# **Tennessee Property Tax Relief Program - HELP4TN Blog**



# TENNESSEE HOMEOWNERS

Help with Property Taxes

Do you qualify? Learn more at HELP4TN.org.

## What Is The Property Tax Relief Program?

Tennessee law provides property tax relief for low-income senior homeowners, disabled individuals, and disabled veterans and their surviving spouses through the Property Tax Relief Program. Property tax relief is a payment made by the State of Tennessee to reimburse homeowners who qualify for the program.

- To receive reimbursement, you must pay all property taxes listed on your tax bill each year even if you qualify for relief.
- To apply for the program, you must submit an application to your county's trustee after you receive your tax bill. If your property is within city limits, you may also contact your city collecting official to apply.
- The deadline for the application is 35 days after the bill's due date, and all taxes must be paid by this time in order to receive reimbursement.

# Who Qualifies For Property Tax Relief?

To qualify for relief as a senior, you must:

- Be a Tennessee resident and pay all property taxes listed on your tax bill.
- Be 65 years old by the end of the year in which you are applying. You may also qualify if you are disabled, a disabled veteran, or the widow or widower of a disabled veteran.
- Own your home and use it as your primary residence. You may only get relief on one property a year, and it must be for your primary residence. If you own a mobile home as your primary residence, you may still qualify even if you do not own the land surrounding your mobile home. If you own your mobile home but do not have a title, you can get a title by contacting your county clerk.
- Have a combined annual income of less than \$29,180. The income of the applicant, the applicant's spouse, and any other owner or co-owner of the home are included when calculating the combined annual income. This requirement does not apply to disabled veterans or their surviving spouses.
- Be prepared to submit documentation of your income, such as a copy of your tax return, 1099, or W-2. By law, any financial records you submit will be kept fully confidential. Senior citizens may also have to provide documentation of your age if you do not collect Social Security, or if your disability benefits are not through Social Security.

If you have been temporarily relocated to a hospital, friend or family member's home, or intermediate care facility, you may still receive tax relief as long as you intend to return to your primary residence.

# What Do You Get If You Qualify?

If you qualify for property tax relief, the reimbursement you receive will depend on your property assessment and your county or city tax rate.

- For seniors and disabled homeowners, the maximum market value on which relief is calculated will be on the first \$28,300 of your primary residence. This means that you will only receive tax relief on the first \$28,300 of your property's value. For disabled veterans and their surviving spouses, the maximum market value is \$175,000.
- After you have qualified for property tax relief, you will continue to receive relief annually through a voucher that will be sent with your tax bill, although the amount may change from year to year.
- To receive relief, simply present the voucher to the collecting officials before the deadline date along with payment for the remaining amount owed.

## Resources

If you need help navigating Tennessee's Property Tax Relief Program, there are many free resources available.

- Free Legal Helpline: 1-844-435-7486
- <u>Tennessee Senior Law Alliance</u>
- Nashville Public Television's Aging Matters

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