security Administration.

- Combined annual gross income shall include all income from all sources of the owner(s) and relatives of the owner(s) residing in the dwelling for which the exemption is claimed.
- The first \$6500 of income of each relative, other than the spouse, shall not be included.
- All income of those named on the deed, even if not living in the residence, must be included.

Tax Freeze Application

- [Tax Freeze Application - Sample \(PDF\)](#)