

...REAL ESTATE TAX RELIEF

**ELDERLY OR
DISABLED**

▶ **DISABLED VETERAN OR
SURVIVING SPOUSE**

▶ **HOMEOWNER
(CHAP)**

Real Estate Tax Relief For the Elderly and Disabled Grant

Applications are no longer being accepted.

The City of Charlottesville in its ongoing efforts to promote and preserve home ownership will once again offer **Real Estate Tax Relief for the Elderly and Disabled**. Applications were submitted between February 1st and March 1st, 2023.

Qualifications required for the grant:

- Property for which the exemption is claimed must be located in the City of Charlottesville and occupied as the sole dwelling of the applicant;
- Applicant must be 65 years of age or older or permanently and totally disabled (proof of disability required) as of December 31, 2022;
- Combined Adjusted Gross Income (AGI) for Tax Year 2022 for applicant, applicant's spouse, and any co-owners residing in the home cannot exceed \$60,000;
- Application must be signed by applicant or by person acting as power-of-attorney for applicant.

Tiers for the Real Estate Tax Relief:

COMBINED AGI	\$0 - \$35,000
REAL ESTATE TAX RELIEF %	100%
COMBINED AGI	\$35,001 - \$45,000
REAL ESTATE TAX RELIEF %	80%
COMBINED AGI	\$45,001 - \$55,000
REAL ESTATE TAX RELIEF %	60%
COMBINED AGI	\$55,001 - \$60,000
REAL ESTATE TAX RELIEF %	40%

Final determination of relief percentage is subject to review.

Real estate Tax Exemption for the Disabled Veteran and Surviving Spouse

If you are a disabled veteran or surviving spouse you may qualify for an exemption from Real Estate Tax if you reside in the City of Charlottesville and the related criteria below is met:

Qualifications Required for the Real Estate Tax Exemption

For the veteran:

1. The veteran must have been rated by the U.S. Department of Veterans Affairs or its successor agency to have a 100% service-connected, permanent and total disability;
2. Real estate must be owned (solely or jointly) by veteran;
3. Real estate must be occupied by the veteran as his/her primary place of residence.

For the surviving spouse of a disabled veteran:

1. The death of the veteran must have occurred on or after January 1, 2011;
2. In order to qualify for exemption surviving spouse must not remarry;
3. There is no restriction on surviving spouse moving to a different principal place of residence within the Commonwealth of Virginia.

For the surviving spouse of a service member of the armed forces killed in action:

1. The deceased service member must have been “killed in action”, or “died of wounds received in action”, as determined by the U.S. Department of Defense after January 1, 2015;
2. In order to qualify for exemption surviving spouse must not remarry;
3. There is no restriction on surviving spouse moving to a different principal place of residence within the Commonwealth of Virginia.

Application Form:

- [Disabled Veteran's Real Estate Tax Exemption Application \(PDF\)](#)

Charlottesville Homeowner Assistance Program (CHAP)

Applications will be accepted starting July 1st.

In an effort to promote and preserve homeownership, the Charlottesville City Council offers grants of assistance to qualifying low- and moderate-income homeowners. These grants are intended to assist qualifying recipients with the ongoing costs of homeownership. The application period for this program runs from July 1 .

Requirements:

- Applicant must be a legal owner AND occupant of the residential property as of January 1 of the current year;

- Applicant, spouse, and co-owners residing in the home cannot own any other real estate;
- The current year assessed value on applicant's residential property is \$420,000 or less;
- Applicant's household income using IRS Federal Adjusted Gross Income (FAGI) for the 2021 tax year is \$60,000 or less;
- You must not be currently enrolled in the Real Estate Relief Program for the Elderly and Disabled.

Documentation needed:

- Applicant must provide a copy of 2021 IRS Form 1040 for any adult relatives and/or co-owners residing in the home.
- If the applicant or any adult relatives or co-owners residing in the home are not required to file (or have not yet filed) 2021 IRS 1040 tax return, further steps and supporting documents will be required.

Send Your PDF Application if you choose to apply by e-mail or mail

Download the PDF form using the link in related program above, fill it out, and e-mail or mail it to the address below. You must include any necessary income documentation as well.

- Email to: taxrelief@charlottesville.gov
- Or mail to: Commissioner of the Revenue P.O. Box 2964 Charlottesville, VA 22902-2964

For More Information

For further information regarding the Charlottesville Homeowner Assistance Program, Real Estate Relief for Elderly or Disabled, or Disabled Veteran's Real Estate Tax Exemption, please call 434-970-3160.