

Section 3

Real Property Tax Relief Plans and Housing Grants for the Elderly and Disabled, 1999

Sections §§58.1-3210 through 58.1-3218 of the *Code of Virginia* provide that localities may adopt an ordinance allowing property tax relief for elderly and disabled persons. The relief may be in the form of either deferral or exemption from taxes, subject to certain statutory restrictions. The applicant for tax relief must be either disabled or not less than 65 years of age and must be the owner of the property for which relief is sought. The property must be the sole dwelling of the applicant. In addition, localities now have the option of exempting or deferring the portion of a person's tax that represents the increase in tax liability since the year the taxpayer reached 65 years of age or became disabled.

The enabling statute also sets gross combined income and net worth limitations. The total combined gross income from all sources, including the income of relatives living in the dwelling, may not exceed \$30,000 during the previous year. Localities may elect to exclude up to the first \$6,500 of income of each relative, except the spouse, from this sum. In addition, up to the first \$7,500 of any income received by the owner as permanent disability compensation may be excluded. The net combined financial worth of the applicant and spouse may not exceed \$100,000.¹

Further, manufactured homes that are owned by elderly and disabled persons are now included in the allowable property tax exemptions whether or not they are permanently affixed. This net worth excludes the value of the dwelling and one acre of land upon which it is situated. The statute eliminates income limits for a relative or a relative's spouse living with an elderly or disabled person who can no longer care for himself or herself due to a physical or mental condition. This means that to qualify for this eliminated income limit, the owner of the residence must not transfer assets in excess of \$5,000 without adequate consideration within a three year period prior to or after the relative moves into the residence.

Most cities and counties have adopted some form of property tax relief for the elderly. The City of Emporia is the only city without an elderly relief plan. There are 76 counties with elderly relief plans in effect. Of the 154 surveyed towns, 56 reported having an elderly relief plan; in most towns the

or town adjacent to such a locality may increase the combined income limitation to \$40,000 and the maximum net worth to \$150,000. In addition, the cities of Manassas, Manassas Park, Chesapeake, Portsmouth, Suffolk, and Virginia Beach, the counties of Chesterfield, Fauquier, Henrico, and Stafford, and the Town of Leesburg may also adopt the higher limitations. Section §58.1-3211 authorized this exemption.

¹ Any city, county, or town having a 1980 population of more than 500,000 or any city, county,

plan is the same as the plan of the county in which the town is located.

The table below indicates the range and median of the combined gross income allowance and combined net worth limitations for those cities, counties and towns responding to the survey. These allowances and limitations are subject to restrictions and exceptions determined by the localities.

	<u>Cities</u>	<u>Counties</u>	<u>Towns</u>
Combined Gross			
Income Allowance:			
Minimum:	\$ 7,500	\$ 5,000	\$ 5,000
Maximum:	40,000	52,000	75,000
Median:	20,000	18,000	15,000
Combined Net			
Worth Limitations:			
Minimum:	15,000	5,000	5,000
Maximum:	150,000	165,000	195,000
Median:	60,000	51,690	50,000

The following table indicates, for those cities, counties, and towns responding to the relevant questions in the survey, how many localities have a tax relief plan that applies to both the elderly and the disabled, the elderly only, or the disabled only. A majority of the localities use an exemption plan whereby an owner is exempt from all or part of the taxes on the dwelling; usually the exemption is based on a sliding scale, with the percentage of the exemption decreasing as the income and/or net worth of the owner increases.

	<u>Elderly & Disabled</u>	<u>Elderly Only</u>	<u>Disabled Only</u>
Cities	35	4	0
Counties	73	3	0
Towns	43	13	0

Only a handful of localities provide tax relief plans for renters. Four cities do so (Alexandria, Charlottesville, Fairfax, and Falls Church). All but one are in Northern Virginia.

Table 3.1 summarizes the various tax relief plans offered to elderly and disabled property owners in Virginia. The figures under the combined gross income heading reflect, first, the maximum allowable income (including the income of all relatives living with the owner) for an owner to be eligible for relief and, second, the amount of income of each relative, except the spouse, which is exempted from this amount. For example, if the table reads "\$7,500; first \$1,500 exempt," this indicates that the combined income of the owner and all relatives living with him/her may not exceed \$7,500, except that the first \$1,500 income of each relative except the spouse is not included in computing this amount. The combined net worth amount excludes the value of the dwelling and one acre of land upon which it is situated. Most cities, counties, and towns with relief plans make them available both for elderly and disabled residents. If the locality provides relief to only the elderly, it is clearly indicated in the table beneath the locality's name. If not specified, the locality offers relief to both the elderly and the disabled. **Table 3.2** details relief plans for renters.

**Table 3.1
Real Property Owner Tax Relief Plans for the Elderly and Disabled, 1999**

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption			
Cities	Note: All cities responded to the survey. Those that answered "not applicable" for all items in this table are excluded.					
Alexandria	\$25,000; first \$6,500 exempt; first \$7,500 of disability income may be exempt	\$150,000	<u>Income</u>		<u>Exemption</u>	
			\$ 0 - 10,000		Full exemption	
			10,001 - 20,000		\$1,500 exemption	
			20,001 - 25,000		May defer tax @ 8% interest	
Bedford	\$7,500	\$20,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>
			\$ 0 - 3,000	100%	\$5,401 - 6,000	50%
			3,001 - 3,600	90%	6,001 - 6,600	40%
			3,601 - 4,200	80%	6,601 - 7,200	30%
			4,201 - 4,800	70%	7,201 - 7,500	20%
			4,801 - 5,400	60%		
			(maximum: \$300)			
Bristol	\$15,000	\$30,000	<u>Net Worth (\$)</u>			
			<u>Income</u>		0- 10,001- 20,001-	
			\$ 0 - 6,000	80%	10,000 20,000	30,000
			6,001 - 9,000	60%		
			9,001 -12,000	40%		
			12,001 -15,000	20%		
Buena Vista	\$20,000	\$50,000	25% exemption, frozen unless owners do not qualify.			
Charlottesville	\$22,000; first \$4,000 exempt; first \$7,500 of disability income may be exempt	\$75,000	<u>Net Worth (\$)</u>			
			<u>Income</u>		0- 18,751- 37,501- 56,251-	
			\$ 0 - 8,800	100%	18,750 37,500	56,250 75,000
			8,801 - 13,200	80%		
			13,201 - 17,600	60%		
			17,601 - 22,000	40%		
			<u>Deferral</u>			
			22,001 - 25,000	20%	20%	20%
Chesapeake	\$36,500	\$130,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>
			\$ 0 - 14,000	100%	\$19,501 - 21,500	50%
			14,001 - 15,000	90%	21,001 - 22,500	40%
			15,001 - 16,500	80%	22,501 - 24,000	30%
			16,501 - 18,000	70%	24,001 - 25,500	20%
			18,001 - 19,500	60%	25,501 - 30,000	10%

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption					
Cities (continued)								
Clifton Forge	\$20,000	\$30,000	<u>Net Worth (\$)</u>					
				0-	10,001-	15,001-	20,001-	25,001-
			<u>Income</u>	<u>10,000</u>	<u>15,000</u>	<u>20,000</u>	<u>25,000</u>	<u>30,000</u>
			\$0 - 8,500	100%	95%	90%	85%	80%
			8,501 - 12,500	75%	70%	65%	60%	55%
			12,501 - 16,500	50%	45%	40%	35%	30%
			16,501 - 20,000	25%	20%	15%	10%	5%
Colonial Heights	\$18,500	\$70,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>		
			40 - 9,500	100%	\$13,501-14,500	50%		
			9,501 - 10,500	90%	14,501-15,500	40%		
			10,501 - 11,500	80%	15,501-16,500	30%		
			11,501 - 12,500	70%	16,501-17,500	20%		
			12,501 - 13,500	60%	17,501-18,500	10%		
			(maximum: \$1,000)					
Covington (Elderly only)	\$15,000	\$40,000	50% exemption (maximum: \$150)					
Danville (Elderly only)	\$13,500	\$40,000	<u>Net Worth (\$)</u>					
				0-	5,001-	15,001-	25,001-	35,001-
			<u>Income</u>	<u>5,000</u>	<u>15,000</u>	<u>25,000</u>	<u>35,000</u>	<u>40,000</u>
			\$0 - 3,000	100%	90%	80%	70%	60%
			3,001 - 4,750	90%	80%	70%	60%	50%
			4,751 - 6,500	80%	70%	60%	50%	40%
			6,501 - 8,250	70%	60%	50%	40%	30%
			8,251 - 10,000	60%	50%	40%	30%	20%
			10,001 - 11,750	50%	40%	30%	20%	10%
			11,751 - 13,500	40%	30%	20%	10%	5%
Fairfax	\$40,000	\$150,000	City pays the first \$700 of tax for people with adjusted income under \$30,000.					
Falls Church	\$40,000	\$150,000	100% exemption (maximum: \$700) Deferral of all taxes over \$700 exemption.					
Franklin	\$15,000	\$40,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>		
			\$ 0 - 6,000	100%	\$10,001-11,000	50%		
			6,001 - 7,000	90%	11,001-12,000	40%		
			7,001 - 8,000	80%	12,001-13,000	30%		
			8,001 - 9,000	70%	13,001-14,000	20%		
			9,001 -10,000	60%	14,000-15,000	10%		

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption			
Cities (continued)						
Fredericksburg ^a	\$25,000	\$50,000	<u>Income</u>		<u>Exemption</u>	
			\$ 0 - 15,000		100%	
			15,001 - 20,000		80%	
			20,001 - 25,000		60%	
			(maximum: \$600)			
			Any taxes over exempt amount may be deferred.			
Galax	\$16,000	\$40,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>
			\$ 0 - 11,000	100%	\$13,501 - 14,500	40%
			\$11,001 - 12,500	80%	\$14,501 - 16,000	20%
			\$12,501 - 13,500	60%		
			(maximum: \$150)			
Hampton	\$24,999	\$75,000	Income < \$16,000: exemption equals 100%. \$16,001-\$24,999: exemption determined by subtracting \$16,001 from combined income, then dividing difference by \$8,000 to determine percentage of tax liability. Percentage is multiplied by entire amount of real estate tax against property. Resulting product is amount of tax liability. \$25 min. - \$350 max. exemption. Deferral to 100%.			
Harrisonburg ^b	\$18,000	\$50,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>
			\$ 0 - 9,000	80%	\$12,001 - 15,000	40%
			9,001 - 12,000	60%	15,001 - 18,000	20%
			(maximum: \$400)			
Hopewell	\$25,000 \$4,000 exemption for each relative	\$75,000	<u>Income</u>		<u>Exemption</u>	
			\$ 0 - \$15,000		100%	
			15,001 - \$25,000		50%	
			(maximum: \$850)			
Lexington	\$14,000	\$60,000	<u>Income</u>	<u>Net Worth (\$)</u>		
			\$ 0 - 6,000	30,000 & Below	\$30,001-\$60,000	
			6,001 - 8,000	80%	70%	
			8,001 - 10,000	60%	50%	
			10,001 - 12,000	40%	30%	
			12,001 - 14,000	20%	10%	
				10%	5%	

^a City provides tax relief for elderly mobile home residences.

^b City provides tax relief for elderly/disabled mobile home residences.

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption								
Cities (continued)											
Lynchburg	\$23,000	\$60,000									
	<u>Net Worth (\$)</u>										
	0-5,000	5,001-10,000	10,001-15,000	15,001-20,000	20,001-25,000	25,001-30,000	30,001-35,000	35,001-40,000	40,001-45,000	45,001-50,000	50,001-60,000
<u>Income</u>	<u>5,000</u>	<u>10,000</u>	<u>15,000</u>	<u>20,000</u>	<u>25,000</u>	<u>30,000</u>	<u>35,000</u>	<u>40,000</u>	<u>45,000</u>	<u>50,000</u>	<u>60,000</u>
\$ 0 - 6,000	100%	100%	100%	100%	100%	100%	100%	100%	100%	100%	25%
6,001 - 7,000	100%	93%	93%	93%	93%	93%	93%	93%	93%	93%	25%
7,001 - 8,000	93%	93%	93%	93%	93%	93%	93%	90%	89%	88%	25%
8,001 - 11,000	93%	93%	93%	93%	91%	90%	89%	89%	88%	87%	25%
11,001 - 13,000	93%	93%	93%	90%	89%	88%	87%	86%	86%	86%	25%
13,001 - 15,000	93%	93%	88%	88%	87%	87%	86%	86%	86%	85%	25%
15,001 - 18,000	88%	87%	87%	87%	86%	86%	86%	85%	84%	83%	25%
18,001 - 19,000	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
Manassas	\$40,000	\$150,000	100% deferral. Income < \$20,000 gets \$500 exemption. Defer/pay Tax Bill balance. \$20,001 - \$40,000: may defer only.								
Manassas Park (Elderly only)	\$30,000	\$75,000	<u>Income</u>		<u>Exemption</u>						
			\$ 0 - 26,000		100%						
			26,001 - 30,000		up to \$450						
Martinsville	\$20,000	\$65,000	<u>Income</u>				<u>Exemption</u>				
			\$ 0 - 10,000		100%		\$15,001 - 16,000		50%		
			10,001 - 12,000		90%		16,001 - 17,000		40%		
			12,001 - 13,000		80%		17,001 - 18,000		30%		
			13,001 - 14,000		70%		18,001 - 19,000		20%		
			14,001 - 15,000		60%		19,000 - 20,000		10%		
			(maximum \$400)								
Newport News ^c	\$30,000; H. U. D. income limits	\$75,000	Exemption: Income of \$14,000 or less -100% exemption. If income > \$14,000, exemption is equal to portion of tax which exceeds 3% of income (max.: \$600). Deferral to 100%.								
Norfolk	\$20,000; first \$6,500 exempt	\$75,000	<u>Income</u>		<u>Exemption</u>		<u>Income</u>		<u>Exemption</u>		
			\$ 0 - 10,000		100%		\$15,001 - 16,000		50%		
			10,001 - 12,000		90%		16,001 - 17,000		40%		
			12,001 - 13,000		80%		17,001 - 18,000		30%		
			13,001 - 14,000		70%		18,001 - 19,000		20%		
			14,001 - 15,000		60%		19,001 - 20,000		10%		
Norton	\$15,000	\$25,000	100% exemption (maximum \$100)								

^c City provides personal property tax relief on mobile home residences for low income elderly with same income and net worth requirements set forth in real property tax exemption.

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption
Cities (continued)			
Petersburg	\$20,000 First \$4,000 exempt for each relative	\$50,000	50% exemption (maximum: \$300)
Poquoson	\$27,000	\$75,000	Exemption is sum by which property tax exceeds tax for year in which owner became 65. Any eligible owner who was 65 or permanently & totally disabled prior to tax year is eligible for exemption of sum by which property tax exceeds the property tax due on prior tax year.
Portsmouth	\$19,000	\$64,200	<u>Income</u> <u>Exemption</u> <u>Income</u> <u>Exemption</u>
			\$ 0 - 14,000 100% 16,000-16,500 50%
			14,001 - 14,500 90% 16,501-17,000 40%
			14,501 - 15,000 80% 17,001-17,500 30%
			15,001 - 15,500 70% 17,501-18,000 20%
			15,501 - 16,000 60% 18,001-19,000 10%
Radford	\$20,000 First \$6,500 exempt	\$60,000 ^d	100% exemption
Richmond ^e	\$13,500	\$75,000	<u>Income</u> <u>Net Worth (\$)</u>
			<u>Income</u> 0-19,000 19,001-37,000 37,001-55,000 55,001-75,000
			\$ 0 - 6,000 80% 68% 56% 44%
			6,001 - 8,000 60% 51% 42% 33%
			8,001 - 10,000 40% 34% 28% 22%
			10,001 - 13,500 20% 17% 14% 11%
Roanoke	\$27,000	\$80,000	Elderly exemption is the sum by which the property tax for the year exceeds that for the year in which the owner qualifies. For the permanently and totally disabled, exemption is the sum by which the property tax for the year exceeds that for the year in which the owner qualifies.

^d Including value of the house in excess of \$100,000.

^e Richmond offers a tax escrow payment program through which taxpayers with no delinquent real estate taxes may make voluntary monthly contributions towards their interest on average monthly balances which may be applied to tax payments.

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption																																																																																
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Salem	\$30,000	\$75,000	Exemption is the sum by which the property tax exceeds the tax for the year in which the owner became 65. Any eligible owner who was 65 as of 12/31 of the previous year, is eligible for exemption of a sum by which the property tax exceeds the tax due on that property for the year. The same tax exemptions for persons determined to be permanently and totally disabled are granted whether they have reached the age of 65 or not. ^f																																																																																
Staunton	\$16,000	\$50,000	<table border="1"> <thead> <tr> <th colspan="2"></th> <th colspan="8">Net Worth (\$)</th> </tr> <tr> <th colspan="2"></th> <th>0- 20,000</th> <th>20,001- 25,000</th> <th>25,001- 30,000</th> <th>30,001- 35,000</th> <th>35,001- 40,000</th> <th>40,001- 45,000</th> <th>45,001- 50,000</th> <th>50,001- 55,000</th> </tr> <tr> <th colspan="2">Income</th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>\$</td> <td>0 - 9,500</td> <td>100%</td> <td>90%</td> <td>80%</td> <td>70%</td> <td>60%</td> <td>50%</td> <td>45%</td> <td></td> </tr> <tr> <td></td> <td>9,501 - 11,500</td> <td>85%</td> <td>75%</td> <td>65%</td> <td>55%</td> <td>50%</td> <td>45%</td> <td>40%</td> <td></td> </tr> <tr> <td></td> <td>11,501 - 12,500</td> <td>70%</td> <td>60%</td> <td>55%</td> <td>50%</td> <td>45%</td> <td>40%</td> <td>35%</td> <td></td> </tr> <tr> <td></td> <td>12,501 - 14,000</td> <td>50%</td> <td>45%</td> <td>40%</td> <td>35%</td> <td>30%</td> <td>25%</td> <td>20%</td> <td></td> </tr> <tr> <td></td> <td>14,501 - 16,000</td> <td>35%</td> <td>30%</td> <td>25%</td> <td>20%</td> <td>15%</td> <td>10%</td> <td>5%</td> <td></td> </tr> </tbody> </table>			Net Worth (\$)										0- 20,000	20,001- 25,000	25,001- 30,000	30,001- 35,000	35,001- 40,000	40,001- 45,000	45,001- 50,000	50,001- 55,000	Income										\$	0 - 9,500	100%	90%	80%	70%	60%	50%	45%			9,501 - 11,500	85%	75%	65%	55%	50%	45%	40%			11,501 - 12,500	70%	60%	55%	50%	45%	40%	35%			12,501 - 14,000	50%	45%	40%	35%	30%	25%	20%			14,501 - 16,000	35%	30%	25%	20%	15%	10%	5%	
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Virginia Beach	\$30,000; first \$7,500 of disability exempt	\$100,000	<table border="1"> <thead> <tr> <th colspan="2"></th> <th>Income</th> <th>Exemption</th> <th>Income</th> <th>Exemption</th> </tr> </thead> <tbody> <tr> <td>\$</td> <td>0 - 16,000</td> <td>100%</td> <td></td> <td>\$20,001 - 22,000</td> <td>40%</td> </tr> <tr> <td></td> <td>\$16,001 - 18,000</td> <td>80%</td> <td></td> <td>22,001 - 25,000</td> <td>20%</td> </tr> <tr> <td></td> <td>\$18,001 - 20,000</td> <td>60%</td> <td></td> <td>25,001 - 30,000</td> <td>*</td> </tr> </tbody> </table>			Income	Exemption	Income	Exemption	\$	0 - 16,000	100%		\$20,001 - 22,000	40%		\$16,001 - 18,000	80%		22,001 - 25,000	20%		\$18,001 - 20,000	60%		25,001 - 30,000	*																																																								
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Waynesboro	\$18,000	\$25,000	<table border="1"> <thead> <tr> <th colspan="2"></th> <th colspan="4">Net Worth (\$)</th> </tr> <tr> <th colspan="2"></th> <th>0- 10,000</th> <th>10,001- 15,000</th> <th>15,001- 20,000</th> <th>20,001- 25,000</th> </tr> <tr> <th colspan="2">Income</th> <th></th> <th></th> <th></th> <th></th> </tr> </thead> <tbody> <tr> <td>\$</td> <td>0 - 3,600</td> <td>90%</td> <td>80%</td> <td>70%</td> <td>50%</td> </tr> <tr> <td></td> <td>3,601 - 7,200</td> <td>80%</td> <td>70%</td> <td>50%</td> <td>30%</td> </tr> <tr> <td></td> <td>7,201 - 10,800</td> <td>70%</td> <td>50%</td> <td>30%</td> <td>20%</td> </tr> <tr> <td></td> <td>10,801 - 14,400</td> <td>50%</td> <td>30%</td> <td>20%</td> <td>15%</td> </tr> <tr> <td></td> <td>14,401 - 18,000</td> <td>30%</td> <td>10%</td> <td>10%</td> <td>10%</td> </tr> </tbody> </table>			Net Worth (\$)						0- 10,000	10,001- 15,000	15,001- 20,000	20,001- 25,000	Income						\$	0 - 3,600	90%	80%	70%	50%		3,601 - 7,200	80%	70%	50%	30%		7,201 - 10,800	70%	50%	30%	20%		10,801 - 14,400	50%	30%	20%	15%		14,401 - 18,000	30%	10%	10%	10%																																
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	14,401 - 18,000	30%	10%	10%	10%																																																																														

^f The head of the household occupying the dwelling and owning title, or partial title, or deeded life estate is 65 years or older on 12/31 of the year immediately preceding the taxable year.

* Must go with tax freeze. Anyone with assets of \$80,000 - \$100,000 may only use tax freeze

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption					
Cities (continued)								
Williamsburg (Elderly only)	\$18,000	\$65,000	100% deferral					
Winchester	\$26,000	\$60,000	<u>Income</u>		<u>Exemption</u>			
			\$ 0 - 10,000		100%			
			10,001 - 14,000		80%			
			14,001 - 18,000		60%			
			18,001 - 22,000		40%			
			22,001 - 26,000		20%			
Counties	Note: All counties responded to the survey. Those that answered "not applicable" for all items in this table are excluded.							
Accomack	\$15,000; first \$6,500 exempt	\$35,000	<u>Income</u>		<u>Exemption</u>			
			\$ 0 - 9,999		100%			
			\$10,000 - 15,000		50%			
			(maximum \$350)					
Albemarle	\$22,000; first \$6,500 exempt	\$75,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>		
			\$ 0 - 13,000	100%	\$17,001 - 18,000	50%		
			13,001 - 14,000	90%	18,001 - 19,000	40%		
			14,001 - 15,000	80%	19,001 - 20,000	30%		
			15,001 - 16,000	70%	20,001 - 21,000	20%		
			16,001 - 17,000	60%	21,001 - 22,000	10%		
Alleghany	\$12,500; first \$4,000 exempt	\$40,000	100% exemption					
Amelia	\$22,000 first \$6,500 exempt	\$75,000	Those certified as disabled can apply with the same gross income and net worth requirement.					
Amherst	\$20,000; first \$6,000 exempt	\$45,000	<u>Net Worth (\$)</u>					
			<u>Income</u>	<u>30,001-30,000</u>	<u>35,001-35,000</u>	<u>40,001-40,000</u>	<u>45,001-45,000</u>	<u>50,001-50,000</u>
			\$ 0 - 8,000	100%	95%	90%	85%	80%
			8,001 - 12,000	75%	70%	65%	60%	55%
			12,001 - 16,000	50%	45%	40%	35%	30%
			16,001 - 20,000	25%	20%	15%	10%	5%
			(maximum abatement is \$400 per year)					

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption						
Counties (continued)									
Appomattox	\$12,000; first \$5,500 exempt	\$90,000	<u>Income</u>	<u>Exemption</u>					
			\$ 0 - 5,000	80%					
			5,001 - 6,000	75%					
			6,001 - 7,000	70%					
			7,001 - 8,000	65%					
			8,001 - 9,000	60%					
			9,001 - 10,000	55%					
			10,001 - 11,000	50%					
		11,001 - 12,000	40%						
Arlington	\$40,000; first \$6,500 exempt	\$150,000	Income less than \$10,000: 100% exemption to \$1,910, balance may be deferred. Income between \$10,001 and \$20,000: partial exemption, balance may be deferred. Income between \$20,001 and \$30,000: deferral with no interest. Income \$30,001 and \$40,000: deferral with 8% interest. Assets: Up to \$75,000: eligible for exemption. \$75,001 to \$150,000: eligible for deferral only.						
Augusta	\$18,000; first \$5,000 exempt	\$50,000	Relief is based on a complex scale with the amount of relief decreasing as income and net worth increase. Relief ranges from 90% with income up to \$8,000 and net worth up to \$10,000 to 2% with income between \$15,000 and \$18,000 and net worth between \$45,001 and \$50,000.						
Bath	\$12,000; first \$2,500 exempt	\$75,000	<u>Net Worth (\$)</u>						
			<u>Income</u>	0 - 12,500	12,501 - 25,000	25,001 - 37,500	37,501 - 50,000	50,001 - 62,500	62,501 - 75,000
			\$ 0 - 4,000	100%	90%	80%	70%	60%	50%
			4,001 - 6,000	90%	80%	70%	60%	50%	40%
			6,001 - 8,000	80%	70%	60%	50%	40%	30%
			8,001 - 10,000	70%	60%	50%	40%	30%	20%
			10,001 - 12,000	60%	50%	40%	30%	20%	10%
Bedford	\$15,000; first \$4,000	\$55,000	<u>Income</u>	<u>Exemption</u>					
			\$ 0 - 6,000	95%					
			6,001 - 9,000	85%					
			9,001 - 12,000	75%					
			12,001 - 15,000	65%					
Bland	\$10,000; first \$5,000 exempt	\$25,000	100% Exemption (maximum \$200)						

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption			
Counties (continued)						
Botetourt	\$30,000; first \$6,500 exempt	\$100,000	<u>Income</u>		<u>Exemption</u>	
			\$ 0 - 14,000		80%	
			14,001 - 19,000		60%	
			19,001 - 24,000		40%	
			24,001 - 30,000		20%	
Buchanan	\$16,500; first \$2,000 exempt	\$50,000	\$125 exemption or amount of tax liability up to \$125.			
Campbell	\$15,000; first \$2,500 exempt	\$60,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>
			\$ 0 - 5,999	80%	\$10,500 - 11,999	40%
			6,000 - 7,499	70%	12,000 - 13,499	30%
			7,500 - 8,999	60%	13,500 - 15,000	20%
			9,000 - 10,499	50%		
			(maximum: \$250)			
Caroline	\$18,000; first \$4,000 exempt	\$60,000	<u>Income</u>		<u>Net Worth (\$)</u>	
			\$ 0 - 8,000		0 - 30,001-	
			8,001 - 12,000		30,000	60,000
			12,001 - 16,000		75%	60%
			16,001 - 18,000		55%	40%
					35%	20%
					10%	5%
Carroll	\$14,000; first \$3,000 exempt	\$50,000	50% exemption (maximum: \$100)			
Charles City	\$30,000; first \$6,500 exempt first \$7,500 of disability may be exempt	\$75,000	<u>Income</u>		<u>Exemption</u>	
			\$ 0 - 12,000		100%	
			12,001 - 15,000		80%	
			15,001 - 20,000		60%	
			20,001 - 25,000		40%	
			25,001 - 30,000		20%	
			(maximum: \$500)			
Chesterfield	\$40,000; first \$6,000 exempt	\$94,000	<u>Income</u>		<u>Exemption</u>	
			\$ 0 - 18,800		100%	
			18,801 - 27,700		75%	
			27,701 - 37,600		50%	
			37,601 - 40,000		25%	
(Maximum abatement is \$2,000 per year)						

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption				
Counties (continued)							
Clarke	\$22,000; first \$6,500 is exempt	\$65,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>	
			\$ 0 - 17,000	100%	\$19,001 - 20,000	70%	
			17,001 - 18,000	90%	20,001 - 21,000	60%	
			18,001 - 19,000	80%	21,001 - 22,000	50%	
				over 22,000	0%		
Culpeper	\$25,000; first \$4,000 exempt	\$75,000	<u>Net Worth (\$)</u>				
				0-	18,501-	37,334-	56,167-
			<u>Income</u>	<u>18,500</u>	<u>37,333</u>	<u>56,166</u>	<u>75,000</u>
			\$ 0 - 13,440	100%	90%	81%	73%
			13,441 - 16,240	90%	81%	73%	66%
			16,241 - 19,040	70%	63%	57%	51%
		19,041 - 21,840	50%	45%	40%	36%	
		21841 - 25,000	30%	27%	24%	22%	
Dickenson	\$22,000; first \$4,000 exempt	\$50,000	\$100 exemption				
Dinwiddie	\$23,000; first \$5,000 exempt	\$55,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>	
			\$ 0 - 14,000	100%	\$18,001 - 19,000	50%	
			14,001 - 15,000	90%	19,001 - 20,000	40%	
			15,001 - 16,000	80%	20,001 - 21,000	30%	
			16,001 - 17,000	70%	21,001 - 22,000	20%	
			17,001 - 18,000	60%	22,001 - 23,000	10%	
Essex	\$13,000	\$25,000	<u>Income</u>	<u>Exemption</u>			
			\$ 0 - 7,000	100%			
			7,001 - 9,000	80%			
			9,001 - 11,000	60%			
			11,001 - 13,000	40%			
			(maximum \$250)				
			(must be 65 years old or permanently and totally disabled)				
Fairfax	\$40,000; first \$6,500 exempt for disabled owners: first \$7,500 exempt.	\$150,000	<u>Income</u>	<u>Exemption</u>			
			\$ 0 - 30,000	100%			
			30,001 - 35,000	50%			
			35,001 - 40,000	25%			
Fauquier	\$35,000; first \$6,500 exempt	\$125,000	100% exemption				

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption																																													
Counties (continued)																																																
Floyd (Elderly only)	\$15,000; first \$6,000 exempt	\$55,000	Exemption is equal to the amount by which the property tax exceeds the tax for the year in which the owner became 65. Any owner who became 65 before December 31, 1986, is eligible for exemption in the amount of tax exceeding that levied on the property in 1986.																																													
Fluvanna	\$20,000; first \$5,000 exempt	\$60,000	<table border="1"> <thead> <tr> <th></th> <th colspan="4">Net Worth (\$)</th> </tr> <tr> <th></th> <th>0 - 7,500</th> <th>7,501- 20,000</th> <th>20,001- 32,500</th> <th>32,501- 45,000</th> </tr> </thead> <tbody> <tr> <td>Income</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>\$ 0 - 5,000</td> <td>100%</td> <td>75%</td> <td>50%</td> <td>25%</td> </tr> <tr> <td>5,001 - 10,000</td> <td>75%</td> <td>50%</td> <td>35%</td> <td>15%</td> </tr> <tr> <td>10,001 - 15,000</td> <td>50%</td> <td>35%</td> <td>20%</td> <td>10%</td> </tr> <tr> <td>15,001 - 20,000</td> <td>25%</td> <td>15%</td> <td>10%</td> <td>5%</td> </tr> </tbody> </table>					Net Worth (\$)					0 - 7,500	7,501- 20,000	20,001- 32,500	32,501- 45,000	Income					\$ 0 - 5,000	100%	75%	50%	25%	5,001 - 10,000	75%	50%	35%	15%	10,001 - 15,000	50%	35%	20%	10%	15,001 - 20,000	25%	15%	10%	5%							
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Franklin	\$15,000; first \$3,000 exempt	\$50,000	<table border="1"> <thead> <tr> <th></th> <th colspan="5">Net Worth (\$)</th> </tr> <tr> <th></th> <th>0- 10,000</th> <th>10,001- 20,000</th> <th>20,001- 30,000</th> <th>30,001- 40,000</th> <th>40,001- 50,000</th> </tr> </thead> <tbody> <tr> <td>Income</td> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>\$ 0 - 5,000</td> <td>95%</td> <td>85%</td> <td>75%</td> <td>65%</td> <td>40%</td> </tr> <tr> <td>5,001 - 9,000</td> <td>85%</td> <td>75%</td> <td>65%</td> <td>40%</td> <td>30%</td> </tr> <tr> <td>9,001 - 12,000</td> <td>75%</td> <td>65%</td> <td>50%</td> <td>30%</td> <td>20%</td> </tr> <tr> <td>12,001 - 15,000</td> <td>65%</td> <td>55%</td> <td>40%</td> <td>20%</td> <td>10%</td> </tr> </tbody> </table>					Net Worth (\$)						0- 10,000	10,001- 20,000	20,001- 30,000	30,001- 40,000	40,001- 50,000	Income						\$ 0 - 5,000	95%	85%	75%	65%	40%	5,001 - 9,000	85%	75%	65%	40%	30%	9,001 - 12,000	75%	65%	50%	30%	20%	12,001 - 15,000	65%	55%	40%	20%	10%
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12,001 - 15,000	65%	55%	40%	20%	10%																																											
Frederick	\$25,000; first \$6,500 exempt	\$65,000	<table border="1"> <thead> <tr> <th>Income</th> <th>Exemption</th> <th>Income</th> <th>Exemption</th> </tr> </thead> <tbody> <tr> <td>\$ 0 - 8,000</td> <td>100%</td> <td>\$14,001 - 17,000</td> <td>70%</td> </tr> <tr> <td>8,001 - 11,000</td> <td>95%</td> <td>17,001 - 20,000</td> <td>50%</td> </tr> <tr> <td>11,001 - 14,000</td> <td>85%</td> <td>20,001 - 25,000</td> <td>25%</td> </tr> </tbody> </table>	Income	Exemption	Income	Exemption	\$ 0 - 8,000	100%	\$14,001 - 17,000	70%	8,001 - 11,000	95%	17,001 - 20,000	50%	11,001 - 14,000	85%	20,001 - 25,000	25%																													
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11,001 - 14,000	85%	20,001 - 25,000	25%																																													
Giles	\$20,000; first \$1,500 exempt	\$35,000	<table border="1"> <thead> <tr> <th>Income</th> <th>Exemption</th> <th>Income</th> <th>Exemption</th> </tr> </thead> <tbody> <tr> <td>\$ 0 - 9,500</td> <td>80%</td> <td>\$ 12,001 - 15,000</td> <td>40%</td> </tr> <tr> <td>9,501 - 12,000</td> <td>60%</td> <td>15,001 - 20,000</td> <td>20%</td> </tr> </tbody> </table>	Income	Exemption	Income	Exemption	\$ 0 - 9,500	80%	\$ 12,001 - 15,000	40%	9,501 - 12,000	60%	15,001 - 20,000	20%																																	
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Gloucester	\$20,000; first \$3,000 exempt	\$60,000	<table border="1"> <thead> <tr> <th>Income</th> <th>Exemption</th> <th>Income</th> <th>Exemption</th> </tr> </thead> <tbody> <tr> <td>\$ 0 - 14,000</td> <td>100%</td> <td>\$16,001 - 18,000</td> <td>60%</td> </tr> <tr> <td>14,001 - 16,000</td> <td>80%</td> <td>18,001 - 20,000</td> <td>40%</td> </tr> </tbody> </table> <p>(no exemptions over \$20,001)</p>	Income	Exemption	Income	Exemption	\$ 0 - 14,000	100%	\$16,001 - 18,000	60%	14,001 - 16,000	80%	18,001 - 20,000	40%																																	
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Goochland	\$30,000; first \$6,500 exempt	\$100,000	100% exemption (maximum: \$400)																																													
Grayson	\$15,000; first \$2,500 exempt	\$40,000	100% exemption (maximum: \$100)																																													

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption				
Counties (continued)							
Greene	\$11,000; first \$6,500 exempt	\$40,000	<u>Income</u>	<u>Net Worth</u>	<u>Exemption</u>	<u>Deferral</u>	
			\$ 0 - 3,600	\$20,000	80%	20%	
			3,601 - 5,500	25,000	55%	20%	
			5,501 - 6,900	30,000	35%	20%	
			6,901 - 9,600	35,000	15%	10%	
			9,601 - 11,000	40,000	...	10%	
Hanover	\$30,000; First \$6,500 exempt		<u>Income</u>	<u>Exemption</u>			
			\$ 0 - 17,000	100%			
			17,001 - 25,000	75%			
			25,001 - 30,000	50%			
			(maximum: \$600)				
Henrico	\$30,000; first \$6,500 exempt	\$100,000	<u>Net Worth (\$)</u>				
				0- 25,001-	50,001-	75,001-	
			<u>Income</u>	25,000	50,000	75,000	100,000
			\$ 0 - 15,000	100%	100%	80%	60%
			15,001 - 19,000	100%	80%	60%	40%
			19,001 - 24,000	80%	60%	40%	30%
			24,001 - 30,000	50%	40%	30%	20%
			(maximum: \$750)				
Henry	\$16,000; first \$4,000 exempt	\$50,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>	
			\$ 0 - 9,000	90%	\$12,001 - 13,000	50%	
			9,001 - 9,961	80%	13,001 - 14,000	40%	
			9,962 - 11,000	70%	14,001 - 15,000	30%	
			11,001 - 12,000	60%	15,001 - 16,000	20%	
			(maximum: \$300)				
Isle of Wight	\$18,000; first \$4,000 exempt	\$65,000	Option to defer or taxpayer may exempt				
			<u>Income</u>	<u>Exemption</u>			
			\$ 0 - 6,000	100%			
			6,001 - 12,000	75%			
			12,001 - 18,000	50%			
			(maximum: \$500)				
James City	\$22,500; first \$6,500 exempt	\$75,000	The first \$65,000 of assessed value exempt				
King George	\$9,000; first \$1,500 exempt	\$25,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>	
			\$ 0 - 4,000	60%	\$6,001 - 7,000	30%	
			4,001 - 5,000	50%	7,001 - 8,000	20%	
			5,001 - 6,000	40%	8,001 - 9,000	10%	
			Deferral: Up to 100%				

... No response provided.

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption											
Counties (continued)														
King William	\$15,000	\$50,000	...											
Lancaster	\$12,200; first \$2,500 exempt	\$50,000	<table border="1"> <thead> <tr> <th>Income</th> <th>Exemption</th> </tr> </thead> <tbody> <tr> <td>\$ 0 - 4,875</td> <td>100%</td> </tr> <tr> <td>4,876 - 7,310</td> <td>80%</td> </tr> <tr> <td>7,311 - 9,750</td> <td>60%</td> </tr> <tr> <td>9,751 - 12,200</td> <td>40%</td> </tr> </tbody> </table>	Income	Exemption	\$ 0 - 4,875	100%	4,876 - 7,310	80%	7,311 - 9,750	60%	9,751 - 12,200	40%	(No exemption above \$12,200)
Income	Exemption													
\$ 0 - 4,875	100%													
4,876 - 7,310	80%													
7,311 - 9,750	60%													
9,751 - 12,200	40%													
Lee	\$15,000; first \$2,000 exempt	\$40,000	<table border="1"> <thead> <tr> <th>Income</th> <th>Exemption</th> </tr> </thead> <tbody> <tr> <td>\$ 0 - 9,000</td> <td>100%</td> </tr> <tr> <td>9,001 - 11,000</td> <td>75%</td> </tr> <tr> <td>11,001 - 13,000</td> <td>50%</td> </tr> <tr> <td>13,001 - 15,000</td> <td>25%</td> </tr> </tbody> </table>	Income	Exemption	\$ 0 - 9,000	100%	9,001 - 11,000	75%	11,001 - 13,000	50%	13,001 - 15,000	25%	(maximum: \$150)
Income	Exemption													
\$ 0 - 9,000	100%													
9,001 - 11,000	75%													
11,001 - 13,000	50%													
13,001 - 15,000	25%													
Loudoun	\$52,000; first \$6,500 exempt	\$165,000	Exemption: Amount by which the real estate tax exceeds 2% of gross combined income. Deferral: up to 100%.											
Louisa	\$22,000; first \$6,500 exempt	\$75,000	50% exemption (maximum: \$200)											
Mathews (Elderly only)	\$16,000	\$60,000	<table border="1"> <thead> <tr> <th>Income</th> <th>Exemption</th> </tr> </thead> <tbody> <tr> <td>\$ 0 -10,000</td> <td>100%</td> </tr> <tr> <td>10,001 -12,000</td> <td>80%</td> </tr> <tr> <td>12,001 -14,000</td> <td>60%</td> </tr> <tr> <td>14,001 -16,000</td> <td>40%</td> </tr> </tbody> </table>	Income	Exemption	\$ 0 -10,000	100%	10,001 -12,000	80%	12,001 -14,000	60%	14,001 -16,000	40%	(maximum: \$400)
Income	Exemption													
\$ 0 -10,000	100%													
10,001 -12,000	80%													
12,001 -14,000	60%													
14,001 -16,000	40%													
Middlesex	\$12,000; first \$1,500 exempt	\$50,000	<table border="1"> <thead> <tr> <th>Income</th> <th>Exemption</th> </tr> </thead> <tbody> <tr> <td>\$ 0 - 6,000</td> <td>100%</td> </tr> <tr> <td>6,001 - 8,000</td> <td>80%</td> </tr> <tr> <td>8,001 - 10,000</td> <td>60%</td> </tr> <tr> <td>10,001 - 12,000</td> <td>40%</td> </tr> </tbody> </table>	Income	Exemption	\$ 0 - 6,000	100%	6,001 - 8,000	80%	8,001 - 10,000	60%	10,001 - 12,000	40%	(maximum: \$450)
Income	Exemption													
\$ 0 - 6,000	100%													
6,001 - 8,000	80%													
8,001 - 10,000	60%													
10,001 - 12,000	40%													
Montgomery	\$21,000	\$50,000	<table border="1"> <thead> <tr> <th>Income</th> <th>Exemption</th> </tr> </thead> <tbody> <tr> <td>\$ 0 -14,000</td> <td>100%</td> </tr> <tr> <td>14,001 -17,000</td> <td>60%</td> </tr> <tr> <td>17,001 -21,000</td> <td>40%</td> </tr> </tbody> </table>	Income	Exemption	\$ 0 -14,000	100%	14,001 -17,000	60%	17,001 -21,000	40%	Deferral: Up to 100%		
Income	Exemption													
\$ 0 -14,000	100%													
14,001 -17,000	60%													
17,001 -21,000	40%													

... No response provided.

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption						
Counties (continued)									
Nelson	\$18,000; first \$3,000 exempt	\$50,000	<u>Net Worth (\$)</u>						
				<u>Income</u>	<u>10,000</u>	<u>20,000</u>	<u>30,000</u>	<u>40,000</u>	<u>50,000</u>
				\$ 0 - 8,000	80%	70%	60%	50%	40%
				8,001 - 11,500	70%	60%	50%	40%	30%
				11,501 - 15,000	60%	50%	40%	30%	20%
			15,001 - 18,000	50%	40%	30%	20%	10%	
New Kent	\$24,000 exemption \$30,000 deferral	\$30,000 Exemption; \$50,000 Deferral	Exemption \$400						
Northampton	\$5,000; first \$3,000 exempt	\$20,000	<u>Income</u>	<u>Deferral</u>					
			\$ 0 - 3,500 3,501 - 5,000	100% 50%					
Orange	\$22,000; first \$4,000 exempt	\$55,000	<u>Net Worth (\$)</u>						
				<u>Income</u>	<u>15,000</u>	<u>25,000</u>	<u>35,000</u>	<u>45,000</u>	<u>55,000</u>
				\$ 0 - 12,000	80%	64%	56%	40%	32%
				12,001 - 14,500	60%	48%	42%	30%	24%
				14,501 - 17,000	50%	40%	35%	25%	20%
			17,001 - 19,500	40%	32%	28%	20%	16%	
			19,501 - 22,000	20%	16%	14%	10%	8%	
Page	\$14,000	\$50,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>			
			\$ 0 - 9,000	100%	\$11,001 - 12,000	40%			
			9,001 - 10,000	80%	12,001 - 13,000	30%			
			10,001 - 11,000	60%	13,001 - 14,000	25%			
			(No exemptions over \$14,001)						
Pittsylvania	\$12,000; first \$4,000 exempt	\$50,000	100% exemption (maximum: \$250)						
Powhatan ^g	\$30,000; first \$7,500 exempt for disabled only	\$75,000	<u>Income</u>	<u>Exemption</u>					
			\$ 0 - 15,000 15,001 - 30,000	75% 50%					
Prince George	\$25,000	\$65,000	<u>Income</u>	<u>Exemption</u>					
			\$ 0 - 15,000 15,001 - 25,000	100% 50%					

^g Taxpayers who qualify for property relief shall not be eligible for other forms of local tax relief such as land use tax breaks.

Table 3.1 (continued)

Locality	Combined Gross Income	Net Worth	Relief Plan/Exemption																																
Counties (continued)																																			
Prince William ^h	May deduct the 1st \$7,500 of disability income, and non-spouse relatives may deduct up to \$6,500 of income	\$150,000	100% exemption if income less than \$22,000; 100% deferred if income less than 85% of HUD Low Income Limit; 75% deferred if income less than 90% of HUD Low Income Limit; 50% deferred if income less than 95% of HUD Low Income Limit; 25% deferred if income less than HUD Low Income Limit.																																
Pulaski	\$17,500; first \$2,500 exempt	\$45,000	<table border="1"> <thead> <tr> <th>Income</th> <th>Exemption</th> </tr> </thead> <tbody> <tr> <td>\$ 0 - 10,500</td> <td>80%</td> </tr> <tr> <td>10,501 - 12,500</td> <td>60%</td> </tr> <tr> <td>12,501 - 15,500</td> <td>40%</td> </tr> <tr> <td>15,501 - 17,500</td> <td>20%</td> </tr> </tbody> </table>		Income	Exemption	\$ 0 - 10,500	80%	10,501 - 12,500	60%	12,501 - 15,500	40%	15,501 - 17,500	20%																					
Income	Exemption																																		
\$ 0 - 10,500	80%																																		
10,501 - 12,500	60%																																		
12,501 - 15,500	40%																																		
15,501 - 17,500	20%																																		
Rappahannock	\$16,172	\$75,000	<table border="1"> <thead> <tr> <th>Income</th> <th>Exemption</th> </tr> </thead> <tbody> <tr> <td>\$ 0 - 14,014</td> <td>100%</td> </tr> <tr> <td>14,015 - 16,172</td> <td>50%</td> </tr> </tbody> </table>		Income	Exemption	\$ 0 - 14,014	100%	14,015 - 16,172	50%																									
Income	Exemption																																		
\$ 0 - 14,014	100%																																		
14,015 - 16,172	50%																																		
Roanoke	\$30,000; first \$6,500 exempt	\$100,000	Exemption is equal to the amount by which the property tax exceeds the tax for the year in which the owner became 65. Any owner who became 65 before December 31, 1974, is eligible for first \$6,500 exemption in the amount of tax exceeding that levied on the property in 1974.																																
Rockbridge	\$30,000; first \$6,500 exempt	\$75,000	<table border="1"> <thead> <tr> <th>Income</th> <th>Exemption</th> </tr> </thead> <tbody> <tr> <td>\$ 0 - 13,000</td> <td>80%</td> </tr> <tr> <td>13,001 - 18,000</td> <td>60%</td> </tr> <tr> <td>18,001 - 23,000</td> <td>40%</td> </tr> <tr> <td>23,001 - 30,000</td> <td>20%</td> </tr> </tbody> </table>		Income	Exemption	\$ 0 - 13,000	80%	13,001 - 18,000	60%	18,001 - 23,000	40%	23,001 - 30,000	20%																					
Income	Exemption																																		
\$ 0 - 13,000	80%																																		
13,001 - 18,000	60%																																		
18,001 - 23,000	40%																																		
23,001 - 30,000	20%																																		
Rockingham	\$18,000; first \$3,500 exempt	\$50,000	<table border="1"> <thead> <tr> <th rowspan="2">Income</th> <th colspan="4">Net Worth (\$)</th> </tr> <tr> <th>0- 35,000</th> <th>35,001- 40,000</th> <th>40,001- 45,000</th> <th>45,001- 50,000</th> </tr> </thead> <tbody> <tr> <td>\$ 0 -10,500</td> <td>80%</td> <td>64%</td> <td>56%</td> <td>40%</td> </tr> <tr> <td>10,501 -13,000</td> <td>60%</td> <td>48%</td> <td>42%</td> <td>30%</td> </tr> <tr> <td>13,001 -15,500</td> <td>40%</td> <td>32%</td> <td>28%</td> <td>20%</td> </tr> <tr> <td>15,501 -18,000</td> <td>20%</td> <td>16%</td> <td>14%</td> <td>10%</td> </tr> </tbody> </table>				Income	Net Worth (\$)				0- 35,000	35,001- 40,000	40,001- 45,000	45,001- 50,000	\$ 0 -10,500	80%	64%	56%	40%	10,501 -13,000	60%	48%	42%	30%	13,001 -15,500	40%	32%	28%	20%	15,501 -18,000	20%	16%	14%	10%
Income	Net Worth (\$)																																		
	0- 35,000	35,001- 40,000	40,001- 45,000	45,001- 50,000																															
\$ 0 -10,500	80%	64%	56%	40%																															
10,501 -13,000	60%	48%	42%	30%																															
13,001 -15,500	40%	32%	28%	20%																															
15,501 -18,000	20%	16%	14%	10%																															
Russell	\$15,600; first \$2,500 exempt	\$57,000	100% exemption (maximum: \$135)																																

^h Taxpayers who qualify for property relief shall receive relief on the personal property tax as well as the local vehicle license tax. However, they shall not be eligible for other forms of local tax relief such as land use tax breaks.

Table 3.1 (continued)

Locality	Combined Gross Income	Net Worth	Relief Plan/Exemption			
Counties (continued)						
Scott	\$16,500; first \$1,500 exempt	\$60,000	100% exemption on first \$9,000 assessed value Maximum relief \$100.			
Shenandoah	\$16,500; first \$1,200 exempt	\$55,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>
			\$ 0 - 10,000	75%	\$13,501 - 15,500	45%
			10,001 - 11,500	65%	15,501 - 16,500	35%
			11,501 - 13,500	55%		
(No exemptions over \$16,501)						
Smyth	\$15,000; first \$1,500 exempt	\$30,000	<u>Net Worth (\$)</u>			
				0-	18,001-	24,001-
			<u>Income</u>	<u>18,000</u>	<u>24,000</u>	<u>30,000</u>
			\$ 0 - 6,000	80%	64%	56%
			6,001 - 9,000	60%	48%	42%
9,001 - 12,000	40%	32%	28%			
12,001-15,000	20%	16%	14%			
Southampton	\$7,500 first \$3,000 exempt	\$30,000	Tax deferral for real estate			
Spotsylvania	\$28,500; first \$5,500 exempt	\$100,000	100% exemption (maximum: \$610)			
Stafford	\$25,000; first \$4,000 exempt	\$75,000	100% exemption (limited to house and lot) Additional \$3,000 income allowance if owner is disabled.			
Surry	\$16,000; first \$4,000 exempt	\$30,000	<u>Income</u>	<u>Exemption</u>		
			\$ 0 - 2,500	100%		
			2,501 - 8,000	75%		
			8,001 - 12,000	50%		
12,001 - 16,000	25%					
(maximum: \$200)						
Tazewell (Elderly only)	\$15,000; first \$4,000 exempt	\$50,000	100% exemption (maximum: \$225)			
Warren	<u>Category I:</u> Ages 65 to 69: \$20,000	\$75,000	100% exemption			
	<u>Category II:</u> Over age 70: \$23,500	\$75,000	100% exemption			

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption			
Counties (continued)						
Washington ⁱ	\$17,219; first \$3,215 exempt	\$51,690	<u>Net Worth (\$)</u>			
				0- 17,220-	34,461-	
			<u>Income</u>	<u>17,219</u>	<u>34,460</u>	<u>51,690</u>
			\$ 0 - 6,933	80%	64%	56%
			6,934 - 10,287	60%	48%	42%
			10,288 - 13,753	40%	32%	28%
			13,754 - 17,219	20%	18%	14%
Wise	\$22,000; first \$4,000 exempt	\$75,000	\$125 exemption			
Wythe	\$15,000; first \$5,000 exempt	\$50,000	\$150 exemption			
York	\$22,000; first \$6,500 exempt; first \$7,500 of disability may be exempt	\$75,000	<u>Income</u>	<u>Exemption</u>		
			\$ 0 - 15,000	up to \$500		
			15,001 - 18,000	up to \$350		
			18,001 - 22,000	up to \$250		
Towns	Note: Towns that answered "not applicable" for all items in this table are excluded. For a listing of town respondents and non-respondents, see Appendix B.					
Abingdon	\$12,000; first \$2,500 exempt	\$35,000	<u>Net Worth (\$)</u>			
				0- 15,001-	25,001-	
			<u>Income</u>	<u>15,000</u>	<u>25,000</u>	<u>35,000</u>
			\$ 0 - 6,000	80%	64%	56%
			6,001 - 8,000	60%	48%	42%
			8,001 - 10,000	40%	32%	28%
			10,001 - 12,000	20%	18%	14%
Altavista	Same as plan for Campbell County		...			
Ashland	\$30,000	\$100,000	50% exemption			
Berryville	Same as plan for Clarke County		N/A			
Big Stone Gap	\$22,000; first \$4,000 exempt	\$75,000 (owners)	Exempt up to \$100			

... No response provided.

N/A Not applicable.

ⁱ Members of the Disabled American Veterans or those who are eligible for membership in the Disabled American Veterans are granted a \$100 flat exemption on both real and personal property tax provided they meet the other eligibility requirements.

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption				
Towns (continued)							
Blacksburg	\$14,000; first \$4,000 exempt	\$50,000	<u>Income</u>	<u>% Of Tax That May Be Exempt</u>	<u>% Of Tax That May Be De-</u>		
<u>ferred</u>			\$ 0 - 9,000	100%	0%		
			9,001 - 11,000	60%	40%		
			11,001 - 14,000	40%	60%		
Bluefield (Elderly only)	\$14,000	\$40,000	100% exemption				
Bowling Green	\$18,000	\$60,000	N/A				
Bridgewater	\$11,000; first \$2,000 exempt	\$30,000	<u>Income</u>	<u>Net Worth (\$)</u>			
				0- 15,001-	20,001-	25,001-	
				15,000	20,000	30,000	
			\$ 0 - 6,500	80%	64%	56%	
			6,501 - 8,000	60%	48%	42%	
			8,001 - 9,500	40%	32%	28%	
			9,501 -11,000	20%	16%	10%	
Broadway (Elderly only)	\$18,000	\$50,000	Same as plan for Rockingham County				
Brookneal	Same as plan for Campbell County						
Chincoteague	Not to exceed \$15,000 first \$4,000 exempt	Not to exceed \$35,000	<u>Income</u>	<u>Exemption</u>			
			\$ 1,000 - 7,499	100%			
			7,500 - 15,000	50%			
Christiansburg	\$21,000	\$50,000	<u>Income</u>	<u>Exemption</u>			
			\$ 0- 14,000	100%			
			14,001- 17,000	60%			
			17,001 - 21,000	40%			
Clintwood	N/A	\$22,000	N/A				
Coeburn	\$12,000; first \$4,000 exempt	\$50,000	50% exemption (maximum \$50)				

N/A Not applicable.

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption				
Towns (continued)							
Colonial Beach	\$12,000	\$50,000	Deferral is equal to the amount by which the property tax exceeds the tax for the year in which the owner became 65 or disabled.				
Crewe (Elderly only)	\$6,000; first \$4,000 exempt	\$25,000	100% exemption				
Culpeper	\$25,000; first \$4,000 exempt	\$75,000	<u>Net Worth (\$)</u>				
			<u>Income</u>				
			0- 18,500	18,501 - 34,000	34,001 - 49,500	49,501 - 65,000	
			\$ 0 - 13,440	100%	90%	81%	73%
			13,441 - 16,240	90%	81%	73%	66%
			16,241 - 19,040	70%	63%	57%	51%
			19,041 - 21,840	50%	45%	40%	36%
			21,841 - 25,000	30%	27%	24%	22%
Dublin	\$15,000; first \$2,500 exempt;	\$45,000	<u>Income</u>				
			\$ 0 - 8,500	<u>Exemption</u>			
			8,501 - 10,500	80%			
			10,501 - 12,500	60%			
			12,501 - 15,000	40%			
			20%				
Dumfries	\$22,000	\$150,000	100% exempt				
Front Royal	\$30,000	\$100,000	Deferral only, no exemption				
Glasgow	Same as Rockbridge Co.	\$75,000	Same as Rockbridge County				
Gordonsville	\$22,000; first \$4,000 exempt	\$55,000	<u>Income</u>				
			\$ 0 - 7,000	<u>Exemption</u>			
			7,001 - 9,000	80%			
			9,001 - 10,500	60%			
			10,501 - 12,000	50%			
			12,001 - 18,000	40%			
			20%				
			If the total combined financial worth is: \$18,000-less, the above tax exemption is re- duced by: 0%				
Haymarket	Same as Prince William County						
Haysi	\$17,000	\$45,000	N/A				

N/A Not applicable.

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption	
Towns (continued)				
Herndon	\$40,000	\$150,000	Same as Fairfax County, except no deferral plan offered	
Hillsville	\$12,000; same as plan for Carroll County	\$40,000	50% exemption (maximum \$100)	
Hurt (Elderly only)	\$12,000; first \$4,000 exempt	\$30,000	20% reduction on the existing rate on assessed evaluation (1997 real property tax rate for the elderly is \$0.16 per \$100).	
Lebanon	\$9,500; first \$1,500 exempt	\$25,000	50% exemption	
Leesburg	\$52,000	\$195,000	100% exemption	
Luray	\$5,000	\$30,000	<u>Income</u>	<u>Exemption</u>
			\$ 0 - 999	100%
			1,000 - 1,499	90%
			1,500 - 1,999	80%
			2,000 - 2,499	70%
			2,500 - 2,999	60%
			3,000 - 3,499	50%
			3,500 - 3,999	40%
			4,000 - 4,499	30%
			4,500 - 5,000	20%
Marion (Elderly only)	\$6,000	\$10,000	50% exemption	
Middleburg	\$52,000	\$195,000	...	
Mt. Jackson	Same as plan for Shenandoah County			
New Market	\$14,000; first \$1,200 exempt	owner & spouse: \$55,000; excluding household furnishings	<u>Income</u>	<u>Exemption</u>
			\$ 0 - 8,000	75%
			8,001 - 9,500	65%
			9,501 - 11,000	55%
			11,001 - 12,500	45%
			12,501 - 14,000	35%
Occoquan	Same plan as Prince William County			

... No response provided.

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption					
Towns (continued)								
Orange	\$15,000; first \$4,000 exempt	\$55,000	<u>Net Worth (\$)</u>					
				<u>0-</u>	<u>15,001-</u>	<u>25,001-</u>	<u>35,001-</u>	<u>45,001-</u>
				<u>15,000</u>	<u>25,000</u>	<u>35,000</u>	<u>45,000</u>	<u>55,000</u>
			<u>Income</u>					
			\$ 0 - 7,000	80%	64%	56%	40%	32%
			7,001 - 9,000	60%	48%	42%	30%	24%
9,001 - 10,500	50%	40%	35%	25%	20%			
10,501 - 12,000	40%	32%	28%	20%	16%			
12,001 - 15,000	20%	16%	14%	10%	8%			
Pound (Elderly only)	\$16,000	\$75,000	50% exemption (maximum \$50)					
Pulaski	Total combined income is \$15,000	\$45,000	<u>Income</u>		<u>Exemption</u>			
			\$ 0 - 8,500		80%			
			8,501 - 10,500		60%			
			10,501 - 12,500		40%			
			12,501 - 15,000		20%			
Purcellville (Elderly only)	\$52,000; first \$6,500 exempt	\$195,000	Exemption: Amount by which the real estate tax exceeds 0.5% of gross combined income. Deferral: Up to 100%					
Quantico (Elderly only)	Same plan as Prince William County							
Remington	Same plan as Fauquier County							
Ridgeway (Elderly Only)	Same plan as Henry County							
Rocky Mount	\$15,000	\$50,000	<u>Net Worth</u>					
				<u>0-</u>	<u>10,001-</u>	<u>20,001-</u>		
				<u>10,000</u>	<u>20,000</u>	<u>30,000</u>		
			<u>Income</u>					
			\$ 0 - 5,000	95%	85%	75%		
			5,001 - 9,000	85%	75%	65%		
9,001 -12,000	75%	65%	50%					
12,001 -15,000	65%	55%	40%					
Round Hill	Determined by Loudon County							
South Boston (Elderly only)	\$12,000	\$20,000	Exemption: Relief is equal to that portion of the tax which exceeds 1% of combined gross income.					

Table 3.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption						
Towns (continued)									
Stanley	Same as plan for Page County		Use county plan. If exempted from county, exempt from town tax.						
Stephens City (Elderly only)	\$12,000; first \$3,000 exempt	\$30,000	Net Worth (\$)						
			Income						
			\$ 0 - 4,000	100%	98%	94%	88%	80%	70%
			4,001 - 6,000	95%	93%	89%	83%	75%	65%
			6,001 - 8,000	85%	83%	79%	73%	65%	55%
			8,001 - 10,000	70%	68%	64%	58%	50%	40%
			10,001 - 12,000	50%	48%	44%	38%	30%	20%
Strasburg	\$16,500	N/A	The Town of Strasburg uses the same percentage exemption as Shenandoah County						
The Plains (Elderly only)	\$75,000	N/A	Same plan as Fauquier County						
Vienna	Same as plan for Fairfax County								
Vinton	\$18,000; first \$4,000 exempt	\$65,000	100% exemption						
Warrenton	\$30,000; first \$6,500 exempt	\$100,000	100% exemption						
West Point	\$15,000	\$50,000	100% exemption						
Wise (Elderly only)	\$22,000; first \$4,000 exempt	\$75,000	Same as plan for Wise County						
Wytheville	\$15,000; first \$5,000 exempt	\$50,000	100% exemption (maximum: \$62.50)						
N/A Not applicable.									

**Table 3.2
Summary of Real Property Renter Tax Relief Plans and Housing Grants for the Elderly and Disabled, 1999**

Locality	Combined Gross Income	Combined Net Worth	Relief Plan
Cities	Note: Only four cities responded to the items in this table.		
Alexandria	\$18,000; renters may deduct first \$7,500 of disability income & first \$6,500 of a relative	\$75,000	Maximum grant of \$1,500
Charlottesville	\$22,000; first \$4,000 exempt; in addition, renters may deduct first \$7,500 income or of disability income	\$75,000	Relief equals 25% of the amount derived by subtracting 24% of gross combined income from actual rent or \$5,280, whichever is less
Fairfax people	\$30,000; first \$6,500 exempt	\$150,000	City exempts the first \$700 for with adjusted income under \$30,000
Falls Church	\$40,000; \$6,500 exempt for relatives \$7,500 exempt for permanent disabilities	\$150,000	Varies based on income and assets; maximum grant of \$1,500
Portsmouth	First \$4,000
Staunton	\$2,500
Counties	Note: Every county responded "not applicable" for the following table.		
Towns			
Altavista	\$2,500	Same as Campbell County	
Haysi	\$4,000 per year
New Market	First \$1,200 exempt	N/A	...
...	No response provided.		
N/A	Not applicable.		