



## Exemptions...TAX RELIEF... ...Guidelines

### Elderly Homeowners and Totally Disabled Individuals:

#### BASIS REQUIREMENTS:

1. Owner (or spouse, if domiciled together) must have been **65** years of age by the end of the calendar year preceding the current filing period. Totally disabled persons, regardless of age, are initially eligible provided they have a **Social Security Award Letter** specifying a date of entitlement during the current benefit year or a **SSA 1099** with Medicare premiums.
- 1A. Applications filed under the disability provision must be accompanied by **proof of current disability**. Acceptable proofs include a SSA-1099 showing Medicare deduction, a computer generated message from Social Security that states the person is disabled and indicates from a federal, state, municipal, or other government related program deemed comparable by the Secretary of the Office of Policy and Management.
2. Claimant must own **and reside** at the property for which tax relief is sought; or he/she must hold a tenancy for life use or for a term of years in such property. Such ownership, which must constitute the claimant's principal or legal residence, must have been effective on or before October 1st of the current assessment year. **Principal residence shall be defined as residency of at least 6 months and one day for the program year.**
3. Claimant's qualifying income must not exceed **\$34,600 if single, or \$42,200 if married**. For married couples, income for **both** husband and wife must be counted in establishing qualifying income.
- 3A. Proof of income may consist of your Social Security 1099 Forms, form 1099-INT (bank interest income), 1099-DIV (dividends), Form W-2P (Pension), also, if income tax is filed, we will require a copy of your adjusted gross income.
4. **Filing Period for Homeowners and Totally Disabled Programs is February 1st through May 15th! Applications Will NOT Be Accepted After The Deadline.**

### **Veterans' Program:**

5. Honorably discharged veterans who served 90 days or more during a period of war as defined by C.G.S 27-103 provided for under C.G.S. 12-81(19) may be eligible for the basic exemption of 3,000 off their assessment of real estate or motor vehicle(s). Special provisions apply to surviving spouses of veterans.
  - 5A. No income threshold is set for the basic exemption.
  6. For basic veterans' exemptions, the veteran **must** have their **original or certified copy** of his/her DD-214 on file with the **TOWN CLERK** by **October 1st**.
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### **Additional Veterans' Program: (Income Qualified)**

7. The benefits are doubled if the veteran is below certain income levels. For additional veterans' exemptions, the filing period is from **February 1st until October 1st**. To be approved for the Additional Veterans' Exemption, the claimant's qualifying income must not exceed **\$34,600** if single, or **\$42,200** if married. See Section 3A for qualifying income. Special provisions apply to surviving spouses of veterans.
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### **Disabled Veterans' Program:**

8. There is a complicated set of additional exemptions based on the severity of disabilities. For veterans' with a percentage of disability, a disability rating slip from the Veteran's Administration must be filed with the Assessor's Office annually prior to **March 31**.

Veterans' Disability Amounts are as follows:

Percentage of Disability	Amount of Exemption
Basic Veteran's	\$3,000 in assessment
10% - 25%	\$4,500 in assessment
26% - 50%	\$6,000 in assessment
51% - 75%	\$7,500 in assessment
76% - 100%	\$9,000 in assessment
65+ years of age and older	\$9,000 in assessment

### **Disability Exemption Program:**

9. All **totally disabled** (non-service connected) **persons** are eligible for a 1,000 exemption off of their assessment. There is no income requirement. Proof of disability is required to receive this exemption. This proof would consist of a letter from Social Security stating person's disability and date he/she became disabled. Proof of disability letter must be filed with the Assessor's Office before October 1st to receive the exemption.
  10. All approved disabled individuals receive a **1,000** exemption off his/her **assessment** of real estate or motor vehicle(s). You need only file once for this exemption.
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### **Blind Exemption:**

11. All **legally blind persons** are eligible for a 3,000 exemption off of their assessment. There is no income requirement. The person requesting the exemption must provide to the Assessor proof of blindness. This is generally provided by an eye doctor. For the purpose of this exemption, blindness shall be defined to mean total and permanent loss of sight in both eyes or reduction in vision so that the central visual acuity is greater than 20/200 in the better eye with correcting lenses, or, if visual acuity is greater than 20/200, it is accompanied by a limitation in the fields of vision such that the widest diameter of the visual field subtends an angle no greater than twenty degrees.
  12. All approved blind persons receive **3,000** off the **assessment** of real estate or motor vehicle(s). You need only file once for this 3,000 exemption.
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### **Local Elderly Tax Deferral Program – Local Ordinance**

13. The Town of Colchester provides real property tax relief for eligible elderly Town residents pursuant to Connecticut General Statutes Sec. 12-129n, commencing with the Grand List of October 1, 1993, and thereafter, on the terms and conditions provided herein.

14. Any person who owns real property in the Town or who is liable for taxes thereon as a tenant for life or for a term of years pursuant to Connecticut General Statutes Sec. 12-48, and who occupies said property as his/her principal residence, shall be entitled to Tax Relief provided such person has previously qualified for the State of Connecticut Elderly Homeowners Program; is sixty-five or over, or sixty years of age or over and the surviving spouse of a taxpayer qualified under this ordinance at the time of his/her death.
15. Persons applying for this program must have, for one year immediately preceding the receipt of Tax Relief, been a taxpayer of the Town. Filing period for Local Tax Deferment is February 1<sup>st</sup> through August 1<sup>st</sup>. Applicants will be asked to provide proof of income as required for the State of Connecticut Homeowners' Program (See Section 3A above for criteria).
16. If a recipient of Tax Deferment Relief dies or transfer, grants or otherwise conveys his/her interest in eligible property, the tax relief previously allowed shall be disallowed to the extent of the portion of the tax year remaining following such death or transfer, except where the surviving spouse of the recipient, otherwise eligible under Section 2(I) hereof, acquires interest formerly held by the recipient and continues to qualify for the Local Elderly Tax Deferral Program.
17. The Town shall have a lien on the eligible property as provided in Connecticut General Statutes Sec. 12-129n(f), which lien shall include interest on the amount of the tax relief granted at an annual rate of three percent (3%).
18. The interest rate on the amount of the tax relief granted that remains unpaid twelve (12) months from the date the recipient of tax relief dies or transfers, grants or otherwise conveys his/her interest in the eligible property shall be the uniform interest rate charged by the Town for delinquent taxes (presently 18% annually).
19. **All** persons currently in this local program and all other interested homeowners must file their application **Annually** with the Assessor. Failure to file on an **Annual** basis will result in your removal from this program.

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This document is meant to be used for informational purposes only to provide a brief overview of State and Local Exemption programs that are offered. Nothing contained herein overrides any eligibility criteria as defined by State Statutes, nor does it determine eligibility. Applications for exemption must be made in the manner prescribed by State Statute. Not responsible for errors or omissions. Programs may change or be discontinued at any time either by State or Local Legislation. Income limits are set by the State and change annually. Please contact the Assessor's office for the most up to date information regarding these programs.