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Tax Assistance

On this page you will find tax assistance programs for the City of Richmond's Department of Finance. Below are categories of assistance which can potentially limit tax payments for real estate and personal property for those who qualify. Each section is complete with information and necessary forms to apply for assistance or adjustment. If you have any questions, please contact the [Department of Finance](#).

▶ [Personal Property Tax Relief](#)

▼ [Real Estate Tax Relief for the Elderly & Disabled](#)

Real Estate Tax Relief for the Elderly & Disabled

The City of Richmond's Department of Finance currently has two exemption options available for citizens who are either:

- Age 65 or older
- Permanently and totally disabled

Both of these exemptions apply only to real estate taxes. Qualification for any of these exemption programs is based on the income and net worth of the property owner, plus the income of others living in the household.

Only one of these exemption options may be selected, not both.

Real estate tax assistance takes two forms in the City of Richmond:

- **Tax Relief:** The tax relief program offers those who qualify for the program partial or full tax exemption from real estate taxes in the city of Richmond.
- **Tax Freeze:** The tax freeze program offers those who qualify an exemption from the increase in real estate taxes from the date you first apply and qualify for this exemption.

Additionally, the City of Richmond's Assessor's Office offers tax exemption for disabled veterans or surviving spouses. For more information on this program please [click here](#).

Real Estate Tax Relief for the Elderly & Disabled Key Resources

- [Tax Relief Brochure](#)
- [Tax Relief Application Form](#)
- [Tax Relief Application Form \(Spanish\)](#)
- [Tax Relief Recertification Form](#)
- [Tax Relief Authorization Form](#)

Real Estate Tax Relief for the Elderly & Disabled Frequently Asked Questions (FAQs)

What is the difference between the Tax Freeze and the Tax Relief program?

The Tax Freeze program exempts you from the increase in real estate taxes from the date you first apply and qualify for the program. The Tax Relief either partially or fully exempts you from the real estate tax assessment on the real property in which you reside. Below is an example of each program for illustration purposes only. Both assume application and qualification for either program for the first tax year; an assessed value in the first tax year of \$100,000 and in the third tax year of \$110,000 and qualification for 50% tax relief.

Tax Freeze	Benefit to Property Owner	Tax Relief	Benefit to Property Owner
Year 1	\$0.00	Year 1	\$600.00
Year 2	\$120.00	Year 2	\$660.00
Year 3	\$1,200.00	Year 3	\$1,200

Which program, Tax Freeze or Tax Relief, best for me?

This is a question that can best be answered by your tax advisor or attorney. Finance personnel are not privy to the details of any taxpayer's financial affairs, nor should they be, to provide the taxpayer such advice.

What are the qualifications for either of the tax exemption programs?

The basic qualification for either of the exemption programs are as follow:

1. Either age 65 or older; or, permanently and totally disabled; or
2. Gross combined income of the property owner(s) during the immediate preceding tax year was not greater than \$60,000, including income in excess of \$10,000 of a relative(s) living in the household with the property owner; or



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I received a tax credit on my real estate bill that is due January 14th. Do I still have to file a tax relief application or recertification form for the current tax year?

Yes. Tax relief applications and recertification forms must be filed by December 31st of the current tax year to retain the tax exemption for the current tax year.

What is the due date for applications for the Tax Freeze or Tax Relief program for the current tax year?

December 31st. Current participants must return their recertification notices by the date and both new applicants and those who have to submit new application, due to having participated in the program for 3 years, must submit their applications for tax relief by this date.

A relative of mine is elderly and needs help attending to their financial affairs. What can I do to assist them in making sure they file their application and/or pay their taxes on time?

While real estate taxes are public information, we need the taxpayer's permission to discuss the details of their financial affairs and tax relief for the elderly and disabled information. We can provide you with an [Authorized Representative Form](#) to complete and return to our office or if you have been designated Power of Attorney to handle such affairs we will need a copy of the POA document, appropriately signed and notarized by the taxpayer.

Are any other factors or circumstances taken into consideration for tax relief applicants?

Yes. The Director of Finance may approve applicants for tax relief for the elderly and disabled due to Extreme Financial Hardship. The taxpayer must have experienced an extreme financial hardship in the immediate past tax year or be actively experience an extreme hardship in the current tax year. Examples of Extreme Financial Hardship include illness, accident or loss of property, death of spouse, or other extraordinary circumstances beyond the taxpayer's control. In these types of circumstances, the Department of Finance will give consideration to the applicant for tax relief.

What happens if I am qualified for either tax exemption program and I do not get my tax payment to the City by the due date?

The Richmond City Code specifically provides that to retain the tax exemption the taxpayer must remit their portion of the tax bill by the respective due dates, January 14 and June 14. Therefore, failure to remit the taxes by the due date may jeopardize your qualification to retain the credit.

Other Useful Sources of Information Regarding Real Estate Tax Relief

- [City Code -- Sec. 26-364 -- \(Effective Jan. 1, 2020\) Tax Relief for Elderly Persons](#)
- [City Code -- Sec. 26-365 -- \(Effective Jan. 1, 2020\) Real Estate Tax Relief for Qualified Permanently and Totally Disabled](#)

▶ [Real Estate Assessment Exemptions \(Disabled Veterans\)](#)

Useful Links

[Click Here to Apply for Finance Jobs](#)

[Better Business Bureau](#)

[City of Richmond Code](#)

[Commonwealth of Virginia](#)

[Greater Richmond Chamber of Commerce](#)

[Greater Richmond Partnership Inc.](#)

[Internal Revenue Service](#)

[N.A.D.A. Guide](#)

[Social Security Administration](#)

[Virginia Chamber of Commerce](#)

[Virginia Department of Business Assistance](#)

[Virginia Department of Motor Vehicles](#)

[Virginia Department of Taxation](#)

[Virginia General Assembly](#)

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[Virginia Legislative Information System](#)

[Virginia Workers' Compensation Commission](#)



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Emergencies: Call or text 911

Non-Emergency Police: Call (804) 646-5100

Report issues at rva311.com

Information and Non-Emergency Services: Call 3-1-1 or 804-646-7000

900 E. Broad Street, Richmond, VA 23219

Hours: Monday - Friday, 8am - 5pm

Mayor Levar Stoney

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To contact City of Richmond Customer Service, please call 804-646-7000 or 3-1-1.