

STATE MANDATED PROGRAM- FACT SHEET FOR APPLICANTS



BOROUGH OF NAUGATUCK, CT

Office of the Assessor

TAX RELIEF PROGRAM

ELDERLY & TOTALLY DISABLED HOMEOWNERS

If you are a homeowner who is sixty-five years of age, or under sixty-five but totally disabled, you may be eligible for property tax relief.

FILING PERIOD – February 1st through May 15th each year

Must be 65 years of age or totally disabled as of December 31st preceding the application period.

Must own and reside or hold life-use of the property.

Annual income (including Social Security) cannot exceed:

Single \$43,800 for the year 2023

Married couples \$53,400, combined for the year 2023

Bring the following proof of income when you apply:

Federal income tax return (a copy must be presented if filed)

Social Security benefit statement SSA-1099 or TPQY

Proof of income from all sources (wages, bonuses, commissions, fees, lottery winnings, annuities, pensions, dividends, net proceeds from sales of property)

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ELDERLY & DISABLED HOMEOWNERS TAX RELIEF PROGRAM

GENERAL INFORMATION AND REQUIREMENTS:

1. Q. WHAT REQUIREMENTS AND CONDITIONS MUST BE MET, TO QUALIFY FOR THE HOMEOWNER'S PROGRAM?
 - A. You must be 65 years of age by the end of the calendar year or (100%) totally disabled. People who are totally disabled regardless of age, are initially eligible provided they submit a Social Security Award letter specifying a date of disability during the current benefit year.

You must own and reside at property or hold a tenancy for life use (Life Estate).

You must meet income guideline requirements established by the State of Connecticut, Office of Policy and Management. (Income guidelines are subject to change)
2. Q. WHAT IS THE FILING PERIOD AND WHERE MUST CLAIMS BE FILED?
 - A. A first-time applicant must make application with the Assessor's office between February 1st and May 15th. If this is your first time filing for the Homeowner's tax Relief Program, you must appear in person or have an authorized representative appear for you.
3. Q. CAN A PERSON FILE BY MAIL OR MUST THEY APPEAR IN PERSON?
 - A. Applications are mailed in the beginning of February to anyone already on the program. If an application is sent to you, you must return it to the Assessor's office (with proof of income) before March 15th. We cannot complete the application, unless proof of income is attached. If the application is not returned by March 15th a certified letter will be sent to you and at that point, the application **MUST** be filed in person.
4. Q. MUST I COME IN EVERY YEAR TO FILE?
 - A. No, once you make application, you need to re-file every two years. Once you are on the program, an application form will be sent to you every two years. You can then return the application by mail or bring it into the office. If you need help filling out the application, the Assessor's office staff is happy to help in filling out the application.

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5. Q. WHAT HAPPENS IF I AM OVER THE INCOME LIMIT?
- A. You will not qualify and therefore you will not be on the program for that year. You should continue to file every year, because OPM adjusts the income limits from time to time.
6. Q. IS A HOMEOWNER WHO ACQUIRED A HOME DURING THE CURRENT YEAR ELIGIBLE FOR TAX RELIEF?
- A. Yes, provided the claimant owned the home on or before October 1st and occupies such home as his/her principal residence. If the claimant purchased the property after the October 1st assessment date, he/she is would not be entitled to benefits until the next Grand List year.
7. Q. WHEN A HUSBAND AND WIFE FILE FOR TAX RELIEF, IS IT NECESSARY FOR BOTH TO SIGN THE APPLICATION FORM?
- A. No. Either the husband or wife, or their duly authorized agent may sign the application.
8. Q. HOW DOES A HOMEOWNER CONTINUE HIS/HER TAX CREDIT UNDER THIS PROGRAM?
- A. Tax credits, once filed for and approved by the Assessor and OPM, extend for a two-year assessment period. A mill rate or assessment change may alter the benefit amount. After initially being granted tax relief, claimants must re-apply for subsequent qualification on a biennial basis - every other year.
9. Q. WHAT HAPPENS IF MY INCOME DROPS SUBSTANTIALLY OR INCREASES SUBSTANTIALLY?
- A. A taxpayer should always re-apply. The staff in the Assessor's office will process the information and determine if an applicant is eligible.
10. Q. WHAT HAPPENS IF AN ELDERLY/DISABLED PERSON IS NOT RESIDING AT HIS/HER PROPERTY DURING THE RE-APPLICATION PERIOD, BUT IS IN A NURSING HOME?
- A. The regulations provide that if there is an abiding intention on the part of the elderly/disabled homeowner to return to the property, and the property in his/her absence is not rented to another, nor does any condition exist which would preclude the claimant from resuming residence without undue delay, the Homeowner's tax credit may continue. If an applicant remains in a nursing home for two years, it is then assumed that there is no abiding intent to return to the property.

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11. Q. WHAT PROOF MUST BE PROVIDED IF A SPOUSE IS IN A NURSING HOME?

- A. A married homeowner whose spouse is a resident of a health care or nursing home facility in Connecticut and who is receiving payment related to such spouse under (Title XIX) Medicaid, need not declare the spouse's Social Security Income as it relates to the Title XIX.

If a Homeowner is a resident of a health care or nursing home facility in Connecticut the following must be submitted:

- 1). Proof that the spouse is in a Conn. health care or nursing home facility.
- 2). The name and address of the facility.
- 3). The period during the benefit year that the spouse was in the facility.
- 4). The period during the benefit year that the spouse was on Title XIX Medicaid.

The statement of proof shall be on the facility's letterhead and signed by the Administrator or other authorized nursing home official.

12. Q. WHAT INFORMATION IS NEEDED IF A SPOUSE DIES DURING THE APPLICATION YEAR.

- A. All proof of income must be provided, including the deceased's SSA-1099.

13. Q. WHAT HAPPENS IF A CLAIMANT DOES NOT RE-FILE FOR TAX RELIEF WHEN REQUIRED TO DO SO?

- A. The benefit would be removed.

13. Q. Can a person if he/she owns a Mobile Home apply for Homeowners Program and the Renters Program in the same year?

- A. No, an applicant may **NOT** apply for BOTH the Homeowner and Renter programs in the same year.