

PROPERTY TAX RELIEF PROGRAMS IN THE UNITED STATES

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Why Do Local Governments Use Property Taxes?

Residential property taxes are used to pay for many local public services. Many such services, such as street repair, police and fire protection, solid waste disposal, and public parks, are either direct services to property owners or enhance the value of residential property. For example, a significant part of residential property taxes in South Carolina and other states goes to pay for K-12 education, and the quality of the local school district is reflected in the value of the homes in that district.

Because there are direct links between property taxes, services received, and property values, it is unlikely that South Carolina will either choose or be able to eliminate the residential property tax in the foreseeable future. However, there are and will continue to be political pressures for property tax relief. The state already offers a homestead property tax exemption for elderly homeowners and provides relief from school property taxes for all homeowners. But there is still demand for property tax relief from the nonelderly and for renters.

What is the Rationale for Property Tax Relief?

Arguments supporting increased residential property tax relief usually are based on the hardship of paying taxes on an asset that generates little or no cash flow with which to pay the taxes. If the household's income is high enough, there will be enough cash generated from other sources to pay the taxes that support the services provided to the property they own. But that solution doesn't work for the poor or for those whose incomes are low relative to the property taxes they owe.

Advocates for property tax relief offer compelling stories of families forced to sell land that had been in the family for generations, and of elderly widows turned out of their homes for nonpayment of taxes. These stories are real. In South Carolina, as in many states, such appeals have led to limited residential property tax relief, but only for homeowners, and more generously for homeowners who are elderly, disabled, or military veterans. Less visible are the residential property taxes paid by renters, which are mostly (sometimes entirely) reflected in their rent. Few states offer relief to renters, many of whom are poor and/or elderly.

Residential Property Tax Relief Programs in South Carolina

South Carolina has had a homestead property tax exemption program for elderly and disabled homeowners since the mid 1980s. For many years, the value of the homestead exemption was the first \$20,000 of market (or appraised) property value, which is equivalent to \$800 in taxable property value at a 4 percent assessment ratio. The exemption was increased to \$50,000 (\$2,000 in taxable property value) beginning in 2001-02. (Disabled veterans and persons with certain disabilities may be able to exempt up to 100 percent of property taxes). South Carolina's homestead property tax exemption applies to property taxes levied by school districts, counties, and municipalities.

South Carolina also gives all homeowners relief from property taxes for schools up to the first \$100,000 in market value of the property. The state reimburses local governments for the amount of property taxes affected by these two tax relief programs, although the amount of money funding school tax relief is now capped and school districts have had to adjust to the reimbursement shortfall using higher tax rates. South Carolina's two residential property tax relief programs have no household income limitations.

South Carolina does not provide property tax relief for renters, even though rental housing is assessed at 6 percent of market value rather than the 4 percent assessment ratio that applies to owner-occupied residential property. On the other hand, farm and forest property is eligible for a special classification with a very low valuation per acre that results in very low property taxes, especially on fallow and unmanaged land. Farmland and forestland is included in property tax relief in some way or another in many states.

Income-Based Property Tax Relief

In three out of four states, the response to a request for property tax relief for residences (including family farms) has been to address the root of the problem—homeowners with low incomes who are unable to afford their property taxes. There are three general approaches to income-based property tax relief, all of which are sometimes grouped together under the term *circuit breakers*.

The first type of program offers property tax relief to homeowners with household incomes below a specified level, although some states require that homeowners meet other criteria as well, such as age, disability, or veteran status. Many states also place a maximum on the amount of property tax exempted, which may be prorated based on household income or the value of the property. Ohio, for instance, has a homestead exemption for elderly and disabled homeowners with a household income no more than \$23,000 per year. The amount of the exemption is based on income. Pennsylvania has a similar program, but qualifying homeowners may not have an annual household income that exceeds \$15,000.

This type of property tax relief program clearly benefits homeowners who meet the income guidelines. But these programs often exclude working-aged homeowners, who also may have persistent or periodic low incomes. These programs also fail to address stresses caused by rapidly appreciating property values, regardless of household income.

The second type of income-based property tax relief program is based on the relationship between household income and property taxes owed. The simplest kind of program sets a maximum ratio of real property taxes to household income and offers a credit or refund on the state income tax for homeowners whose property taxes exceed the maximum value. This kind of circuit breaker kicks in when household incomes fall relative to property taxes, or when rapid increases in property values push property taxes above affordable levels.

In Vermont, for example, property taxes are limited to no more than 5 percent of household income for homeowners of any age with incomes below \$47,000 per year. In Maryland, homeowners can exempt property taxes that exceed 9 percent of their income; the tax liability for homeowners with incomes below \$16,000 per year ranges between zero and 6.5 percent of income. For renters, where they are included, tax relief is usually based on the estimated share of their rent that goes to property taxes. In Massachusetts, a personal income tax credit is given to elderly renters for whom 25 percent of the rent paid exceeds 10 percent of their income. Other similar state tax relief programs, such as those in Nevada and Ohio, remain restricted to seniors, disabled persons, and/or veterans.

The third type of income-based property tax relief program allows homeowners to freeze the taxable value of their property or defer property taxes entirely. In Arizona and Illinois, seniors who meet income limitations may freeze the assessed value of their home, which prevents significant tax increases from occurring at reassessment. Georgia offers a similar program. In it, seniors who meet income requirements are exempt from a portion of state and county taxes if their property value rises by more than \$10,000 at reassessment. Qualifying seniors in Illinois and Oregon may defer property taxes until the death of the homeowner or the property is sold. The state reimburses local governments for the deferred tax revenue and is repaid when ownership changes. Modest interest charges accrued on the deferred taxes can be used to fund these tax deferral programs.

Residential Property Tax Relief in the 50 States

Residential property tax relief programs in all states are described in the two tables below. The first table identifies key elements of programs offered by the 50 states, plus Washington, D.C. The second table provides additional detail on a program-by-program basis. All information was collected from state and local government agencies and state laws. It has not been verified with state authorities.

On both tables, specific homeowner requirements are identified, as are household income and property value limitations. Only 27 states (53 percent) offer general programs applicable to all taxpayers, while 39 states (77 percent) offer programs designed for senior citizens. Over half the states have programs for the disabled and a quarter have

programs for veterans. Thirty-eight states (75 percent) have programs with either maximum household income limitations or income-based relief, and 6 states (12 percent) have property value restrictions, typically on the assessed, or taxable, value rather than the market value.

Programs also are classified by the type of relief they provide to the taxpayer. Property tax exemptions eliminate a portion of the tax owed prior to billing. Programs that use state income tax credits, rebates, or refunds require full payment but return the amount of tax relief to the taxpayer. Programs that freeze property value require full payment of taxes but limit tax growth to increases in the tax rate. Tax deferral programs eliminate part or all of the current tax liability of the qualifying homeowner, but attach a lien to the property and require repayment in full with interest when ownership changes.

Property Tax Relief Program Statistics & Summary

	Type of Program				Program Qualifications		Type of Relief			
	General	Senior Citizen	Disability	Veteran's	Income Restriction	Value Restriction	Tax Exemption	Tax Credit	Refund or Rebate	Cap or Freeze
Alabama	X	X	X		X	X	X			
Alaska		X		X			X			
Arizona		X	X		X			X		X
Arkansas		X	X	X	X		X		X	
California	X			X		X	X			
Colorado		X					X			
Connecticut	X				X			X		
Delaware		X					X			
Washington D.C.	X	X			X		X	X		X
Florida	X	X	X		X		X			
Georgia	X	X		X	X		X			X
Hawaii	X	X	X	X			X			
Idaho	X	X	X		X		X			
Illinois	X	X		X	X		X			
Indiana	X						X			
Iowa		X	X		X		X			
Kansas		X	X		X				X	
Kentucky		X	X				X			
Louisiana	X						X			
Maine		X	X		X		X			
Maryland	X				X		X			X
Massachusetts		X			X	X		X		
Michigan	X		X	X	X		X	X		
Minnesota	X				X				X	X
Mississippi	X	X	X			X	X			
Missouri		X	X		X			X		
Montana	X			X	X		X			
Nebraska		X	X	X	X		X			
Nevada		X			X		X			
New Hampshire	X				X				X	

Property Tax Relief Program Statistics & Summary, Continued

	--- Type of Program ---				--- Program Qualifications ---		--- Type of Relief ---			
	General	Senior Citizen	Disability	Veteran's	Income Restriction	Value Restriction	Tax Exemption	Tax Credit	Refund or Rebate	Cap or Freeze
New Jersey	X	X			X				X	
New Mexico		X			X				X	
New York		X			X		X			
North Carolina		X			X		X			
North Dakota		X	X		X	X	X			
Ohio		X	X		X		X			
Oklahoma	X	X	X		X		X		X	
Oregon		X	X	X	X		X			
Pennsylvania		X	X		X				X	
Rhode Island	X	X			X				X	
South Carolina	X	X	X				X			
South Dakota		X	X		X				X	
Tennessee		X	X		X				X	
Texas	X	X	X				X			
Utah	X	X	X	X	X		X			
Vermont	X				X		X			
Virginia	X			X			X			
Washington		X			X		X			
West Virginia		X	X				X			
Wisconsin	X				X			X		
Wyoming	X	X	X	X	X	X	X	X		
State Total	27	39	26	13	38	6	37	8	11	5
Percent	52.9%	76.5%	51.0%	25.5%	74.5%	11.8%	72.5%	15.7%	21.6%	9.8%

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Program	Age, Disability, or Other Requirements	Household Income Requirements	Limitation on Qualifying Property Value ^a	Type of Relief	Additional Comments
ALABAMA					
http://www.ador.state.al.us/advalorem/exemptions/exemptions.htm (Department of Revenue)					
Standard State Homestead Exemption	None	None	Maximum assessed value of \$4,000	Exemption	Land area limited to 160 acres
Special State Homestead Exemption	<ul style="list-style-type: none"> • Age 66 or older • Total and permanent disability • Blind 	None	None	Exemption	Land area limited to 160 acres
Standard County Homestead Exemption	None	None	Maximum assessed value of \$2,000	Exemption	Land area limited to 160 acres
Special County Homestead Exemption	<ul style="list-style-type: none"> • Age 66 or older • Total and permanent disability • Blind 	<ul style="list-style-type: none"> • Over 65 years only: State AGI of \$12,000 	Maximum assessed value of \$5,000	Exemption	Land area limited to 160 acres
State, County, and City Principal Residence Exemption	<ul style="list-style-type: none"> • Age 66 or older • Total and permanent disability 	<ul style="list-style-type: none"> • Maximum federal taxable income is \$7,500 	None	Exemption	Land area limited to 160 acres
ALASKA					
http://www.dced.state.ak.us/cbd/osa/assessor.htm (Office of the State Assessor)					
Property Tax Relief	<ul style="list-style-type: none"> • Age 65 or older • Disabled veteran 	None	None	First \$150,000 of assessed value is exempted	Average tax exemption in 2003 was \$1,798
ARIZONA					
http://www.revenue.state.az.us/property/property.htm (Department of Revenue)					
Senior Property Valuation Protection	<ul style="list-style-type: none"> • Age 65 or older 	<ul style="list-style-type: none"> • Eligible for Social Security supplemental benefit (individual rules) 	None	Valuation is frozen at current value	None

Program	Age, Disability, or Other Requirements	Household Income Requirements	Limitation on Qualifying Property Value^a	Type of Relief	Additional Comments
Property Tax Credit	<ul style="list-style-type: none"> • Age 65 or older • Receive SSI Title 16 payments 	<ul style="list-style-type: none"> • Live alone: maximum income is \$3,750 • Live with others: maximum income is \$5,500 	None	Maximum state income tax credit is \$502 (prorated based on income)	None
ARKANSAS					
http://www.arkansas.gov/dfa/taxes/ind_tax/1997forms/97-1000ptr.pdf (Department of Finance and Administration)					
Standard Homestead Property Tax Refund	<ul style="list-style-type: none"> • Age 62 or older • Disabled as defined in Title XIX of the <i>Social Security Act</i> • Disabled veteran 	<ul style="list-style-type: none"> • Maximum income is \$30,000 (in 2000) 	None	Maximum property tax refund is \$300	None
Special Homestead Property Tax Refund	<ul style="list-style-type: none"> • Disabled veteran (loss of limb, blindness, total and permanent) 	None	None	Exempt from all state taxes	Exemption carries over to unmarried spouse and minor children
CALIFORNIA					
http://www.boe.ca.gov/proptaxes/faqs/exmpinlieufees.htm (Board of Equalization)					
Standard Homeowners' Exemption	None	None	None	Maximum exemption is \$7,000 on the taxable value of the home	May not be combined with other homeowners' exemptions
Veterans' Homeowners' Exemption	<ul style="list-style-type: none"> • Honorably discharged veteran 	None	Maximum assessed value of \$5,000 for single; \$10,000 for married couple	Maximum exemption is \$4,000 on the taxable value of the home	May not be combined with other homeowners' exemptions
Disabled Veterans' Homeowners' Exemption	<ul style="list-style-type: none"> • Disabled veteran (loss of limb, blindness, total and permanent) 	None	None	Exemptions range from \$100,000 to \$150,000	May not be combined with other homeowners' exemptions
COLORADO					
http://www.dola.state.co.us/PropertyTax/Forms/formsIntro.htm#Senior (Department of Local Affairs)					
Senior Property Tax Homestead Exemption (Suspended until 2006)	<ul style="list-style-type: none"> • Age 65 or older 	None	None	Maximum exemption of 50% of property value up to \$100,000	Home must be owned and occupied by the applicant for at least 10 years to receive the maximum exemption.

Program	Age, Disability, or Other Requirements	Household Income Requirements	Limitation on Qualifying Property Value ^a	Type of Relief	Additional Comments
CONNECTICUT http://www.ct.gov/drs/cwp/view.asp?A=1510&Q=272864#c (Department of Revenue Services)					
Income Tax Credit for Property Taxes	None	<ul style="list-style-type: none"> • Single: state AGI less than \$54,400 • Married Joint: state AGI less than \$100,500 • Married Separate: state AGI less than \$50,250 • Head of House: state AGI less than \$78,500 	None	Maximum property tax credit of \$350 per return against state income tax	None
DELAWARE http://www.state.de.us/finance/proptax/propmain.html (Department of Finance)					
Senior School Property Tax Credit ^b	• Age 65 or older	None	None	Maximum exemption of 50% (up to \$500) from regular school property taxes	None
WASHINGTON D.C. http://cfo.dc.gov/otr/cwp/view,a,1330,q,594338.asp (Office of Tax and Revenue)					
12 Percent Assessment Cap Credit ^b	None	None	Increase in property value exceeding 12% since last assessment	Property value capped at 12% increase	None
Homestead Deduction	None	None	None	Exemption of \$38,000 in assessed property value	None
Individual Income Property Tax Credit	None	• Maximum household AGI less than \$20,000	None	Maximum property tax credit of \$750 against state income tax	None
Senior Citizen Real Property Tax Relief	• Age 65 or older	• Maximum cooperative or household AGI less than \$100,000	None	Property tax reduced by 50%	None
FLORIDA http://sun6.dms.state.fl.us/dor/property/exemptions.html (Department of Revenue)					
Homestead Exemption	None	None	None	Exemption of \$25,000 in taxable property value	None
Widow's and Widower's Exemption	• Widow or Widower	None	None	Exemption of \$500 in taxable property value	None

Program	Age, Disability, or Other Requirements	Household Income Requirements	Limitation on Qualifying Property Value^a	Type of Relief	Additional Comments
\$500 Disability Exemptions	<ul style="list-style-type: none"> • Total and permanent disability • Blind 	None	None	Exemption of \$500 in taxable property value	None
Other Disability Exemptions	<ul style="list-style-type: none"> • Total and permanent disability • Blind 	<ul style="list-style-type: none"> • Maximum household gross income is \$14,500 (1991), adjusted annually for inflation 	None	Full exemption from taxation	None
Additional Homestead Exemption	<ul style="list-style-type: none"> • Age 65 or older 	<ul style="list-style-type: none"> • Maximum household income is \$20,000 (2000), adjusted annually for inflation 	None	Additional exemption of \$25,000 in taxable property value	None
Homestead Tax Deferral	None	<ul style="list-style-type: none"> • Maximum household income is \$10,000 • Age 70 or older: Maximum household income is \$12,000 	None	All taxes deferred if income limits are met; otherwise maximum deferral is the amount of property tax that exceeds 5% of household income in the prior year	Interest is paid on deferred taxes

GEORGIA

<http://www2.state.ga.us/departments/dor/ptd/adm/taxguide/exempt/homestead.shtml> (Department of Revenue)

Standard Homestead Exemption	None	None	None	Exemption of \$2,000 of assessed property value	Exemption applies to state, county and school taxes, except school taxes levied by municipalities and those used to pay interest on or retire bonded indebtedness
Homestead Exemption for Age 65 and Older	<ul style="list-style-type: none"> • Age 65 or older 	<ul style="list-style-type: none"> • Maximum household income is \$10,000 	None	Exemption of \$4,000 of assessed property value	Exemption applies to state and county taxes
Homestead Exemption for Educational Purposes	<ul style="list-style-type: none"> • Age 62 or older 	<ul style="list-style-type: none"> • Maximum household income is \$10,000 	None	Maximum exemption may not exceed \$10,000 of the homestead's assessed value	Exemption applies to school taxes only, including those used to pay interest on or retire bonded indebtedness

Program	Age, Disability, or Other Requirements	Household Income Requirements	Limitation on Qualifying Property Value^a	Type of Relief	Additional Comments
Floating Inflation-Proof Exemption	<ul style="list-style-type: none"> • Age 62 or older 	<ul style="list-style-type: none"> • Maximum household income is \$30,000 	Increase in property value exceeding \$10,000	Exemption	Exemption applies only to state and county taxes, except those used to pay interest on or retire bonded indebtedness
Homestead Exemption for Disabled Veterans	<ul style="list-style-type: none"> • Any qualifying disabled veteran • Unremarried surviving spouse 	None	None	Exemption of \$43,000 of assessed property value	Exemption applies to state, county, municipal, and school taxes

HAWAII

<http://www.co.honolulu.hi.us/rpa/rpexempt.htm> (Department of Budget and Fiscal Services)

Basic Home Exemption	None	None	None	Exemption of \$40,000 of assessed value	Minimum property tax of \$100
Disabled Veterans' Home Exemption	<ul style="list-style-type: none"> • Totally disabled veteran 	None	None	Exempt of all property tax except the minimum tax	None
Disabled Home Exemption	<ul style="list-style-type: none"> • Totally disabled • Blind • Deaf • Hansen's Disease 	None	None	Exemption of \$25,000 of assessed value	To be used in conjunction with basic exemption
Senior Citizen Home Exemption	<ul style="list-style-type: none"> • Age 55 or older 	None	None	Exemption is a multiplier of the basic exemption	Multipliers: 55-59yrs (1.5x); 60-64yrs (2.0x); 65-69yrs (2.5x); 70-up (3.0x)

IDAHO

http://tax.idaho.gov/propertytax/pt_homeowners.htm (State Tax Commission)

Homeowners' Exemption	None	None	None	Maximum exemption of 50% of the property's assessed value, up to \$50,000	None
Property Tax Reduction Benefit	<ul style="list-style-type: none"> • Age 65 or older • Widow(er) • Blind • Former POW • Fatherless or motherless minor • Disabled 	<ul style="list-style-type: none"> • Maximum household income is \$21,580 	None	Maximum reduction in property tax is \$1,200, dependent on income	None

Program	Age, Disability, or Other Requirements	Household Income Requirements	Limitation on Qualifying Property Value ^a	Type of Relief	Additional Comments
ILLINOIS http://www.revenue.state.il.us/LocalGovernment/PropertyTax/taxrelief.htm (Department of Revenue)					
General Homestead Exemption	None	None	None	Maximum exemption is the increase in the current year's equalized assessed value, up to \$3,500	None
Homestead Improvement Exemption	None	None	None	Exemption is limited to the fair cash value added to the property by any new improvement, up to an annual maximum of \$45,000	The exemption continues for 4 years from the date the improvement is completed
Senior Citizens Homestead Exemption	• Age 65 or older	None	None	Maximum exemption is \$2,000 of equalized assessed value	None
Senior Citizens Assessment Freeze Homestead Exemption	• Age 65 or older	• Maximum household income is \$40,000	Qualifying homeowners may freeze the equalized assessed value of their home	Exemption with freeze	Other requirements may apply
Senior Citizens Real Estate Tax Deferral Program	• Age 65 or older	• Maximum household income is \$25,000	None	Maximum deferral is 100% of real estate taxes and special assessments	Other requirements may apply. Interest of 6% applies to deferred amount. Deferral must be repaid 1 year after owner's death or 90 days after property is sold.
Disabled Veterans' Exemption	• Disabled veteran • Unremarried surviving spouse	None	None	Maximum exemption is \$58,000 of the property's assessed value	Limited to certain types of housing
INDIANA http://www.in.gov/dlhf/pubs/2003_homesteadmemo.pdf (Department of Local Government Finance)					
Homestead Credit	None	None	None	The exemption is 20% of property tax liability attributable to the residential portion of the property	The credit may vary by county. Some property tax levies are exempt.

Program	Age, Disability, or Other Requirements	Household Income Requirements	Limitation on Qualifying Property Value ^a	Type of Relief	Additional Comments
IOWA http://www.state.ia.us/tax/educate/78573.html (Department of Revenue)					
Property Tax Credit Relief ^b	<ul style="list-style-type: none"> • Age 65 or older • Total and permanent disability 	<ul style="list-style-type: none"> • Maximum household income is \$16,863 	None	Maximum exemption is 100% of real estate taxes	None
KANSAS http://www.ksrevenue.org/perstaxtypeshs.htm (Department of Revenue)					
Homestead Refund	<ul style="list-style-type: none"> • Age 55 or older • Blind or disabled • Have dependent child under 18 	<ul style="list-style-type: none"> • Maximum household income is \$25,000 	None	Maximum refund is \$600. Refund is calculated as a percentage of property tax or rent paid.	Program also applies to homeowners and renters.
KENTUCKY http://revenue.ky.gov/taxforms-undated/62a350.pdf (Department of Revenue)					
Homestead Exemption	<ul style="list-style-type: none"> • Age 65 or older • Totally disabled 	None	None	Maximum exemption is \$28,000 (2004), revised biannually	None
LOUISIANA http://www.rev.state.la.us/forms/publications/20162(11_02).pdf (Department of Revenue)					
Homestead Exemption	None	None	None	Exemption of \$7,500 off assessed value of home (where assessed value is 10% of market value)	None
MAINE http://www.state.me.us/revenue/taxrelief/homepage.html (Revenue Services)					
Homestead Exemption Program	<ul style="list-style-type: none"> • Age 62 or older • Age 55 or older (if disabled) 	<ul style="list-style-type: none"> • Single: income less than \$30,300 • Married or Dependent: income less than \$46,900 	None	Maximum exemption is \$7,000 of the property's assessed value	None
Homestead Exemption Program for Elderly	<ul style="list-style-type: none"> • Age 62 or older • Age 55 or older (if disabled) 	<ul style="list-style-type: none"> • Single: income less than \$12,100 • Married or Dependent: income less than \$15,000 	None	Maximum exemption is \$7,000 of the property's assessed value	None

Program	Age, Disability, or Other Requirements	Household Income Requirements	Limitation on Qualifying Property Value ^a	Type of Relief	Additional Comments
MARYLAND http://www.dat.state.md.us/sdatweb/taxcredits.html (Department of Assessments and Taxation)					
Homestead Cap ^b	None	None	None	Assessed value is capped at a 10% or less yearly increase	None
Homestead Credit ^b	None	<ul style="list-style-type: none"> • Net worth, not including the value of the property on which you are seeking the credit, must be less than \$200,000 	None	Credit based upon the amount by which the property taxes exceed a percentage of income	Tax limit formula: 0% of the first \$4,000 of income; 1% of the next \$4,000; 4.5% of the next \$4,000; 6.5% of the next \$4,000; and 9% for all income above \$16,000
MASSACHUSETTS http://www.dor.state.ma.us/rul_reg/tir/drafttir.htm (Department of Revenue)					
Tax Credit for Certain Persons Age 65 and Older	<ul style="list-style-type: none"> • Age 65 or older 	<ul style="list-style-type: none"> • Single: income less than \$41,000 • Head of House: income less than \$51,000 • Married Joint: income less than \$61,000 	For the tax year 2001, the assessed valuation of the homeowner's principal residence may not exceed \$412,000	The maximum credit amount is \$385, adjusted annually for cost of living	The credit is equal to the amount by which the taxpayer's property tax exceeds 10% of the taxpayer's total income
MICHIGAN http://www.michigan.gov/treasury/0,1607,7-121-1748_1876_1913---,00.html (Department of Treasury)					
Homestead Property Tax Credit	None	<ul style="list-style-type: none"> • Maximum household income is \$82,650 	None	Computed credit is reduced by 10% for every \$1,000 that income exceeds \$73,650 against state income tax	None
Homestead Property Tax Credit for Veterans and Blind People	<ul style="list-style-type: none"> • Veterans • Blind 	<ul style="list-style-type: none"> • Maximum household income of \$82,650 	None	Maximum credit of \$1,200 (varies depending on type of veteran or disability)	None
Homeowner's Principle Residence Exemption	None	None	None	Maximum exemption of 18 mills from school taxes	

Program	Age, Disability, or Other Requirements	Household Income Requirements	Limitation on Qualifying Property Value ^a	Type of Relief	Additional Comments
MINNESOTA http://www.taxes.state.mn.us/taxes/prop_refund/index.shtml (Department of Revenue)					
Regular property tax refund	None	<ul style="list-style-type: none"> No dependents: income less than \$83,390 Five or more dependents: income less than \$101,690 	None	Maximum refund is \$1,560	None
Special property tax refund (cap)	None	<ul style="list-style-type: none"> Property taxes must have increased by more than 12% and be at least \$100 over taxes for previous year 	None	Maximum refund is \$1,000 (along with Homestead refund)	The refund is 60% of your property tax increase in excess of the greater of 12% or \$100.
MISSISSIPPI http://www.mstc.state.ms.us/taxareas/property/rules/rule1hst2002.pdf (State Tax Commission)					
Regular Homestead Exemptions	None	None	Maximum assessed value of \$7,500	Maximum exemption is \$300	None
Additional Homestead Exemptions	<ul style="list-style-type: none"> Age 65 or older Total and permanent disability 	None	Maximum assessed value of \$7,500	No maximum exemption	None
MISSOURI http://www.dor.state.mo.us/tax/ptc/ (Department of Revenue)					
Circuit Breaker Property Tax Credit	<ul style="list-style-type: none"> Age 65 or older Total and permanent disability Age 60 or older receiving spouse social security benefits 	<ul style="list-style-type: none"> Single: income less than \$25,000 Married: income less than \$27,000 	None	Maximum refund is \$750	Can get credit for a maximum of 5 acres on which the homestead is located
MONTANA http://www.state.mt.us/revenue/css/2forindividuals/03taxincentives/proptaxincentives.asp (Department of Revenue)					
Property Tax Assistance Program	None	<ul style="list-style-type: none"> Single: income less than \$17,324 Married: income less than \$23,098 	None	Prorated reduction based on income (up to 100% of property taxes)	None

Program	Age, Disability, or Other Requirements	Household Income Requirements	Limitation on Qualifying Property Value^a	Type of Relief	Additional Comments
Extended Property Tax Assistance	None	<ul style="list-style-type: none"> • Maximum household income is \$75,000 • Property taxes increased by \$250 or more • Taxable value increased by 24% or more 	None	Reduced tax rate	Land area limited to 5 acres
Disabled Veterans Property Tax Exemption	<ul style="list-style-type: none"> • Disabled veteran (service related) 	<ul style="list-style-type: none"> • Single: AGI less than \$30,000 • Married: AGI less than \$36,000 • Widowed: AGI less than \$25,000 	None	100% exemption	None
NEBRASKA					
http://www.revenue.state.ne.us/homestead.htm (Department of Revenue)					
Homestead Exemption Program for the Elderly	<ul style="list-style-type: none"> • Age 65 or older 	<ul style="list-style-type: none"> • Single: income less than \$26,100 • Married: income less than \$30,800 	None	Exemption from assessed value of \$95,000 or 150% of the county's average based on income	Exemption will be reduced by 10% for every \$2,500 of assessed value over maximum (with maximum of \$20,000)
Homestead Exemption Program for the Disabled	<ul style="list-style-type: none"> • Total and permanent disability 	<ul style="list-style-type: none"> • Single: income less than \$26,100 • Married: income less than \$33,200 	None	Exemption from assessed value of \$110,000 or 175% of the county's average based on income	Exemption will be reduced by 10% for every \$2,500 of assessed value over maximum (with maximum of \$50,000)
Homestead Exemption Program for Disabled Veterans	<ul style="list-style-type: none"> • Disabled veterans or widow(er)s of certain veterans 	<ul style="list-style-type: none"> • Single: income less than \$29,401 • Married: income less than \$33,951 	None	Exemption from assessed value of \$50,000 or 100% of the county's average based on income	Exemption will be reduced by 10% for every \$2,500 of assessed value over maximum (with maximum of \$50,000)
NEVADA					
http://tax.state.nv.us/taxnew/senior.htm (Division for Aging Services)					
Homeowners' Refund	<ul style="list-style-type: none"> • Age 65 or older 	<ul style="list-style-type: none"> • Maximum household income is \$21,500 	None	Prorated exemption based on income (up to 100% of property taxes)	Income limits adjusted for inflation according to the CPI annually

Program	Age, Disability, or Other Requirements	Household Income Requirements	Limitation on Qualifying Property Value ^a	Type of Relief	Additional Comments
NEW HAMPSHIRE http://www.state.nh.us/revenue/forms/low_mod_program.htm (Department of Revenue Administration)					
Low and Moderate Income Homeowners' Property Tax Relief	None	<ul style="list-style-type: none"> • Single: income less than \$20,000 • Married: income less than \$40,000 	None	Prorated exemption of state education property tax rate (up to 100%)	None
NEW JERSEY http://www.state.nj.us/treasury/taxation/index.html?hrrebamt.htm (Division of Taxation)					
Homestead Rebate	None	<ul style="list-style-type: none"> • Under age 65: AGI less than \$35,000 • Over age 65: AGI less than \$70,000 	None	Minimum rebate is \$90; Maximum rebate is \$775	Rebate equal to property taxes paid minus 5% of AGI
NEW MEXICO http://www.state.nm.us/tax/trd_ques.htm (Taxation & Revenue Department)					
Property Tax Rebate	<ul style="list-style-type: none"> • Age 65 or older 	<ul style="list-style-type: none"> • AGI less than \$16,000 	Assessed value is frozen when owner reaches age 65, if AGI is less than \$18,000	Maximum rebate is \$250 (married) or \$125 (single)	None
NEW YORK http://www.orps.state.ny.us/pamphlet/exempt/senior.htm (Office of Real Property Services)					
Senior Citizens' Property Tax Exemption	<ul style="list-style-type: none"> • Age 65 or older 	<ul style="list-style-type: none"> • Maximum household income is \$3,000 to \$24,000 (depending on location) 	None	Assessed value is reduced by 50%	None
NORTH CAROLINA http://www.dor.state.nc.us/practitioner/property/exemptions.html (Department of Revenue)					
Property Tax Homestead Exclusion	<ul style="list-style-type: none"> • Age 65 or older 	<ul style="list-style-type: none"> • Disposable income cannot exceed \$18,500 	None	Assessed value is reduced by 50% or \$20,000, whichever is greater	Income limits adjusted annually according to Social Security cost-of-living

Program	Age, Disability, or Other Requirements	Household Income Requirements	Limitation on Qualifying Property Value ^a	Type of Relief	Additional Comments
NORTH DAKOTA					
http://www.state.nd.us/taxdpt/misc/faq/property/index.html (Office of State Tax Commissioner)					
Homeowners Property Tax Credits ^b	<ul style="list-style-type: none"> • Age 65 or older • Total and permanent disability 	<ul style="list-style-type: none"> • Maximum household income is \$14,000 (2000) • Net worth is less than \$50,000 (excluding \$80,000 of homestead's value) 	Maximum assessed value of \$80,000	Exemption from the taxable value of the homestead ranges from \$400 to \$2,000 based on income	None
OHIO					
http://www.state.oh.us/tax/Publications/2002_Brief_Summary/36 - Property Tax - Real.pdf (Department of Taxation)					
Homestead Exemption	<ul style="list-style-type: none"> • Age 65 or older • Total and permanent disability 	<ul style="list-style-type: none"> • Maximum household income of \$23,000 	None	Prorated exemption based on income (up to 75%)	None
OKLAHOMA					
http://www.oktax.state.ok.us/oktax/advform/booklet.pdf (Tax Commission)					
Homestead Exemption	None	None	None	Assessed value is reduced by \$1,000, average savings of \$90	None
Additional Homestead Exemption	None	<ul style="list-style-type: none"> • Maximum household income of \$20,000 	None	Assessed value is reduced by \$1,000 (in addition to regular exemption)	None
Property Tax Refund	<ul style="list-style-type: none"> • Age 65 or older • Total and permanent disability 	<ul style="list-style-type: none"> • Maximum household income of \$12,000 	None	Refund of 1% of income subtracted from amount paid	Maximum refund of \$200
OREGON					
http://www.dor.state.or.us/proptax/exemptions.html (Department of Revenue)					
Veteran's Property Tax Exemption	<ul style="list-style-type: none"> • 40% disabled veterans or surviving spouses 	<ul style="list-style-type: none"> • No dependents: income less than \$8,779 • One Dependent: income less than \$11,497 (and \$1,496 per additional dependent) 	None	Assessed value is reduced by \$10,160	None

Program	Age, Disability, or Other Requirements	Household Income Requirements	Limitation on Qualifying Property Value^a	Type of Relief	Additional Comments
Special Veteran's Property Tax Exemption	<ul style="list-style-type: none"> • 40% service-related disabled or surviving spouses 	None	None	Assessed value is reduced by \$13,520	None
Property Tax Deferral for Disabled and Senior Citizens	<ul style="list-style-type: none"> • Age 62 or older • Receiving social security benefits due to disability or blindness 	<ul style="list-style-type: none"> • Maximum household income of \$33,000 	None	County taxes deferred by state with lien on property	None
PENNSYLVANIA					
http://www.revenue.state.pa.us/revenue/taxonomy/taxonomy.asp?DLN=690 (Department of Revenue)					
Property Tax Rebate	<ul style="list-style-type: none"> • Age 65 or older • Widows Age 50 or older • Total and permanent disability 	<ul style="list-style-type: none"> • Maximum household income of \$15,000 	None	Maximum rebate is \$500, based on income	None
RHODE ISLAND					
http://www.tax.state.ri.us/info/synopsis/20.htm (Division of Taxation)					
Property Tax Relief Credit	None	<ul style="list-style-type: none"> • Maximum household income of \$30,000 	None	The maximum refund is \$250, calculated by amount property taxes exceed a percentage of income	None
Property Tax Relief for Senior Citizens	<ul style="list-style-type: none"> • Age 65 or older 	<ul style="list-style-type: none"> • Maximum household income of \$30,000 	None	The maximum refund is \$250, calculated by amount property taxes exceed a percentage of income	None
SOUTH CAROLINA					
http://www.sctax.org/Publications/propguid99.html (Department of Revenue)					
Homestead Exemption	None	None	The maximum exemption is \$100,000 off the fair market value from school taxes	Exemption	Automatically computed in tax bill

Program	Age, Disability, or Other Requirements	Household Income Requirements	Limitation on Qualifying Property Value^a	Type of Relief	Additional Comments
Disabled and Elderly Homestead Exemption	<ul style="list-style-type: none"> • Age 65 or older • Total and permanent disability • Blind 	None	Excludes first \$50,000 of fair market value. Exemption depends on assessed value and tax rate	Exemption	None
Special Homestead Exemption	<ul style="list-style-type: none"> • Disabled Veteran (service related) • Paraplegics, hemiplegics 	None	None	Completely exempts one house and up to one acre of land	None
SOUTH DAKOTA					
http://www.state.sd.us/drr2/publications/TaxRefund.htm (Revenue and Regulation)					
Senior Citizens and Citizens with Disabilities Tax Refund Program	<ul style="list-style-type: none"> • Age 65 or older • Total and permanent disability 	<ul style="list-style-type: none"> • Single: income less than \$9,750 • Head of House: income less than \$12,750 	None	Refund	May not receive both a sales and property tax refund
TENNESSEE					
http://www.comptroller.state.tn.us/pa/patxreld.htm (Comptroller of the Treasury)					
Tax Relief for Eligible Elderly or Disabled Homeowners	<ul style="list-style-type: none"> • Age 65 or older • Total and permanent disability 	<ul style="list-style-type: none"> • Maximum household income of \$12,530 	None	Relief depends on property assessment and tax rate, received as rebate	None
TEXAS					
http://www.cpa.state.tx.us/taxinfo/proptax/exmptns.html (Comptroller of Public Accounts)					
School Taxes Exemptions	None	None	None	Assessed value is reduced by \$15,000 for school taxes	None
Elderly and Disabled Exemptions	<ul style="list-style-type: none"> • Age 65 or older • Total and permanent disability 	None	None	Assessed value is reduced by \$10,000 for school taxes	Valid in addition to \$15,000 regular exemption
UTAH					
http://propertytax.utah.gov/standards/standard03.pdf (Tax Commission)					
Circuit Breaker Relief	<ul style="list-style-type: none"> • Age 65 or older 	<ul style="list-style-type: none"> • Maximum household income of \$22,422 	None	Maximum benefit of \$598 based on income	None

Program	Age, Disability, or Other Requirements	Household Income Requirements	Limitation on Qualifying Property Value^a	Type of Relief	Additional Comments
Veteran's Exemption	<ul style="list-style-type: none"> • Disabled (10% or more) veterans or surviving spouses 	None	None	Maximum exemption is \$82,500 based on disability	None
Blind Exemption	<ul style="list-style-type: none"> • Blind or surviving spouses 	None	None	Maximum exemption is \$11,500	None
Indigent Abatement	<ul style="list-style-type: none"> • Age 65 or older • Disabled • Extreme hardship 	<ul style="list-style-type: none"> • Maximum household income of \$22,422 	None	Exempt of 50% of property tax, maximum exemption of \$598	None
VERMONT					
http://www.state.vt.us/tax/pvr.htm (Department of Taxes)					
Homeowner Property Tax Rebate Program	None	<ul style="list-style-type: none"> • Maximum household income of \$47,000 	None	Restricts property tax to 3.5% to 5.0% of household income	None
VIRGINIA					
http://legis.state.va.us/Laws/CodeofVa.htm (Virginia State Code)					
Homestead Exemption for Veterans	<ul style="list-style-type: none"> • Disabled Veteran (with 40% or more service-related injury) 	None	None	Additional exemption of \$1,000	None
Homestead Exemption of Householder	None	None	None	Maximum exemption of \$5,000	None
WASHINGTON					
http://dor.wa.gov/Docs/Pubs/Prop_Tax/SeniorExempt.pdf (Department of Revenue)					
Property Tax Exemptions	<ul style="list-style-type: none"> • Age 61 or older 	<ul style="list-style-type: none"> • Maximum household income of \$30,000 	None	Exempt from either \$50,000 or \$40,000 of assessed value if income is less than \$18,000 or \$24,000, respectively	None
WEST VIRGINIA					
http://www.state.wv.us/taxrev/97taxlaws/97tl_property.pdf (Department of Tax & Revenue)					
Homestead Exemption	<ul style="list-style-type: none"> • Age 65 or older • Total and permanent disability 	None	None	Assessed value is reduced by \$20,000	None

Program	Age, Disability, or Other Requirements	Household Income Requirements	Limitation on Qualifying Property Value ^a	Type of Relief	Additional Comments
WISCONSIN http://www.dor.state.wi.us/faqs/home.html (Department of Revenue)					
Homestead Tax Credit Program	None	• Maximum household income of \$24,500	None	80% property tax credit if income is less than \$8,000; Maximum credit of \$1,160	Above \$8,000, calculated by amount property taxes exceed income
WYOMING http://revenue.state.wy.us/PortalVBVS/DesktopDefault.aspx?tabindex=4&tabid=11 (Department of Revenue)					
Homeowner's Tax Credit	None	None	Market values below \$41,052 receive highest tax credit; Greater than \$61,579 receive no credit	Credit only given when funded by legislature	None
Elderly or Disabled Tax Refunds	<ul style="list-style-type: none"> • Age 65 or older • Total and permanent disability 	None	None	Maximum of \$500 (single) or \$600 (married), based on income	None
Veteran's Exemption	<ul style="list-style-type: none"> • Honorably discharged veterans or surviving spouses 	None	None	Maximum exemption is \$800	May apply to annually exempt \$2,000 in assessed value of property

^aThe states handle real property assessment in a variety of ways. Thus, assessed values in different states cannot be directly compared.

^bThese programs act in a similar fashion to other "exemption" programs, where the property tax bill is adjusted before payment. For this reason, they are classified as exemptions here, regardless of the program name.