

Section 4

Real Property Tax Relief Plans and Housing Grants for the Elderly and Disabled, 2001

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 (§58.1-3210). 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. These amounts were increased in 2001 by the General Assembly. As of 2001, the total combined gross income from all sources, including the income of relatives living in the dwelling, may not exceed \$50,000 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 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. Thus 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.

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 restric-

¹ In 2001, the Assembly authorized localities in the Northern Virginia Planning District to increase the combined income limitation to \$62,000 and the maximum net worth to \$240,000. A change in §58.1-3211 authorized this exemption.

tions and exceptions determined by the localities.

	<u>Cities</u>	<u>Counties</u>	<u>Towns</u>
Combined gross income allowance:			
Minimum:	\$ 15,000	\$ 5,000	\$ 5,000
Maximum:	50,000	52,000	75,000
Median:	21,500	20,000	16,750
Combined net worth limitations:			
Minimum:	25,000	20,000	10,000
Maximum:	195,000	195,000	195,000
Median:	67,500	60,000	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.

	<u>Elderly & Disabled</u>	<u>Elderly Only</u>	<u>Disabled Only</u>
Cities	37	2	0
Counties	75	3	0
Towns	48	17	0

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.

Table 4.1 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.

Table 4.2 details relief plans for renters. As the table indicates, few localities offer relief plans. Only four cities and one county have established plans for renters.



Table 4.1
Real Property Owner Tax Relief Plans for the Elderly and Disabled, 2001

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	\$40,000 (deferral) \$35,000 (exemption) first \$6,500 of relative deducted; first \$7,500 of disability ded.	\$195,000	<u>Income</u> \$ 0-12,800 \$12,801-25,600 \$25,601-30,000 \$35,001-40,000		<u>Exemption</u> Full exemption \$2,358 exemption \$1,769 exemption May only defer the tax at 8% interest	
Bedford	\$15,000	\$40,000	<u>Income</u> \$ 0 - 4,000 4,001 - 5,000 5,001 - 6,000 6,001 - 7,000 7,001 - 8,000	<u>Exemption</u> 100% 90% 80% 70% 60%	<u>Income</u> \$8,001 - 9,000 9,001 - 10,000 10,001 - 11,000 11,001 - 12,000 12,001- 15,000	<u>Exemption</u> 50% 40% 30% 20% 10% (maximum: \$300)
Bristol	\$15,000	\$30,000	<u>Net Worth (\$)</u> 0- 10,001- 20,001- 10,000 20,000 30,000			
			<u>Income</u> \$ 0 - 6,000 6,001 - 9,000 9,001 -12,000 12,001 -15,000		80% 60% 40% 20%	64% 48% 32% 18%
Buena Vista	\$20,000; No exemptions	\$50,000	25% exemption, frozen unless owners do not qualify.			
Charlottesville	Eff. 1/1/02 \$25,000; first \$4,000 exempt; (relative) also owners may deduct first \$7,500 of disability	\$75,000	<u>Net Worth (\$)</u> 0- 18,751- 37,501- 56,251- 18,750 37,500 56,250 75,000			
			<u>Income</u> \$ 0 - 10,000 10,001 - 15,000 15,001 - 20,000 20,001 - 25,000	100% 80% 60% 40%	80% 60% 40% 30%	60% 40% 30% 25% 20%
			<u>Deferral</u> 25,001 - 27,000	20%	20%	20%

Table 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption			
Cities (continued)						
Chesapeake	\$36,500; \$30,000 max. income of owner(s); \$6,500 exclusion for relative(s); \$7,500 exclusion for disability	\$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%	21,501 - 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%
Colonial Heights	\$25,000	\$70,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>
			\$0 - 11,500	100%	\$17,501-19,000	50%
			11,501 - 13,000	90%	19,001-20,500	40%
			13,001 - 14,500	80%	20,501-22,000	30%
			14,501 - 16,000	70%	22,001-23,500	20%
			16,001 - 17,500	60%	23,501-25,000	10%
			(maximum: \$1,000)			
Covington	\$15,000	\$40,000	50% exemption (maximum: \$150)			
Danville	\$20,000	\$50,000	<u>Net Worth (\$)</u>			
			50,000 or less			
			<u>Income</u>	<u>Exemption</u>		
			\$0 - 10,000	100%		
			10,001 - 15,000	50% or 100% deferral plus 5% interest		
			15,001 - 20,000	only 100% deferral plus 5% interest		
			Maximum annual exemption and/or deferral on any one property is \$700			
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 4.1 (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	\$25,000	\$75,000	Income < \$16,000: exemption equals 100%. \$16,001-\$25,000: exemption determined by subtracting \$16,001 from combined income, then dividing difference by \$9,000 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.			
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	\$29,000 \$4,000 exemption for each relative	\$75,000	<u>Income</u>		<u>Exemption</u>	
			\$ 0 - \$17,000		100%	
			17,001 - \$29,000		50%	
			(maximum: \$850)			
Lexington	\$15,000; first \$4,000 exempt	\$70,000	<u>Income</u>	<u>Net Worth (\$)</u>		
			\$ 0 - 6,000	70,000	80%	
			6,001 - 9,000	70,000	60%	
			9,001 - 12,000	70,000	40%	
			12,001 - 15,000	70,000	20%	

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

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

Table 4.1 (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>													
\$ 0 - 6,000	100%	100%	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%	93%	93%	25%
7,001 - 8,000	93%	93%	93%	93%	93%	93%	93%	93%	90%	89%	88%	88%	25%
8,001 - 11,000	93%	93%	93%	93%	91%	90%	89%	89%	89%	88%	87%	87%	25%
11,001 - 13,000	93%	93%	93%	90%	89%	88%	87%	87%	86%	86%	86%	86%	25%
13,001 - 15,000	93%	93%	88%	88%	87%	87%	86%	86%	86%	86%	86%	85%	25%
15,001 - 18,000	88%	87%	87%	87%	86%	86%	86%	86%	85%	84%	83%	83%	25%
18,001 - 19,000	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%	25%
Manassas	\$40,000	\$150,000	100% deferral. Income < \$25,000 gets \$500 exemption. Defer/pay Tax Bill balance. \$20,001 - \$40,000: may defer only.										
Manassas Park	\$40,150	\$75,000	<u>Income</u>		<u>Exemption</u>								
			\$ 0 - 26,000		100%								
			26,001 - 40,150		up to \$450								
Martinsville	\$20,000	\$65,000	<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%		19,000 - 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%.										

^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 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption			
Cities (continued)						
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)			
Petersburg	\$20,000; first \$4,000 exempt for each relative	\$50,000	50% exemption (maximum: \$300) The income of applicant, spouse, and all relatives is combined into one total, then the 1st \$4,000 is exempt for each relative. Remaining income is considered the applicant's.			
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 including house value in excess of \$100,000	100% exemption			

^d

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

Table 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption																																																								
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Richmond ^e	\$20,000	\$100,000	<table border="1"> <thead> <tr> <th rowspan="2">Income</th> <th colspan="4">Net Worth (\$)</th> </tr> <tr> <th>0- 19,000</th> <th>19,001- 37,000</th> <th>37,001- 55,000</th> <th>55,001- 100,000</th> </tr> </thead> <tbody> <tr> <td>\$ 0 - 9,000</td> <td>80%</td> <td>68%</td> <td>56%</td> <td>44%</td> </tr> <tr> <td>9,001 - 12,000</td> <td>60%</td> <td>51%</td> <td>42%</td> <td>33%</td> </tr> <tr> <td>12,001 - 16,000</td> <td>40%</td> <td>34%</td> <td>28%</td> <td>22%</td> </tr> <tr> <td>16,001 - 20,000</td> <td>20%</td> <td>17%</td> <td>14%</td> <td>11%</td> </tr> </tbody> </table>	Income	Net Worth (\$)				0- 19,000	19,001- 37,000	37,001- 55,000	55,001- 100,000	\$ 0 - 9,000	80%	68%	56%	44%	9,001 - 12,000	60%	51%	42%	33%	12,001 - 16,000	40%	34%	28%	22%	16,001 - 20,000	20%	17%	14%	11%																											
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Roanoke	\$30,000	\$100,000	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.																																																								
Salem	\$50,000	\$100,000	Exemption is the sum by which the property tax exceeds the tax for the year in which the owner became 65. Any 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. (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.) ^f																																																								
Staunton	\$16,000; 2 owners \$20,000	\$50,000	<table border="1"> <thead> <tr> <th rowspan="2">Income</th> <th colspan="8">Single Property Owner: Net Worth (\$)</th> </tr> <tr> <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> </tr> </thead> <tbody> <tr> <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> </tr> <tr> <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> </tr> <tr> <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> </tr> <tr> <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> </tr> <tr> <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> </tr> </tbody> </table>	Income	Single Property Owner: 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	\$ 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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^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.

^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.

Table 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption						
Cities (continued)									
Staunton (Continued)			Property Owner and Spouse: 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
	<u>Income</u>								
	\$ 0 - 11,875		100%	90%	80%	70%	60%	50%	45%
	11,876 - 13,750		85%	75%	65%	55%	50%	45%	40%
	13,751 - 15,675		70%	60%	55%	50%	45%	40%	35%
	15,676 - 17,500		50%	45%	40%	35%	30%	25%	20%
	17,501 - 20,000		35%	30%	25%	20%	15%	10%	5%
Suffolk	\$30,000; first \$4,000 exempt	\$100,000							
			<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>			
			\$ 0 - 8,000	100%	\$14,001 - 15,500	60%			
			8,001- 9,500	95%	15,501 - 17,000	50%			
			9,501-11,000	90%	17,001 - 18,000	40%			
			11,001-12,500	80%	18,001 - 19,000	30%			
			12,501-14,000	70%	19,001 - 20,000	20%			
					20,001 - 30,000	10%			
Virginia Beach	\$30,000; first \$7,500 of disability exempt	\$100,000							
			<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>			
			\$ 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	*			
Waynesboro	\$18,000	\$25,000							
					<u>Net Worth (\$)</u>				
			<u>Income</u>		0- 10,000	10,001- 15,000	15,001- 20,000	20,001- 25,000	
			\$ 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%	
Williamsburg (Elderly only)	\$18,000	\$65,000			100% deferral				

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

Table 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption						
Counties (continued)									
Appomattox	\$15,000; first \$6,500 exempt	\$90,000	<u>Income</u>	<u>Exemption</u>					
			\$ 0 - 6,250	80%					
			6,251 - 7,500	75%					
			7,501 - 8,750	70%					
			8,751 - 10,000	65%					
			10,001 - 11,250	60%					
			11,251 - 12,500	55%					
			12,501 - 13,750	50%					
			13,751 - 15,000	40%					
Arlington	\$52,000; first \$6,500 exempt	\$195,000	<u>Income</u>	<u>Exemption</u>					
			\$ 0-23,520	100%					
			23,521- 47,040	Partial exemption; balance deferred					
			47,041- 52,000	Deferral with no interest					
Assets: 0-100,000: eligible for exemption \$100,001-195,000: eligible for deferral only									
Augusta	\$25,000; first \$5,000 exempt	\$75,000	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 \$10,000 and net worth up to \$20,000 to 2% with income between \$24,000 and \$25,000 and net worth between \$70,000 and \$75,000.						
Bath	\$30,000; house site and house exempt- not income	\$100,000	<u>Net Worth (\$)</u>						
			<u>Income</u>	0 - 16,750	16,751- 33,400	33,401- 50,050	50,051- 66,700	66,701- 83,350	83,351- 100,000
			\$ 0 - 6,000	100%	90%	80%	70%	60%	50%
			6,001 - 12,000	90%	80%	70%	60%	50%	40%
			12,001 - 18,000	80%	70%	60%	50%	40%	30%
			18,001 - 24,000	70%	60%	50%	40%	30%	20%
			24,001 - 30,000	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%					

Table 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption			
Counties (continued)						
Bland	\$10,000; first \$5,000 exempt or relatives	\$25,000	100% Exemption (maximum \$200)			
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	\$22,000; first \$2,500 exempt	\$60,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>
			\$ 0 -10,000	100%	\$16,001 -18,000	50%
			10,001 -12,000	80%	18,001 - 20,000	40%
			12,001 -14,000	70%	20,001 - 22,000	30%
			14,001 -16,000	60%		
			(maximum: \$300)			
Caroline	\$18,000; first \$4,000 exempt	\$60,000	<u>Net Worth (\$)</u>			
					0 -	30,001-
					30,000	60,000
			<u>Income</u>			
			\$ 0 - 8,000	75%		60%
			8,001 - 12,000	55%		40%
			12,001 - 16,000	35%		20%
			16,001 - 18,000	10%		5%
Carroll	\$16,000; first \$4,000 exempt	\$50,000	50% exemption (maximum: \$100)			
Charles City	\$30,000; first \$7,500 exempt for disabled applicant	\$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)			

Table 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption				
Counties (continued)							
Chesterfield	\$40,000; first \$6,500 exempt for relatives	\$99,200	<u>Income</u>		<u>Exemption</u>		
			\$ 0 - 19,900	100%	19,901 - 29,300	75%	
			19,901 - 29,300	75%	29,301 - 39,700	50%	
			29,301 - 39,700	50%	39,701 - 42,900	25%	
			(Maximum abatement is \$2,000 per year)				
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-
			18,500		37,333	56,166	75,000
			<u>Income</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%			
Cumberland	\$12,000	\$75,000	Income \$6,001 - \$12,000 – Reduction 50% of tax due				
			Income \$6,000 and less – Reduction 75% of tax due				
Dickenson	\$25,000; first \$4,000 exempt	\$75,000	\$150 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%	

Table 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption				
Counties (continued)							
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	\$5,200	\$150,000	<u>Income</u>		<u>Exemption</u>		
			\$ 0 - 40,000	100%			
			40,001 - 46,000	50%			
			46,001 - 52,000	25%			
Fauquier	\$35,000; first \$6,500 exempt	\$125,000	100% exemption				
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	\$30,000; first \$7,500 exempt	\$80,000	<u>Net Worth (\$)</u>				
				0 - 20,000-	20,000-	40,000-	60,000-
				20,000	40,000	60,000	80,000
			<u>Income</u>				
			\$ 0 - 7,500	100%	75%	50%	25%
7,500 - 15,000	75%	50%	35%	15%			
15,000 - 22,500	50%	35%	20%	10%			
22,500 - 30,000	25%	15%	10%	5%			
Franklin	\$15,000; first \$3,000 exempt	\$50,000	<u>Net Worth (\$)</u>				
				0- 10,001-	20,001-	30,001-	40,001-
				10,000	20,000	30,000	40,000
			<u>Income</u>				
			\$ 0 - 5,000	95%	85%	75%	65%
			5,001 - 9,000	85%	75%	65%	40%
9,001 - 12,000	75%	65%	50%	30%			
12,001 - 15,000	65%	55%	40%	20%			

Table 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption			
Counties (continued)						
Frederick	\$30,000; first \$6,500 exempt for other family members	\$100,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>
			\$ 0 - 10,000	100%	\$17,001 -20,000	70%
			10,001 - 14,000	95%	20,001 -25,000	50%
			14,001 - 17,000	85%	25,001 -30,000	25%
Giles	\$20,000;	\$35,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>
			\$ 0 - 9,500	80%	\$ 12,001 - 15,000	40%
			9,501 - 12,000	60%	15,001 - 20,000	20%
Gloucester	\$20,000; first \$3,000 exempt on relatives income	\$60,000	<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>
			\$ 0 - 14,000	100%	\$16,001 - 18,000	60%
			14,001 - 16,000	80%	18,001 - 20,000	40%
(no exemptions over \$20,001)						
Goochland	\$30,000; first \$6,500 exempt	\$100,000	100% exemption (maximum: \$400)			
Grayson	\$17,000; first \$2,500 exempt for relatives living in household	\$50,000	<u>Income</u>	<u>Exemption</u>		
			\$ 0 - 14,000	100%		
			14,001 - 15,500	75%		
			15,501 - 17,000	50%		
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	0%	10%
Hanover	\$30,000; first \$6,500 exempt for elderly; first \$7,500 for disabled	\$100,000 max	<u>Income</u>	<u>Exemption</u>		
			\$ 0 - 17,000	100%		
			17,001 - 25,000	75%		
			25,001 - 30,000	50%		
			(maximum: \$750)			

Table 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption				
Counties (continued)							
Henrico	\$45,000 for all Relatives living With owner; first \$6,500 exempt	\$175,000	<u>Net Worth (\$)</u>				
			<u>Income</u>	0- 25,000	25,001- 50,000	50,001- 75,000	75,001- 100,000
			\$ 0 - 15,000	100%	100%	80%	60%
			15,001 - 20,000	100%	80%	60%	40%
			20,001 - 25,000	80%	60%	40%	30%
			25,001 - 30,000	50%	40%	30%	20%
			30,001 - 35,000	70%	60%	50%	40%
			35,001 - 40,000	60%	50%	40%	30%
			40,001 - 45,000	50%	40%	30%	20%
			<u>Net Worth (\$)</u>				
			<u>Income</u>	100,000- 125,000	125,000- 150,000	150,000- 175,000	
			\$ 0 - 15,000	70%	60%	50%	
			15,001 - 20,000	60%	50%	40%	
			20,001 - 25,000	50%	40%	35%	
25,001 - 30,000	40%	35%	30%				
30,001 - 35,000	35%	30%	25%				
35,001 - 40,000	30%	25%	20%				
40,001 - 45,000	25%	20%	15%				
(maximum: \$1,000)							
Henry	\$16,000; first \$4,000 exempt for occupants other than applicant or spouse	\$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	\$30,000; first \$6,500 exempt	\$100,000	The first \$65,000 of assessed value exempt				

Table 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption			
Counties (continued)						
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%			
King William	\$15,000	\$50,000	N/A			
Lancaster	\$12,500; first \$2,500 exempt	\$50,000	<u>Income</u>	<u>Exemption</u>		
			\$ 0 - 5,292	100%		
			5,293 - 7,935	80%		
			7,936 - 10,584	60%		
			10,585 - 13,200	40%		
			13,201 and over	0%		
Lee	\$15,000; first \$2,000 exempt of relatives' income	\$40,000	<u>Income</u>	<u>Exemption</u>		
			\$ 0 - 9,000	100%		
			9,001 - 11,000	75%		
			11,001 - 13,000	50%		
			13,001 - 15,000	25%		
(maximum: \$150)						
Loudoun	\$52,000; first \$6,500 exempt each relative; first \$7,500 owner disability exempt	\$195,000	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 of relatives living with owner	\$75,000	50% exemption (maximum: \$200)			
Madison	\$30,000	\$50,000	A taxpayer who qualifies for deferral shall be entitled to have their total real estate tax remain at the amount of such tax in 1999 for subsequent years until the taxpayer no qualifies for deferral.			

N/A Not applicable

Table 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption						
Counties (continued)									
Mathews (Elderly only)	\$16,000	\$65,000	<u>Income</u>		<u>Exemption</u>				
			\$ 0 -10,000	100%					
			10,001 -12,000	80%					
			12,001 -14,000	60%					
			14,001 -16,000	40%					
(maximum: \$400)									
Middlesex	\$12,000; first \$1,500 exempt	\$50,000	<u>Income</u>		<u>Exemption</u>				
			\$ 0 - 6,000	100%					
			6,001 - 8,000	80%					
			8,001 - 10,000	60%					
			10,001 - 12,000	40%					
(maximum: \$360)									
Montgomery	\$21,000	\$50,000	<u>Income</u>		<u>Exemption</u>				
			\$ 0 -14,000	100%					
			14,001 -17,000	60%					
			17,001 -21,000	40%					
Deferral: Up to 100%									
Nelson	\$18,000; first \$3,000 exempt other than owner	\$50,000	<u>Net Worth (\$)</u>						
				0-	10,001-	20,001-	30,001-	40,001-	
				10,000	20,000	30,000	40,000	50,000	
			<u>Income</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	100%					
					3,501 - 5,000		50%		

Table 4.1 (continued)

Locality	Combined Gross Income	Net Worth	Relief Plan/Exemption					
Counties (continued)								
Orange	\$25,000; first \$4,000 exempt	\$55,000	<u>Net Worth (\$)</u>					
				0-	15,001-	25,001-	35,001-	45,001-
			<u>Income</u>	<u>15,000</u>	<u>25,000</u>	<u>35,000</u>	<u>45,000</u>	<u>55,000</u>
			\$ 0 - 15,000	80%	64%	56%	40%	32%
			15,001 - 18,500	60%	48%	42%	30%	24%
			18,501 - 21,000	50%	40%	35%	25%	20%
			21,001 - 22,500	40%	32%	28%	20%	16%
			22,501 - 25,000	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)					
Patrick	\$14,000	\$50,000						
Pittsylvania	\$16,000; first \$4,000 exempt	\$50,000	(maximum: \$250)					
Powhatan [§]	\$30,000; first \$7,500 exempt for disabled only; first 6,500 exempt for relatives other than spouse	\$100,000	<u>Income</u>	<u>Exemption</u>				
			\$ 0 - 15,000	75%				
			15,001 - 30,000	50%				
Prince George	\$25,000	\$65,000	<u>Income</u>	<u>Exemption</u>				
			\$ 0 - 15,000	100%				
			15,001 - 30,000	50%				

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

Table 4.1 (continued)

Locality	Combined Gross Income	Net Worth	Relief Plan/Exemption	
Counties (continued)				
Prince William ^h	\$40,150; may deduct the 1st \$7,500 of disability income, and non-spouse relatives may deduct up to \$6,500 of income	\$195,000	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	<u>Income</u>	<u>Exemption</u>
			\$ 0 - 10,500	80%
			10,501 - 12,500	60%
			12,501 - 15,500	40%
			15,501 - 17,500	20%
Rappahannock	\$17,107	\$75,000	<u>Income</u>	<u>Exemption</u>
			\$ 0 - 14,824	100%
			14,824 - 17,107	50%
Roanoke	\$50,000;	\$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	<u>Income</u>	<u>Exemption</u>
			\$ 0 - 13,000	80%
			13,001 - 18,000	60%
			18,001 - 23,000	40%
			23,001 - 30,000	20%

^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 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption				
Counties (continued)							
Rockingham	\$23,050; first \$6,500 exempt	\$50,000	<u>Net Worth (\$)</u>				
				0- 35,000	35,001- 40,000	40,001- 45,000	45,001- 50,000
			<u>Income</u>				
			\$ 0 -11,250	80%	64%	56%	40%
			11,251 -15,250	60%	48%	42%	30%
			15,251 -19,250	40%	32%	28%	20%
	19,251 -23,250	20%	16%	14%	10%		
	over 23,250	0%	0%	0%	0%		
Russell	\$20,000; first \$2,500 exempt	\$62,000	100% exemption (maximum: \$135)				
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- 18,000	18,001- 24,000	24,001- 30,000	
			<u>Income</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	\$30,000; first \$5,500 exempt	\$100,000	100% exemption (maximum: \$610)				
Stafford	\$35,000; first \$4,000 exempt	\$90,000	100% exemption Additional \$3,000 income allowance if owner is disabled.				

Table 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption			
Counties (continued)						
Surry	\$16,000; first \$4,000 of relatives living in household 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: \$300)			
Tazewell (Elderly only)	\$20,000; first \$4,000 exempt	\$75,000	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			
Washington ⁱ	\$18,178; first \$3,215 exempt	\$54,569	<u>Net Worth (\$)</u>			
			0- 18,178- 35,150-			
			<u>Income</u>	<u>18,177</u>	<u>35,149</u>	<u>52,724</u>
			\$ 0 - 7,072	80%	64%	56%
			7,073 - 10,493	60%	48%	42%
			10,494 - 14,028	40%	32%	28%
			14,029 - 17,563	20%	18%	14%
Wise	\$22,000; first \$4,000 exempt	\$75,000	\$125 exemption			
Wythe	\$20,000; first \$5,000 exempt of relatives living in household	\$60,000	\$200 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	

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 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption																															
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	\$17,000; first \$2,500 exempt	\$40,000	<table border="1"> <thead> <tr> <th></th> <th colspan="3">Net Worth (\$)</th> </tr> <tr> <th></th> <th>0- 20,000</th> <th>20,001- 30,000</th> <th>30,001- 40,000</th> </tr> </thead> <tbody> <tr> <td><u>Income</u></td> <td></td> <td></td> <td></td> </tr> <tr> <td>\$ 0 - 11,000</td> <td>80%</td> <td>64%</td> <td>56%</td> </tr> <tr> <td>11,001 - 13,000</td> <td>60%</td> <td>48%</td> <td>42%</td> </tr> <tr> <td>13,001 - 15,000</td> <td>40%</td> <td>32%</td> <td>28%</td> </tr> <tr> <td>15,001 - 17,000</td> <td>20%</td> <td>18%</td> <td>14%</td> </tr> </tbody> </table>					Net Worth (\$)				0- 20,000	20,001- 30,000	30,001- 40,000	<u>Income</u>				\$ 0 - 11,000	80%	64%	56%	11,001 - 13,000	60%	48%	42%	13,001 - 15,000	40%	32%	28%	15,001 - 17,000	20%	18%	14%
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Altavista	\$22,000; first \$2,500 exempt	\$60,000	<table border="1"> <thead> <tr> <th><u>Income</u></th> <th><u>Exemption</u></th> <th><u>Income</u></th> <th><u>Exemption</u></th> </tr> </thead> <tbody> <tr> <td>\$ 0 - 10,000</td> <td>100%</td> <td>\$16,001 -18,000</td> <td>50%</td> </tr> <tr> <td>10,001-12,000</td> <td>80%</td> <td>18,001 - 20,000</td> <td>40%</td> </tr> <tr> <td>12,001-14,000</td> <td>70%</td> <td>20,001 - 22,000</td> <td>30%</td> </tr> <tr> <td>14,001-16,000</td> <td>60%</td> <td></td> <td></td> </tr> <tr> <td></td> <td>(maximum: \$300)</td> <td></td> <td></td> </tr> </tbody> </table>				<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>	\$ 0 - 10,000	100%	\$16,001 -18,000	50%	10,001-12,000	80%	18,001 - 20,000	40%	12,001-14,000	70%	20,001 - 22,000	30%	14,001-16,000	60%				(maximum: \$300)						
<u>Income</u>	<u>Exemption</u>	<u>Income</u>	<u>Exemption</u>																															
\$ 0 - 10,000	100%	\$16,001 -18,000	50%																															
10,001-12,000	80%	18,001 - 20,000	40%																															
12,001-14,000	70%	20,001 - 22,000	30%																															
14,001-16,000	60%																																	
	(maximum: \$300)																																	
Ashland	\$30,000	\$100,000	50% exemption																															
Berryville	\$22,000; first \$6,500 exempt	\$65,000	N/A																															
Blacksburg	\$14,000; first \$4,000 exempt	\$50,000	<table border="1"> <thead> <tr> <th><u>Income</u></th> <th><u>% Of Tax That May Be Exempt</u></th> <th><u>% Of Tax That May Be Deferred</u></th> </tr> </thead> <tbody> <tr> <td>\$ 0 - 14,000</td> <td>100%</td> <td>0%</td> </tr> <tr> <td>14,001 - 17,000</td> <td>60%</td> <td>40%</td> </tr> <tr> <td>17,001 - 21,000</td> <td>40%</td> <td>60%</td> </tr> </tbody> </table>				<u>Income</u>	<u>% Of Tax That May Be Exempt</u>	<u>% Of Tax That May Be Deferred</u>	\$ 0 - 14,000	100%	0%	14,001 - 17,000	60%	40%	17,001 - 21,000	40%	60%																
<u>Income</u>	<u>% Of Tax That May Be Exempt</u>	<u>% Of Tax That May Be Deferred</u>																																
\$ 0 - 14,000	100%	0%																																
14,001 - 17,000	60%	40%																																
17,001 - 21,000	40%	60%																																
Bluefield (Elderly only)	\$15,000	\$50,000	100% exemption																															
Bowling Green	\$18,000	\$60,000	N/A																															
N/A	Not applicable.																																	

Table 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption				
Towns (continued)							
Bridgewater	\$11,000; first \$2,000 exempt	\$30,000	<u>Net Worth (\$)</u>				
			0- 15,001- 20,001- 25,001-				
			<u>Income</u>	15,000	20,000	25,000	30,000
			\$ 0 - 6,500	80%	64%	56%	40%
			6,501 - 8,000	60%	48%	42%	30%
			8,001 - 9,500	40%	32%	28%	20%
			9,501 -11,000	20%	16%	14%	10%
Broadway (Elderly only)	\$18,000	\$50,000	Same as plan for Rockingham County				
Chincoteague	Not to exceed \$16,000 first \$6,500 exempt	Not to exceed \$50,000	<u>Income</u>	<u>Exemption</u>			
			\$ 0 - 11,999	100%			
			12,000 - 16,000	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)				
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				
N/A Not applicable							

Table 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption				
Towns (continued)							
Culpeper	\$25,000; first \$4,000 exempt	\$75,000	<u>Net Worth (\$)</u>				
				0-	18,501-	34,001-	49,501-
			<u>Income</u>	18,500	34,000	49,500	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>	<u>Exemption</u>			
			\$ 0 - 8,500	80%			
			8,501 - 10,500	60%			
			10,501 - 12,500	40%			
			12,501 - 15,000	20%			
Front Royal	\$23,500	\$75,000	Deferral only, no exemption				
Glasgow	\$30,000; first \$6,500 exempt	\$75,000	<u>Income</u>	<u>Exemption</u>			
			\$ 0 - 13,000	80%			
			13,001 - 18,000	60%			
			18,001 - 23,000	40%			
			23,001 - 30,000	20%			
Gordonsville	\$22,000; first \$4,000 exempt	\$55,000	<u>Income</u>	<u>Exemption</u>			
			\$ 0 - 7,000	80%			
			7,001 - 9,000	60%			
			9,001 - 10,500	50%			
			10,501 - 12,000	40%			
			12,001 - 18,000	20%			
If the total combined financial worth is: \$18,000-less, the above tax exemption is reduced by: 0%							

Table 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption	
Towns (continued)				
Haymarket	\$38,250; may deduct the 1st \$7,500 of disability income, and non-spouse relatives may deduct up to \$6,500 of income	\$195,000	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.	
Haysi	\$17,000	\$45,000	N/A	
Herndon	\$40,000	\$150,000	<u>Income</u>	<u>Exemption</u>
			\$ 0 - 35,000	100%
			35,001 - 40,000	50%
			40,001 - 46,000	25%
Hillsville	\$12,000; first \$4,000 exempt	\$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 (2000 real property tax rate for the elderly is \$0.135 per \$100).	
Independence	\$10,000	\$25,000	Deferred taxes attached as lien on property and Collected at time of sale.	
Lebanon	\$9,500; first \$1,500 exempt	\$25,000	50% exemption	
Leesburg	\$52,000	\$195,000	100% exemption	

... No response provided.

N/A Not applicable

Table 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption			
Towns (continued)						
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%		
Madison	\$30,000	\$50,000	A taxpayer who qualifies for deferral shall be entitled to have his/her total real estate tax remain at the amount of such tax in 1999 for subsequent years until the taxpayer no longer qualifies for deferral. In the event of a future decrease in the real estate tax due to re-assessment, a qualifying taxpayer shall be entitled to pay such decreased tax.			
Marion	\$6,000 (Elderly only)	\$10,000	50% exemption			
Middleburg	\$52,000	\$195,000	...			
Mt. Jackson	\$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)			
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%		

... No response provided.

N/A Not applicable

Table 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption																																										
Towns (continued)																																													
Occoquan	\$40,150; may deduct the 1st \$7,500 of disability income, and non-spouse relatives may deduct up to \$6,500 of income	\$195,000	100% exemption if income less than \$27,500; 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.																																										
Orange	\$15,000; first \$4,000 exempt	\$55,000	<table border="1"> <thead> <tr> <th></th> <th colspan="5">Net Worth (\$)</th> </tr> <tr> <th>Income</th> <th>0- 15,000</th> <th>15,001- 25,000</th> <th>25,001- 35,000</th> <th>35,001- 45,000</th> <th>45,001- 55,000</th> </tr> </thead> <tbody> <tr> <td>\$ 0 - 7,000</td> <td>80%</td> <td>64%</td> <td>56%</td> <td>40%</td> <td>32%</td> </tr> <tr> <td>7,001 - 9,000</td> <td>60%</td> <td>48%</td> <td>42%</td> <td>30%</td> <td>24%</td> </tr> <tr> <td>9,001 - 10,500</td> <td>50%</td> <td>40%</td> <td>35%</td> <td>25%</td> <td>20%</td> </tr> <tr> <td>10,501 - 12,000</td> <td>40%</td> <td>32%</td> <td>28%</td> <td>20%</td> <td>16%</td> </tr> <tr> <td>12,001 - 15,000</td> <td>20%</td> <td>16%</td> <td>14%</td> <td>10%</td> <td>8%</td> </tr> </tbody> </table>		Net Worth (\$)					Income	0- 15,000	15,001- 25,000	25,001- 35,000	35,001- 45,000	45,001- 55,000	\$ 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%
	Net Worth (\$)																																												
Income	0- 15,000	15,001- 25,000	25,001- 35,000	35,001- 45,000	45,001- 55,000																																								
\$ 0 - 7,000	80%	64%	56%	40%	32%																																								
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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	<table border="1"> <thead> <tr> <th>Income</th> <th>Exemption</th> </tr> </thead> <tbody> <tr> <td>\$ 0 - 8,500</td> <td>80%</td> </tr> <tr> <td>8,501 - 10,500</td> <td>60%</td> </tr> <tr> <td>10,501 - 12,500</td> <td>40%</td> </tr> <tr> <td>12,501 - 15,000</td> <td>20%</td> </tr> </tbody> </table>	Income	Exemption	\$ 0 - 8,500	80%	8,501 - 10,500	60%	10,501 - 12,500	40%	12,501 - 15,000	20%																																
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Purcellville (Elderly only)	\$52,000; first \$7,500 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)	\$38,250; may deduct the 1st \$7,500 of disability income, and non-spouse relatives may deduct up to \$6,500 of income	\$195,000	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.																																										

Table 4.1 (continued)

Locality	Combined Gross Income	Combined Net Worth	Relief Plan/Exemption
Towns (continued)			
Remington	\$35,000; first \$6,500 exempt	\$125,000	100% exemption
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.
Stanley	N/A	N/A	Use county plan- if exempted from county, we Exempt from town tax.
Stephens City (Elderly only)	\$12,000; first \$3,000 exempt	\$30,000	<u>Net Worth (\$)</u>
			0- 5,001- 10,001- 15,001- 20,001- 25,001-
			5,000 10,000 15,000 20,000 25,000 30,000
			<u>Income</u>
			\$ 0 - 4,000
			4,001 - 6,000
			6,001 - 8,000
8,001 - 10,000			
10,001 - 12,000			
			100% 98% 94% 88% 80% 70%
			95% 93% 89% 83% 75% 65%
			85% 83% 79% 73% 65% 55%
			70% 68% 64% 58% 50% 40%
			50% 48% 44% 38% 30% 20%
Strasburg	\$16,500 first \$1,200 exempt	N/A	The Town of Strasburg gives the same percentage as Shenandoah County.
The Plains	\$75,000	N/A	100% exemption
Vienna	\$7,500	\$150,000	<u>Income</u>
			\$ 0 - 35,000
			35,001 - 40,000
			40,001 - 46,000
			<u>Exemption</u>
			100%
			50%
			25%
Vinton	\$30,000; first \$6,500 exempt	\$100,000	100% exemption
Warrenton	\$30,000; first \$6,500 exempt	\$100,000	100% exemption
Wytheville	\$15,000;	\$50,000 first \$5,000 exempt	100% exemption (maximum: \$75.00)
N/A Not applicable			

Table 4.2
Summary of Real Property Renter Tax Relief Plans and Housing Grants for the Elderly and Disabled, 2001

Locality	Combined Gross Income	Combined Net Worth	Relief Plan
Cities	Note: Only cities that responded to the items in this table are listed.		
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	\$25,000; 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 \$6,000, whichever is less
Fairfax	\$30,000; first \$6,500 exempt	\$150,000	City exempts the first \$700 for people 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
Counties	Note: Only counties that responded to the items in this table are listed.		
Fairfax	\$22,000; first \$6,500 of relatives income is exempt	\$75,000	Granted; minimum 30% of gross income paid toward rent
Towns	No towns responded as having rental relief plans.		
N/A Not applicable.			