

Section 3

Real Property Tax Relief Plans and Housing Grants for the Elderly and Disabled, 2005

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. 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. A change effective July 1, 2005 allows localities to use their median adjusted gross income for married residents instead of the provided gross income limitations.¹

Localities may elect to exclude up to the first \$10,000 of income of each relative living in the household, except the spouse, from the gross income of an applicant. Beginning in 2005, localities may also exclude up to \$5,000 of disability benefits received by taxpayers over 65 or permanently and totally disabled. 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. Furthermore, to qualify for this eliminated income limit, the owner of the residence must not transfer assets in excess of \$10,000 without adequate consideration within a three year period prior to or after the relative moves into the residence.

Under the law, the net combined financial worth of the applicant and spouse may not exceed \$200,000. Beginning July 1, 2005, localities may annually increase net worth limitations by a percentage equal to the Consumer Price Index to account for inflation. 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 ten acres of land upon which it is situated.

Several localities are permitted to use higher exemptions. The cities of Charlottesville, Chesapeake, Portsmouth, Suffolk, and Virginia Beach and the counties of Chesterfield, Fauquier, Goochland, Henrico, and Stafford are authorized to observe a \$52,000 limit on total income and a \$200,000 limit on combined net financial worth.

Similarly, counties with a population of over 800,000 according to the 1990 census and any cities, counties, or towns located within or adjacent to these counties, were authorized to increase the income limitation to \$72,000 and to increase the maximum combined net worth to \$340,000. The intent of this legislation is to ease restrictions on localities in the Northern Virginia Planning District.

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. Of all responding localities, only 10 are currently at the maximum allowable level for both gross income and net worth, with most situated in the Northern Virginia and Hampton Roads areas. They are the cities of Newport News, Norfolk, and Virginia Beach the counties of Arlington, Bath, Goochland, Loudoun, and York and towns of Herndon and Leesburg.

| Item | Cities | Counties | Towns |
|---|-----------|----------|----------|
| Combined gross income allowance: | | | |
| Minimum | \$ 15,000 | \$ 7,500 | \$ 5,000 |
| Maximum | 62,000 | 72,000 | 72,000 |
| Median | 30,000 | 24,000 | 20,000 |
| Combined net worth limitations: | | | |
| Minimum | 25,000 | 30,000 | 20,000 |
| Maximum | 340,000 | 340,000 | 340,000 |
| Median | 85,000 | 75,000 | 60,000 |

The following table indicates, for those localities responding, how many localities have a tax relief plan that applies to both the elderly and the disabled, the elderly only, or the disabled only.

¹ Our interpretation is that this change applies to both single and married relief applicants.

| | Elderly & Disabled | Elderly Only | Disabled Only |
|----------|--------------------|--------------|---------------|
| Cities | 37 | 1 | 0 |
| Counties | 81 | 2 | 0 |
| Towns | 57 | 13 | 0 |
| Total | 175 | 16 | 0 |

A majority of the localities exempt an owner 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 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 living in the household, 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 ten acres of land upon which it is situated.

Table 3.2 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 3.1
Real Property Owner Tax Relief Plans for the Elderly and Disabled, 2005**

| 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 ^a | \$62,000 (deferral); \$62,000 (exemption) | \$240,000 | <u>Income</u> | <u>Exemption</u> | | |
| | | | \$0 - 40,000 | 100% | | |
| | | | 40,001 - 50,000 | 50% | | |
| | | | 50,001 - 62,000 | 25% | | |
| | | | Remaining balance may be deferred at 5% interest. Net worth excluding house \$0-240,000 for this program. | | | |
| Bedford | \$15,000 | \$40,000 | <u>Income</u> | <u>Exemption</u> | <u>Income</u> | <u>Exemption</u> |
| | | | \$0 - 4,000 | 100% | 8,001 - 9,000 | 50% |
| | | | 4,001 - 5,000 | 90% | 9,001 - 10,000 | 40% |
| | | | 5,001 - 6,000 | 80% | 10,001 - 11,000 | 30% |
| | | | 6,001 - 7,000 | 70% | 11,001 - 12,000 | 20% |
| | | | 7,001 - 8,000 | 60% | 12,001 - 15,000 | 10% |
| | | | (Maximum: \$300) | | | |
| Bristol | \$15,000 | \$30,000 | | | <u>Net Worth</u> | |
| | | | <u>Income</u> | | \$0-10,000 | 10,001-20,000 |
| | | | \$0 - 6,000 | 80% | 64% | 20,001-30,000 |
| | | | 6,001 - 9,000 | 60% | 48% | 42% |
| | | | 9,001 - 12,000 | 40% | 32% | 28% |
| | | | 12,001 - 15,000 | 20% | 18% | 14% |
| Buena Vista | \$25,000; No exemptions | \$65,000 | <u>Income</u> | <u>Exemption</u> | | |
| | | | \$0 - 6,000 | 80% | | |
| | | | 6,001 - 12,000 | 60% | | |
| | | | 12,001 - 18,000 | 40% | | |
| | | | 18,001 - 25,000 | 20% | | |
| Charlottesville | \$50,000 income; \$8,500 for relatives | \$125,000 | | | <u>Net Worth</u> | |
| | | | <u>Income</u> | | \$0-25,000 | 25,001-50,000 |
| | | | \$0 - 12,500 | 100% | 80% | 50,001-75,000 |
| | | | 12,501 - 25,000 | 80% | 64% | 75,001-100,000 |
| | | | 25,001 - 37,500 | 60% | 48% | 100,001-125,000 |
| | | | 37,501 - 50,000 | 40% | 32% | 16% |
| | | | | | 24% | 12% |
| | | | | | 16% | 8% |
| Chesapeake | \$45,000 income; plus the first \$10,000 of each relative other than spouse. | \$200,000 excludes 2 acres | <u>Income</u> | <u>Exemption</u> | <u>Income</u> | <u>Exemption</u> |
| | | | \$0 - 16,000 | 100% | 22,001 - 23,500 | 50% |
| | | | 16,001 - 17,500 | 90% | 23,501 - 25,500 | 40% |
| | | | 17,501 - 19,000 | 80% | 25,501 - 28,500 | 30% |
| | | | 19,001 - 20,500 | 70% | 28,501 - 31,500 | 20% |
| | | | 20,501 - 22,000 | 60% | 31,501 - 38,000 | 10% |
| | | | 38,001 - 45,000 are eligible for a frozen assessment | | | |
| Colonial Heights | \$33,000 | \$80,000 | <u>Income</u> | <u>Exemption</u> | <u>Income</u> | <u>Exemption</u> |
| | | | \$0 - 19,000 | 100% | 25,001 - 26,500 | 50% |
| | | | 19,001 - 20,500 | 90% | 26,501 - 28,000 | 40% |
| | | | 20,501 - 22,000 | 80% | 28,001 - 29,500 | 30% |
| | | | 22,001 - 23,500 | 70% | 29,501 - 31,000 | 20% |
| | | | 23,501 - 25,000 | 60% | 31,001 - 33,000 | 10% |
| | | | Maximum exemption \$1,300. | | | |
| Covington | \$25,000 | \$55,000 | 50% exemption (maximum: \$150) | | | |
| Danville | \$20,000 | \$50,000 | <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 | 100% deferral plus 5% interest | | |
| | | | Maximum annual exemption and/or deferral on any one property is \$700. | | | |
| Fairfax | \$52,000 for tax relief | \$340,000 | <u>Income</u> | <u>Exemption</u> | | |
| | | | \$0 - 40,000 | 100% | | |
| | | | 40,001 - 46,000 | 50% | | |
| | | | 46,001 - 52,000 | 25% | | |
| | | | Tax deferral up to 100% | | | |
| | | | Tax freeze available based on income table. | | | |
| Falls Church | \$30,000 for exemption; \$50,000 for deferral only | \$150,000 | \$0-30,000 receive tax relief, 30,001-50,000 receive deferral of 100% of all taxes | | | |

^a The City of Alexandria also has the Affordable Homeownership Preservation program: it will award a \$250 grant if income <\$61,000, if assets < \$50,000, and if property value < \$362,000.

Table 3.1 Real Property Owner Tax Relief Plans for the Elderly and Disabled, 2005 (continued)

| Locality | Combined Gross Income | Combined Net Worth | Relief Plan/Exemption | | | |
|---------------------------|---|--------------------|--|------------------|-----------------|------------------|
| Cities (continued) | | | | | | |
| Franklin | \$20,000 | \$40,000 | <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% |
| Fredericksburg | \$30,000 | \$90,000 | <u>Income</u> | <u>Exemption</u> | | |
| | | | \$0 - 20,000 | 100% | | |
| | | | 20,001 - 25,000 | 80% | | |
| | | | 25,001 - 30,000 | 60% | | |
| | | | (Maximum: \$750) | | | |
| | | | 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 | \$30,000 | \$100,000 | 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 minimum. | | | |
| Harrisonburg | \$25,000 | \$75,000 | <u>Income</u> | <u>Exemption</u> | <u>Income</u> | <u>Exemption</u> |
| | | | \$0 - 12,000 | 80% | 17,001 - 21,000 | 40% |
| | | | 12,001 - 17,000 | 60% | 21,001 - 25,000 | 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 | \$30,000; first \$6,000 exempt | \$70,000 | <u>Income</u> | <u>Exemption</u> | | |
| | | | \$0 - 12,000 | 80% | | |
| | | | 12,001 - 18,000 | 60% | | |
| | | | 18,001 - 24,000 | 40% | | |
| | | | 24,001 - 30,000 | 20% | | |
| Lynchburg | \$30,000 | \$60,000 | <u>Net Worth</u> | | | |
| | | | <u>Income</u> | | | |
| | | | \$0 - 9,000 | 100% | 10,001 - 11,000 | 75% |
| | | | 9,001 - 10,000 | 100% | 11,001 - 12,000 | 75% |
| | | | 10,001 - 11,000 | 100% | 12,001 - 13,000 | 75% |
| | | | 11,001 - 14,000 | 100% | 13,001 - 14,000 | 75% |
| | | | 14,001 - 20,000 | 75% | 14,001 - 20,000 | 75% |
| | | | 20,001 - 24,000 | 75% | 20,001 - 24,000 | 75% |
| | | | 24,001 - 26,000 | 75% | 24,001 - 26,000 | 75% |
| | | | 26,001 - 30,000 | 75% | 26,001 - 30,000 | 75% |
| Manassas | \$50,000 | \$240,000 | Income < \$40,000 gets 100% exemption. \$40,001-\$456,000 gets 50% exemption. Income \$46,001 to \$52,000, 25% exemption. May defer balance. | | | |
| Manassas Park | Greater of \$40,000; or the income limit set by HUD | \$100,000 | <u>Income</u> | <u>Exemption</u> | | |
| | | | \$0 - 29,999 | 100% | | |
| | | | 30,000 - 40,000 | Up to \$1,000 | | |
| | | | + reduction in water bill | | | |
| 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% | 19,001 - 20,000 | 10% |
| | | | (Maximum: \$400) | | | |

Table 3.1 Real Property Owner Tax Relief Plans for the Elderly and Disabled, 2005 (continued)

| Locality | Combined Gross Income | Combined Net Worth | Relief Plan/Exemption | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---------------------------|---|-----------------------|--|-----------|-----------------|-----------|--------|-----------|--|--|------------------|-----------------|-----------------|-------------|------|------|-----|----------------|------|------|-----|-----------------|-----|-----|-----|-----------------|-----|-----|-----|-----------------|-----|-----|-----|-----------------|-----|-----|-----|-----------------|-----|-----|-----|
| Cities (continued) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Newport News | H.U.D. income limits or \$50,000 | \$200,000 | 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 (maximum: \$600). Deferral to 100%. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Norfolk | \$50,000; first \$10,000 exempt | \$200,000 | Income | Exemption | Income | Exemption | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | \$0 - 19,228 | 100% | 32,905 - 36,323 | 50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | 19,229 - 22,647 | 90% | 36,324 - 39,742 | 40% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | 22,648 - 26,066 | 80% | 39,743 - 43,161 | 30% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | 26,067 - 29,485 | 70% | 43,162 - 46,580 | 20% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | 29,486 - 32,904 | 60% | 46,581 - 50,000 | 10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Norton | \$15,000 | \$25,000 | 100% exemption (maximum: \$100). | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Petersburg | \$25,000; first \$4,000 exempt for each relative. | \$50,000 | 50% exemption (maximum: \$300). The income of applicant, spouse, and all relatives is combined for each relative into one total, then the first \$4,000 is exempt for each relative. remaining income is considered the applicants. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Poquoson | \$35,000 | \$100,000 | Income | Exemption | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | \$0-21,000 | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | 21,001-25,000 | 75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | 25,001-30,000 | 50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | 30,001-35,000 | 25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Portsmouth | \$19,000 | \$64,200 | Income | Exemption | Income | Exemption | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | \$0 - 14,000 | 100% | 16,001 - 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 | \$69,000 ^b | 100% exemption. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Richmond ^c | \$50,000 | \$100,000 | <table border="1"> <thead> <tr> <th rowspan="2">Income</th> <th colspan="3">Net Worth</th> </tr> <tr> <th>\$0-19,000</th> <th>19,001-37,000</th> <th>37,001-55,000</th> </tr> </thead> <tbody> <tr> <td>\$0 - 9,000</td> <td>100%</td> <td>100%</td> <td>90%</td> </tr> <tr> <td>9,001 - 12,000</td> <td>100%</td> <td>100%</td> <td>84%</td> </tr> <tr> <td>12,001 - 16,000</td> <td>89%</td> <td>80%</td> <td>71%</td> </tr> <tr> <td>16,001 - 20,000</td> <td>59%</td> <td>50%</td> <td>41%</td> </tr> <tr> <td>20,001 - 30,000</td> <td>40%</td> <td>35%</td> <td>31%</td> </tr> <tr> <td>30,001 - 40,000</td> <td>30%</td> <td>25%</td> <td>21%</td> </tr> <tr> <td>40,001 - 50,000</td> <td>26%</td> <td>22%</td> <td>18%</td> </tr> </tbody> </table> | | | | Income | Net Worth | | | \$0-19,000 | 19,001-37,000 | 37,001-55,000 | \$0 - 9,000 | 100% | 100% | 90% | 9,001 - 12,000 | 100% | 100% | 84% | 12,001 - 16,000 | 89% | 80% | 71% | 16,001 - 20,000 | 59% | 50% | 41% | 20,001 - 30,000 | 40% | 35% | 31% | 30,001 - 40,000 | 30% | 25% | 21% | 40,001 - 50,000 | 26% | 22% | 18% |
| Income | Net Worth | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | \$0-19,000 | 19,001-37,000 | 37,001-55,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$0 - 9,000 | 100% | 100% | 90% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9,001 - 12,000 | 100% | 100% | 84% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12,001 - 16,000 | 89% | 80% | 71% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16,001 - 20,000 | 59% | 50% | 41% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20,001 - 30,000 | 40% | 35% | 31% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 30,001 - 40,000 | 30% | 25% | 21% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 40,001 - 50,000 | 26% | 22% | 18% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | <table border="1"> <thead> <tr> <th rowspan="2">Income</th> <th colspan="3">Net Worth</th> </tr> <tr> <th>\$55,001-100,000</th> <th>100,001-150,000</th> <th>150,001-200,000</th> </tr> </thead> <tbody> <tr> <td>\$0 - 9,000</td> <td>80%</td> <td>75%</td> <td>70%</td> </tr> <tr> <td>9,001 - 12,000</td> <td>71%</td> <td>65%</td> <td>60%</td> </tr> <tr> <td>12,001 - 16,000</td> <td>62%</td> <td>57%</td> <td>50%</td> </tr> <tr> <td>16,001 - 20,000</td> <td>33%</td> <td>31%</td> <td>30%</td> </tr> <tr> <td>20,001 - 30,000</td> <td>27%</td> <td>26%</td> <td>25%</td> </tr> <tr> <td>30,001 - 40,000</td> <td>16%</td> <td>15%</td> <td>15%</td> </tr> <tr> <td>40,001 - 50,000</td> <td>14%</td> <td>12%</td> <td>10%</td> </tr> </tbody> </table> | | | | Income | Net Worth | | | \$55,001-100,000 | 100,001-150,000 | 150,001-200,000 | \$0 - 9,000 | 80% | 75% | 70% | 9,001 - 12,000 | 71% | 65% | 60% | 12,001 - 16,000 | 62% | 57% | 50% | 16,001 - 20,000 | 33% | 31% | 30% | 20,001 - 30,000 | 27% | 26% | 25% | 30,001 - 40,000 | 16% | 15% | 15% | 40,001 - 50,000 | 14% | 12% | 10% |
| Income | Net Worth | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | \$55,001-100,000 | 100,001-150,000 | 150,001-200,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$0 - 9,000 | 80% | 75% | 70% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 9,001 - 12,000 | 71% | 65% | 60% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 12,001 - 16,000 | 62% | 57% | 50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 16,001 - 20,000 | 33% | 31% | 30% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 20,001 - 30,000 | 27% | 26% | 25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 30,001 - 40,000 | 16% | 15% | 15% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 40,001 - 50,000 | 14% | 12% | 10% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

^b The City of Radford includes value of the house in excess of \$115,000.

^c The City of 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 Real Property Owner Tax Relief Plans for the Elderly and Disabled, 2005 (continued)

| Locality | Combined Gross Income | Combined Net Worth | Relief Plan/Exemption | | | | | | |
|--------------------------------|--|--|---|-------------------|-------------------|-------------------|-------------------|-------------------|-----------|
| Cities (continued) | | | | | | | | | |
| 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. ^d | | | | | | |
| Staunton | \$20,000; 2 owners \$25,000 | \$62,50 | Single Property Owner: Net Worth | | | | | | |
| | | | \$0- 25,001- 25,000 | 31,251- 31,250 | 37,501- 37,500 | 43,751- 43,750 | 50,001- 50,000 | 56,521- 56,520 | |
| | | Income | \$0 - 11,875 | 11,876 - 13,750 | 13,751 - 15,625 | 15,626 - 17,500 | 17,501 - 20,000 | | |
| | | | 100% | 85% | 70% | 50% | 35% | | |
| | | | 90% | 75% | 60% | 45% | 30% | | |
| | | | 80% | 65% | 55% | 40% | 25% | | |
| | | | 70% | 55% | 45% | 30% | 20% | | |
| | | | 60% | 50% | 40% | 25% | 10% | | |
| | | | 50% | 40% | 30% | 20% | 10% | | |
| | | | 35% | 30% | 25% | 20% | 15% | 5% | |
| | | | Property Owner and Spouse: Net Worth | | | | | | |
| | | | \$0- 25,001- 25,000 | 31,251- 31,250 | 37,501- 37,500 | 43,751- 43,750 | 50,001- 50,000 | 56,521- 56,520 | |
| | | Income | \$0 - 14,844 | 14,845 - 17,188 | 17,189 - 19,531 | 19,532 - 21,875 | 21,876 - 25,000 | | |
| | | | 100% | 85% | 70% | 50% | 35% | | |
| | | | 90% | 75% | 60% | 45% | 30% | | |
| | | | 80% | 65% | 55% | 40% | 25% | | |
| | | | 70% | 55% | 45% | 30% | 20% | | |
| | | | 60% | 50% | 40% | 30% | 20% | | |
| | | | 50% | 45% | 40% | 35% | 30% | 20% | |
| | | | 35% | 30% | 25% | 20% | 15% | 5% | |
| Suffolk | \$42,500; first \$10,000 exempt | \$200,000 | Income | | Exemption | | | | |
| | | | \$0 - 32,500 | | 100% | | | | |
| | | | 32,501 - 37,500 | | 50% | | | | |
| | | | 37,501 - 42,500 | | 25% | | | | |
| | | | Modified every January 1st. based on Consumer Price Index. | | | | | | |
| Virginia Beach | \$52,000 (deferral); \$52,000 (freeze); \$37,700 (exempt). | \$200,000 deferral \$179,500 freeze and exempt | Deferral | | Freeze | | | | |
| | | | Income: \$52,000 | | 37,701 - 52,000 | | | | |
| | | | Net Worth: \$195,000 | | 179,500 | | | | |
| | | | Income | | Exemption | | | | |
| | | | \$0 - 27,800 | | 100% | | | | |
| | | | 27,801 - 30,200 | | 80% | | | | |
| | | | 30,201 - 32,700 | | 60% | | | | |
| | | | 32,701 - 35,100 | | 40% | | | | |
| | | | 35,101 - 37,700 | | 20% | | | | |
| Waynesboro | \$19,100 | \$25,000 | Net Worth | | | | | | |
| | | | \$0- 10,001- 10,000 | 10,001- 15,000 | 15,001- 20,000 | 20,001- 25,000 | | | |
| | | Income | \$0 - 3,800 | 3,801 - 7,600 | 7,601 - 11,400 | 11,401 - 15,200 | 15,201 - 19,100 | | |
| | | | 90% | 80% | 70% | 50% | 30% | | |
| | | | 80% | 70% | 50% | 30% | 20% | | |
| | | | 70% | 50% | 30% | 20% | 15% | | |
| | | | 50% | 30% | 20% | 10% | 10% | | |
| | | | 30% | 10% | 10% | 10% | 10% | | |
| Williamsburg (elderly only) | \$50,000 | \$100,000 | 100% deferral. | | | | | | |
| Winchester | \$50,000; less \$6,500 of income of each relative other than spouse | \$100,000 | Income | | Exemption | | Income | | Exemption |
| | | | \$0 - 20,000 | | 100% | | 30,001 - 35,000 | | 50% |
| | | | 20,001 - 25,000 | | 80% | | 35,001 - 40,000 | | 35% |
| | | | 25,001 - 30,000 | | 65% | | 40,001 - 50,000 | | 20% |

^d In the City of Salem, the head of the household occupying the dwelling and owning title, or partial title, or deeded life estate must be 65 years or older on 12/31 of the year immediately preceding the taxable year.

Table 3.1 Real Property Owner Tax Relief Plans for the Elderly and Disabled, 2005 (continued)

| Locality | Combined Gross Income | Combined Net Worth | Relief Plan/Exemption | | | | |
|--|--|-----------------------|---|----------------------|---|------------------|------------------|
| Counties (Note: All counties responded to the survey. Those that answered "not applicable" for all items in this table are excluded.) | | | | | | | |
| Accomack | \$17,500 provided first \$6,500 of relatives income exempt | \$50,000 | <u>Income</u> <u>Exemption</u> | | | | |
| | | | \$0 - 12,500 | 100% | | | |
| | | | 12,501 - 17,500 | 50% | | | |
| | | | (Maximum: \$400) | | | | |
| Albemarle | \$25,000; | \$80,000 | | | <u>Net Worth</u> | | |
| | | | <u>Income</u> | \$0- 80,000 | 80,001- 85,000 | 85,001- 90,000 | |
| | | | \$0 - 18,000 | 100% | 90% | 80% | |
| | | | 18,001 - 22,000 | 75% | 67.5% | 60% | |
| | | | 22,001 - 26,000 | 50% | 45% | 40% | |
| | | | 26,001 - 30,000 | 25% | 22.5% | 20% | |
| | | | 30,000+ | 0% | 0% | 0% | |
| Alleghany | \$20,000; first \$4,000 exempt | \$55,000 | 100% exemption on dwelling and 1 acre homesite. | | | | |
| 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 | \$50,000; first \$6,000 exempt | \$100,000 | | | <u>Net Worth</u> | | |
| | | | <u>Income</u> | \$0- 60,000 | 60,001- 70,000 | 70,001- 80,000 | |
| | | | \$0 - 20,000 | 100% | 95% | 90% | |
| | | | 20,001 - 30,000 | 75% | 70% | 65% | |
| | | | 30,001 - 40,000 | 50% | 45% | 40% | |
| | | | 40,001 - 50,000 | 25% | 20% | 15% | |
| | | | (Maximum abatement is \$400 per year.) | | | | |
| Appomattox | \$15,000; first \$6,500 exempt | \$90,000 | <u>Income</u> | <u>Exemption</u> | <u>Income</u> | <u>Exemption</u> | |
| | | | \$0 - 6,250 | 80% | 10,001 - 11,250 | 60% | |
| | | | 6,251 - 7,500 | 75% | 11,251 - 12,500 | 55% | |
| | | | 7,501 - 8,750 | 70% | 12,501 - 13,750 | 50% | |
| | | | 8,751 - 10,000 | 65% | 13,751 - 15,000 | 40% | |
| Arlington | \$72,000 | \$240,000 (exemption) | <u>Income</u> <u>Exemption</u> | | | | |
| | \$340,000 | (deferral) | \$0 - 39,585 | 100% | 39,586 - 72,000 Partial exemption; balance deferred | | |
| | | | <u>Assets</u> | | <u>Exemption</u> | | |
| | | | \$0-240,000 | | eligible for exemption | | |
| | | | 240,000-340,000 | | eligible for deferral only | | |
| Augusta | \$30,000; first \$7,500 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 \$15,000 and net worth up to \$20,000 to 2% with income between \$29,000 and \$30,000 and net worth between \$70,000 and \$75,000. | | | | |
| Bath | \$50,000; house site and house exempt-up to 10 acres | \$200,000 | | | <u>Net Worth</u> | | |
| | | | <u>Income</u> | \$0 - 33,501- 33,500 | 66,801- 100,100 | 133,401- 166,700 | 166,701- 200,000 |
| | | | \$0 - 10,000 | 100% | 90% | 80% | 70% |
| | | | 10,001 - 20,000 | 90% | 80% | 70% | 60% |
| | | | 20,001 - 30,000 | 80% | 70% | 60% | 50% |
| | | | 30,001 - 40,000 | 70% | 60% | 50% | 40% |
| | | | 40,001 - 50,000 | 60% | 50% | 40% | 30% |
| | | | | 60% | 50% | 40% | 30% |
| | | | | 50% | 40% | 30% | 20% |
| | | | | 60% | 50% | 40% | 30% |
| | | | | 60% | 50% | 40% | 30% |
| | | | | 60% | 50% | 40% | 30% |
| Bedford | \$24,000; | \$77,500 | | | <u>Net Worth</u> | | |
| | | | <u>Income</u> | \$0- 15,501- 15,500 | 31,001- 46,500 | 46,501- 62,000 | 62,001- 77,500 |
| | | | \$0 - 6,000 | 95% | 85% | 75% | 65% |
| | | | 6,001 - 12,000 | 85% | 75% | 65% | 55% |
| | | | 12,001 - 18,000 | 75% | 65% | 55% | 45% |
| | | | 18,001 - 24,000 | 65% | 55% | 45% | 35% |
| | | | | 65% | 55% | 45% | 35% |
| Bland | \$12,000; first \$5,000 exempt for relatives | \$30,000 | 100% exemption (maximum: \$200). | | | | |
| Botetourt | \$30,000; first \$6,500 exempt for disabled homeowners | \$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% | | | |

Table 3.1 Real Property Owner Tax Relief Plans for the Elderly and Disabled, 2005 (continued)

| Locality | Combined Gross Income | Combined Net Worth | Relief Plan/Exemption | | | |
|-----------------------------|---|--------------------|--|------------------|------------------|------------------|
| Counties (continued) | | | | | | |
| Buchanan | \$20,000; first \$5,000 exempt | \$50,000 | \$125 exemption or amount of tax liability up to \$125. | | | |
| Campbell | \$26,000; first \$8,500 relative exempt | \$60,000 | <u>Income</u> | | <u>Exemption</u> | |
| | | | \$0 - 15,000 | 100% | | |
| | | | 15,001 - 20,000 | 75% | | |
| | | | 20,001 - 26,000 | 50% | | |
| | | | (Maximum: \$500) | | | |
| Caroline | \$18,000; first \$4,000 exempt of relatives income | \$60,000 | <u>Net Worth</u> | | | |
| | | | | \$0- 30,001- | | |
| | | | <u>Income</u> | 30,000 | 60,000 | |
| | | | \$0 - 8,000 | 75% | 60% | |
| | | | 8,001 - 12,000 | 55% | 40% | |
| | | | 12,001 - 16,000 | 35% | 20% | |
| | | | 16,001 - 18,000 | 10% | 5% | |
| Carroll | \$23,000; first \$6,000 exempt | \$80,000 | 50% of tax on house and one acre of land upon which . it is situated. (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) | | | |
| Chesterfield | \$47,200; first \$6,500 exempt for relatives | \$109,100 | <u>Income</u> | | <u>Exemption</u> | |
| | | | \$0 - 32,200 | 100% | | |
| | | | 32,201 - 43,700 | 50% | | |
| | | | 43,701 - 47,200 | 25% | | |
| | | | (Maximum abatement is \$2,000 per year) | | | |
| Clarke | \$28,000; first \$6,500 is exempt for relative other than spouse | \$75,000 | <u>Income</u> | <u>Exemption</u> | <u>Income</u> | <u>Exemption</u> |
| | | | \$0 - 19,000 | 100% | 26,001 - 27,000 | 60% |
| | | | 19,001 - 22,000 | 90% | 27,001 - 28,000 | 50% |
| | | | 22,001 - 24,000 | 80% | over 28,000 | 0% |
| | | | 24,001 - 26,000 | 70% | | |
| Craig | \$20,000 | \$75,000 | Persons qualifying for this exemption shall be exempt from the amount of the taxes assessed against such property in an amount not to exceed \$200 | | | |
| Culpeper | \$35,000; first \$6,500 exempt for relatives | \$200,000 | <u>Net Worth</u> | | | |
| | | | | \$0- 25,001- | 50,001- | 75,001- |
| | | | <u>Income</u> | 25,000 | 50,000 | 100,000 |
| | | | \$0 -20,000 | 100% | 90% | 80% |
| | | | 20,001 -25,000 | 70% | 60% | 45% |
| | | | 25,001 -30,000 | 50% | 40% | 30% |
| | | | 30,001 -35,000 | 30% | 25% | 20% |
| | | | <u>Net Worth</u> | | | |
| | | | | \$100,001- | 125,001- | 150,001- |
| | | | <u>Income</u> | 125,000 | 150,000 | 175,000 |
| | | | \$0 -20,000 | 60% | 50% | 40% |
| | | | 20,001 -25,000 | 40% | 35% | 25% |
| | | | 25,001 -30,000 | 25% | 20% | 15% |
| | | | 30,001 -35,000 | 15% | 12% | 10% |
| 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 (not to exceed \$300) | | | |
| Dickenson | \$25,000; first \$4,000 exempt | \$75,000 | \$150 exemption. | | | |

Table 3.1 Real Property Owner Tax Relief Plans for the Elderly and Disabled, 2005 (continued)

| Locality | Combined Gross Income | Combined Net Worth | Relief Plan/Exemption | | | |
|-----------------------------|---|--------------------|---|---|-----------------|------------------|
| Counties (continued) | | | | | | |
| Dinwiddie | \$28,000; first \$5,000 exempt | \$75,000 | <u>Income</u> | <u>Exemption</u> | <u>Income</u> | <u>Exemption</u> |
| | | | \$0 - 19,000 | 100% | 23,001 - 24,000 | 50% |
| | | | 19,001 - 20,000 | 90% | 24,001 - 25,000 | 40% |
| | | | 20,001 - 21,000 | 80% | 25,001 - 26,000 | 30% |
| | | | 21,001 - 22,000 | 70% | 26,001 - 27,000 | 20% |
| | | | 22,001 - 23,000 | 60% | 27,001 - 28,000 | 10% |
| Essex | \$25,000 | \$50,000 | <u>Income</u> | <u>Exemption</u> | | |
| | | | \$0 - 14,500 | 100% | | |
| | | | 14,501 - 18,000 | 80% | | |
| | | | 18,001 - 21,500 | 60% | | |
| | | | 21,501 - 25,000 | 40% | | |
| | | | (Maximum: \$500 - Must be 65 years old or permanently and totally disabled.) | | | |
| Fairfax | \$52,000 ^e | \$240,000 | <u>Income</u> | <u>Exemption</u> | | |
| | | | \$0 - 40,000 | 100% | | |
| | | | 40,001 - 46,000 | 50% | | |
| | | | 46,001 - 52,000 | 25% | | |
| Fauquier | \$52,000; first \$8,500 exempt | \$195,000 | On house and up to one acre, 100% exemption. | | | |
| Floyd | \$17,000; first \$6,000 exempt | \$55,000 | Subject to restrictions and conditions the article provides for the exemption from taxation of real estate owned and occupied as the sole dwelling of a person not < 65 yrs. of age or a person determined to be permanently and totally disabled. Persons qualifying for exemption are deemed to be bearing an extraordinary tax burden on the property in relation to their income and financial worth. Persons qualifying for and claiming exemption shall be exempt from the amount of the taxes assessed against such property, in an amount not to exceed \$200.00. | | | |
| Fluvanna | \$50,000; first \$7,500 exempt | \$100,000 | <u>Net Worth</u> | | | |
| | | | <u>Income</u> | \$0- 25,001- 50,001- 75,001- 100,000 | | |
| | | | \$0 - 12,500 | 100% | 75% | 50% |
| | | | 12,501 - 25,000 | 75% | 50% | 35% |
| | | | 25,001 - 37,500 | 50% | 35% | 20% |
| | | | 37,501 - 50,000 | 25% | 15% | 10% |
| Franklin | \$25,000; first \$3,000 exempt | \$80,000 | <u>Net Worth</u> | | | |
| | | | <u>Income</u> | \$0- 12,001- 25,001- 35,001- 50,001- 80,000 | | |
| | | | \$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% |
| | | | 15,001 - 18,000 | 55% | 45% | 30% |
| | | | 18,001 - 21,000 | 45% | 35% | 20% |
| Frederick | \$50,000; first \$8,500 exempt for other family members | \$100,000 | <u>Income</u> | <u>Exemption</u> | <u>Income</u> | <u>Exemption</u> |
| | | | \$0 - 20,000 | 100% | 25,001 - 30,000 | 35% |
| | | | 20,001 - 25,000 | 60% | 30,001 - 50,000 | 10% |
| Giles | \$25,000 | \$35,000 | <u>Income</u> | <u>Exemption</u> | <u>Income</u> | <u>Exemption</u> |
| | | | \$0 - 12,000 | 80% | 15,001 - 20,000 | 40% |
| | | | 12,001 - 15,000 | 60% | 20,001 - 25,000 | 20% |
| Gloucester | \$30,000; | \$60,000 | <u>Income</u> | <u>Exemption</u> | | |
| | | | \$0 - 20,000 | \$700 max | | |
| | | | 20,001 - 25,000 | \$500 max | | |
| | | | 25,001 - 30,000 | \$300 max | | |
| Goochland | \$52,000; first \$10,000 exempt for relatives | \$200,000 | 100% exemption. (Maximum: \$800) | | | |

^e In Fairfax County, up to \$6,500 of a relative's income may be excluded if the relative (other than spouse) resides in the applicant's dwelling. The total net assets of the applicant and his/her spouse who reside in the applicants dwelling may not exceed \$160,000 (the value of the dwelling and up to one acre of land where it is situated is excluded). When the property is jointly owned and the co-owner is deceased, a certified copy of the death certificate is required.

Table 3.1 Real Property Owner Tax Relief Plans for the Elderly and Disabled, 2005 (continued)

| Locality | Combined Gross Income | Combined Net Worth | Relief Plan/Exemption | | | | |
|-----------------------------|---|--------------------|--|-----------------------|---------------------|---------------------|--------------------|
| Counties (continued) | | | | | | | |
| 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% | | | |
| | | | (Maximum exemption \$150.00) | | | | |
| Greene | \$18,000; first \$6,500 exempt | \$75,000 | <u>Income</u> <u>Exemption</u> | | <u>Income</u> | <u>Exemption</u> | |
| | | | \$0 - 8,000 | 95% | 12,001 - 14,000 | 35% | |
| | | | 8,001 - 10,000 | 75% | 14,001 - 16,000 | 15% | |
| | | | 10,001 - 12,000 | 55% | 16,001 - 18,000 | 5% | |
| Halifax | \$22,000 | \$60,000 | <u>Income</u> <u>Exemption</u> | | | | |
| | | | \$0 - 14,999 | 100% | | | |
| | | | 15,000 - 19,999 | 75% | | | |
| | | | 20,000 - 21,999 | 50% | | | |
| | | | (Maximum: \$500) | | | | |
| Hanover | \$50,000; first \$6,500 exempt for elderly; first \$7,500 for disabled | \$125,000 | <u>Income</u> <u>Exemption</u> | | | | |
| | | | \$0 - 20,000 | 100% | | | |
| | | | 20,001 - 30,000 | 75% | | | |
| | | | 30,001 - 40,000 | 50% | | | |
| | | | 40,001 - 50,000 | 25% | | | |
| | | | (Maximum: \$900) | | | | |
| Henrico | \$52,000; first \$10,000 of non-spouse relatives excluded. | \$195,000 | <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% | 100% | 100% |
| | | | 15,001 - 20,000 | 100% | 100% | 100% | 100% |
| | | | 20,001 - 25,000 | 100% | 100% | 100% | 100% |
| | | | 25,001 - 30,000 | 100% | 100% | 100% | 100% |
| | | | 30,001 - 35,000 | 75% | 75% | 75% | 75% |
| | | | 35,001 - 40,000 | 75% | 75% | 75% | 75% |
| | | | 40,001 - 52,000 | 50% | 50% | 50% | 50% |
| | | | <u>Net Worth</u> | | | | |
| | | | <u>Income</u> | \$100,001- 125,000 | 125,001- 150,000 | 150,001- 195,000 | |
| | | | \$0 - 15,000 | 75% | 75% | 50% | |
| | | | 15,001 - 20,000 | 75% | 75% | 50% | |
| | | | 20,001 - 25,000 | 75% | 75% | 50% | |
| | | | 25,001 - 30,000 | 75% | 75% | 50% | |
| | | | 30,001 - 35,000 | 75% | 75% | 50% | |
| | | | 35,001 - 40,000 | 75% | 75% | 50% | |
| | | | 40,001 - 42,000 | 50% | 50% | 50% | |
| | | | (Maximum: \$2,000) | | | | |
| 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 | \$30,000; first \$5,000 exempt | \$100,000 | Option to defer or taxpayer may exempt. | | | | |
| | | | <u>Income</u> <u>Exemption</u> | | | | |
| | | | \$0 - 12,000 | 100% | | | |
| | | | 12,001 - 22,000 | 75% | | | |
| | | | 22,001 - 30,000 | 50% | | | |
| | | | (Maximum: \$600) | | | | |
| James City | \$30,000; first \$6,500 exempt | \$100,000 | The first \$80,000 of assessed value are exempt. | | | | |
| King George | \$25,000; first \$1,500 exempt | \$60,000 | 100% exemption. | | | | |
| King William | \$15,000 | \$50,000 | Up to \$400 of tax relief per year. | | | | |
| Lancaster | \$14,900; first \$2,500 exempt | \$50,000 | <u>Income</u> <u>Exemption</u> | | | | |
| | | | \$0 - 6,000 | 100% | | | |
| | | | 6,001 - 8,900 | 80% | | | |
| | | | 8,901 - 12,000 | 60% | | | |
| | | | 12,001 - 14,900 | 40% | | | |

Table 3.1 Real Property Owner Tax Relief Plans for the Elderly and Disabled, 2005 (continued)

| Locality | Combined Gross Income | Combined Net Worth | Relief Plan/Exemption | |
|-----------------------------|--|--|---|---------------------|
| Counties (continued) | | | | |
| Lee | \$19,500; first \$2,000 exempt of relatives' income | \$70,000 | <u>Income</u> | <u>Exemption</u> |
| | | | \$0 - 12,000 | 100% |
| | | | 12,001 - 14,000 | 75% |
| | | | 14,001 - 16,000 | 50% |
| | | | 16,001 - 19,500 | 25% |
| | | | (Maximum: \$150) | |
| Loudoun | \$72,000; first \$10,000 exempt for each relative | \$340,000 | 100% exemption on home and three acres. | |
| Louisa | \$35,000; first \$6,500 exempt of relatives living with owner | \$85,000 | sliding scale (maximum \$500.00) | |
| Madison | \$30,000 | \$50,000 | Taxpayers who qualify 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 they no longer qualify for deferral. | |
| Mathews (elderly only) | \$22,000 | \$100,000 | <u>Income</u> | <u>Exemption</u> |
| | | | \$0 - 16,000 | 100% |
| | | | 16,001 - 18,000 | 80% |
| | | | 18,001 - 20,000 | 60% |
| | | | 20,001 - 22,000 | 40% |
| | | | (Maximum: \$400) | |
| Middlesex | \$15,000; first \$1,500 exempt | \$50,000 | <u>Income</u> | <u>Exemption</u> |
| | | | \$0 - 7,500 | 100% |
| | | | 7,501 - 10,000 | 80% |
| | | | 10,001 - 12,500 | 60% |
| | | | 12,501 - 15,000 | 40% |
| | | | (Maximum: \$500) | |
| Montgomery | \$25,000 | \$80,000 | <u>Income</u> | <u>Exemption</u> |
| | | | \$0 - 16,000 | 100% |
| | | | 16,001 - 20,000 | 60% |
| | | | 20,001 - 25,000 | 40% |
| | | | Deferral: Up to 100% | |
| Nelson | \$20,000; first \$3,000 exempt other than owner | \$50,000 | <u>Net Worth</u> | |
| | | | \$0- 10,001- 20,001- 30,001- 40,001- | |
| | | | <u>Income</u> 10,000 20,000 30,000 40,000 50,000 | |
| | | | \$0 - 10,000 | 80% 70% 60% 50% 40% |
| | | | 10,001 - 13,500 | 70% 60% 50% 40% 30% |
| | | | 13,501 - 17,000 | 60% 50% 40% 30% 20% |
| | | | 17,001 - 20,000 | 50% 40% 30% 20% 10% |
| New Kent | \$30,000 exemption \$15,000 deferral | \$50,000 Exemption; \$50,000 Deferral | Exemption \$500. | |
| Northampton | \$20,000 | \$40,000 | Percentage based on net worth and income. | |
| 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> 15,000 25,000 35,000 45,000 55,000 | |
| | | | \$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 | \$19,000 | \$90,000 | <u>Income</u> | <u>Exemption</u> |
| | | | \$0 - 14,000 | 100% |
| | | | 14,001 - 15,000 | 80% |
| | | | 15,001 - 16,000 | 60% |
| | | | 16,001 - 17,000 | 40% |
| | | | 17,001 - 18,000 | 30% |
| | | | 18,001 - 19,000 | 25% |
| | | | (No exemptions over \$19,000) | |
| Patrick | \$20,000 | \$100,000 | (Maximum: \$300) | |
| Pittsylvania | \$18,000; first \$4,000 exempt | \$60,000 | (Maximum: \$300) | |

Table 3.1 Real Property Owner Tax Relief Plans for the Elderly and Disabled, 2005 (continued)

| Locality | Combined Gross Income | Combined Net Worth | Relief Plan/Exemption | | | | |
|-----------------------------|---|------------------------------|--|------------------|-----------------|------------------|---------|
| Counties (continued) | | | | | | | |
| Powhatan | \$35,000; first \$7,500 exempt for disabled only; first \$6,500 exempt for relatives other than spouse | \$100,000 | Income up to \$35,000 receives exemption of up to \$800 off of taxes on one acre and home. | | | | |
| Prince Edward | \$22,000 (not to exceed) | \$100,000 (not to exceed) | N/A | | | | |
| Prince George | \$35,000 | \$100,000 | <u>Income</u> | <u>Exemption</u> | | | |
| | | | \$0 - 20,000 | 100% | | | |
| | | | 20,001 - 35,000 | 50% | | | |
| Prince William ^h | \$66,700; deduct \$7,500 of disability income, and non-spouse relatives deduct up to \$6,500 of income | \$340,000 | <u>Income</u> | <u>Exemption</u> | | | |
| | | | \$0 - 46,000 | 100% | | | |
| | | | 46,001 - 52,900 | 75% | | | |
| | | | 52,901 - 59,800 | 50% | | | |
| | | | 59,801 - 66,700 | 25% | | | |
| Pulaski | \$20,000; first \$2,500 exempt | \$45,000 | <u>Income</u> | <u>Exemption</u> | | | |
| | | | \$0 - 12,000 | 80% | | | |
| | | | 12,001 - 14,500 | 60% | | | |
| | | | 14,501 - 17,000 | 40% | | | |
| | | | 17,001 - 20,000 | 20% | | | |
| Rappahannock | \$19,042 | \$100,000 | <u>Income</u> | <u>Exemption</u> | | | |
| | | | \$0 - 16,914 | 100% | | | |
| | | | 16,915 - 19,042 | 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. Value is frozen at year qualified. | | | | |
| 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% | | | |
| Rockingham | \$23,050; first \$6,500 exempt | \$50,000 | <u>Income</u> | <u>Net Worth</u> | | | |
| | | | | \$0- | 35,001- | 40,001- | 45,001- |
| | | | | 35,000 | 40,000 | 45,000 | 50,000 |
| | | | \$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 | \$18,000 | \$60,000 | 100% exemption on first \$9,000 assessed value. Maximum relief \$100. | | | | |
| Shenandoah | \$20,000; first \$1,200 exempt | \$55,000 | <u>Income</u> | <u>Exemption</u> | <u>Income</u> | <u>Exemption</u> | |
| | | | \$0 - 10,000 | 85% | 15,001 - 17,500 | 55% | |
| | | | 10,001 - 12,500 | 75% | 17,501 - 20,000 | 45% | |
| | | | 12,501 - 15,000 | 65% | | | |
| | | | (No exemptions over \$20,001) | | | | |
| Smyth | \$18,000; first \$1,500 exempt | \$30,000 | <u>Income</u> | <u>Net Worth</u> | | | |
| | | | | \$0- | 18,001- | 24,001- | |
| | | | | 18,000 | 24,000 | 30,000 | |
| | | | \$0 - 6,000 | 80% | 64% | 56% | |
| | | | 6,001 - 10,000 | 60% | 48% | 42% | |
| | | | 10,001 - 15,000 | 40% | 32% | 28% | |
| | | | 15,001 - 18,000 | 20% | 16% | 14% | |
| Southampton | \$7,500; first \$3,000 exempt | \$30,000 | Tax deferral for real estate. | | | | |

^h In Prince William County taxpayers who qualify receive relief on the personal property tax and the local vehicle license tax. However, they are not eligible for other forms of local tax relief such as land use tax breaks.

Table 3.1 Real Property Owner Tax Relief Plans for the Elderly and Disabled, 2005 (continued)

| Locality | Combined Gross Income | Combined Net Worth | Relief Plan/Exemption | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|--------------------|---|--|--|--|------------------|-------------------|-----------|--------------|--------------|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|-----------------|------------------|-----------------|-----|-----|-----------------|------------------|-----|-----|--|
| Counties (continued) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Spotsylvania | \$50,000; first \$5,500 exempt | \$100,000 | 100% exemption (maximum: \$760). | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Stafford | \$35,000; first \$4,000 exempt | \$195,000 | 100% exemption. Additional \$3,000 income allowance if owner is disabled. | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Surry | \$21,000; first \$4,000 of relatives living in household exempt | \$75,000 | <table border="1"> <thead> <tr> <th>Income</th> <th colspan="2">Exemption</th> </tr> </thead> <tbody> <tr> <td>\$0 - 5,250</td> <td>100%</td> <td></td> </tr> <tr> <td>5,251 - 10,500</td> <td>75%</td> <td></td> </tr> <tr> <td>10,501 - 15,750</td> <td>50%</td> <td></td> </tr> <tr> <td>15,751 - 21,000</td> <td>25%</td> <td></td> </tr> <tr> <td colspan="3">(Maximum: \$350)</td> </tr> </tbody> </table> | | | | Income | Exemption | | \$0 - 5,250 | 100% | | 5,251 - 10,500 | 75% | | 10,501 - 15,750 | 50% | | 15,751 - 21,000 | 25% | | (Maximum: \$350) | | | | | | | | |
| Income | Exemption | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$0 - 5,250 | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 5,251 - 10,500 | 75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 10,501 - 15,750 | 50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15,751 - 21,000 | 25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (Maximum: \$350) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tazewell (elderly only) | \$20,000; first \$4,000 exempt | \$75,000 | 100% exemption. (Maximum: \$225) | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Warren | Category I: Ages 65 to 69: \$23,000 Category II: Over age 70: \$26,500 | \$75,000 | 100% exemption. | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Washington | \$19,966; first \$3,496 exempt | \$59,939 | <table border="1"> <thead> <tr> <th rowspan="2">Income</th> <th colspan="3">Net Worth</th> </tr> <tr> <th>\$0- 19,966</th> <th>19,667- 39,958</th> <th>39,959- 59,939</th> </tr> </thead> <tbody> <tr> <td>\$0 - 8,040</td> <td>80%</td> <td>64%</td> <td>56%</td> </tr> <tr> <td>8,041 - 11,929</td> <td>60%</td> <td>48%</td> <td>42%</td> </tr> <tr> <td>11,930 - 15,948</td> <td>40%</td> <td>32%</td> <td>28%</td> </tr> <tr> <td>15,949 - 19,966</td> <td>20%</td> <td>16%</td> <td>14%</td> </tr> </tbody> </table> | | | | Income | Net Worth | | | \$0- 19,966 | 19,667- 39,958 | 39,959- 59,939 | \$0 - 8,040 | 80% | 64% | 56% | 8,041 - 11,929 | 60% | 48% | 42% | 11,930 - 15,948 | 40% | 32% | 28% | 15,949 - 19,966 | 20% | 16% | 14% | |
| Income | Net Worth | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | \$0- 19,966 | 19,667- 39,958 | 39,959- 59,939 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$0 - 8,040 | 80% | 64% | 56% | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 8,041 - 11,929 | 60% | 48% | 42% | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 11,930 - 15,948 | 40% | 32% | 28% | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 15,949 - 19,966 | 20% | 16% | 14% | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Westmoreland | \$20,000 | \$60,000 | 65 years or older or permanently and totally disabled for a tax relief amount of up to \$300. May file by May 1st. of each year. | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Wise | \$32,000; first \$4,000 exempt | \$75,000 | <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> | | | | Income | Exemption | Income | Exemption | \$0 - 14,000 | 100% | 16,001 - 18,000 | 60% | 14,001 - 16,000 | 80% | 18,001 - 20,000 | 40% | | | | | | | | | | | | |
| Income | Exemption | Income | Exemption | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$0 - 14,000 | 100% | 16,001 - 18,000 | 60% | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 14,001 - 16,000 | 80% | 18,001 - 20,000 | 40% | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Wythe | \$20,000; first \$5,000 exempt of relatives living in household | \$60,000 | \$200 exemption. | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| York | \$50,000 exempt \$6,500 of income of relative living in household | \$200,000 | <table border="1"> <thead> <tr> <th>Income (1 Owner)</th> <th>Income (2 Owners)</th> <th>Exemption</th> </tr> </thead> <tbody> <tr> <td>\$0 - 19,550</td> <td>\$0 - 22,350</td> <td>100%</td> </tr> <tr> <td>19,551 - 29,700</td> <td>22,351 - 31,567</td> <td>\$600</td> </tr> <tr> <td>29,701 - 39,850</td> <td>31,568 - 40,784</td> <td>\$420</td> </tr> <tr> <td>39,851 - 50,000</td> <td>40,785 - 50,000</td> <td></td> </tr> </tbody> </table> | | | | Income (1 Owner) | Income (2 Owners) | Exemption | \$0 - 19,550 | \$0 - 22,350 | 100% | 19,551 - 29,700 | 22,351 - 31,567 | \$600 | 29,701 - 39,850 | 31,568 - 40,784 | \$420 | 39,851 - 50,000 | 40,785 - 50,000 | | | | | | | | | | |
| Income (1 Owner) | Income (2 Owners) | Exemption | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$0 - 19,550 | \$0 - 22,350 | 100% | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 19,551 - 29,700 | 22,351 - 31,567 | \$600 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 29,701 - 39,850 | 31,568 - 40,784 | \$420 | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 39,851 - 50,000 | 40,785 - 50,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 rowspan="2">Income</th> <th colspan="3">Net Worth</th> </tr> <tr> <th>\$0- 20,000</th> <th>20,001- 30,000</th> <th>30,001- 40,000</th> </tr> </thead> <tbody> <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> | | | | Income | Net Worth | | | \$0- 20,000 | 20,001- 30,000 | 30,001- 40,000 | \$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% | |
| Income | Net Worth | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | \$0- 20,000 | 20,001- 30,000 | 30,001- 40,000 | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$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% | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Altavista | \$22,000; first \$2,500 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 - 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 colspan="4">(Maximum: \$300)</td> </tr> </tbody> </table> | | | | Income | Exemption | Income | Exemption | \$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) | | | |
| Income | Exemption | Income | Exemption | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| \$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 \$6500 exempt | \$65,000 | N/A | | | | | | | | | | | | | | | | | | | | | | | | | | | |

N/A Not applicable

Table 3.1 Real Property Owner Tax Relief Plans for the Elderly and Disabled, 2005 (continued)

| Locality | Combined Gross Income | Combined Net Worth | Relief Plan/Exemption | | | | |
|----------------------------|---|-----------------------------|--|-------------|----------------|----------------|------------------------|
| Towns (continued) | | | | | | | |
| Big Stone Gap | \$22,000; first \$4,000 exempt | \$75,000 | (Maximum: \$100) | | | | |
| Blacksburg | \$25,000; first \$6,500 exempt | \$80,000 | Income | Exemption | Deferral | | |
| | | | \$0 - 16,000 | 100% | 0% | | |
| | | | 16,001 - 20,000 | 60% | 40% | | |
| | | | 20,001 - 25,000 | 40% | 60% | | |
| Bluefield | \$15,000 | \$50,000 | 100% exemption.(Elderly only) | | | | |
| Bowling Green | \$18,000 | \$60,000 | N/A | | | | |
| Boyce | \$28,500 | \$65,000 | Same as plan for Clarke County. | | | | |
| Bridgewater | \$11,000; first \$2,000 exempt | \$30,000 | Net Worth | | | | |
| | | | Income | \$0- 15,000 | 15,001- 20,000 | 20,001- 25,000 | 25,001- 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% |
| | | | 9,500- 11,000 | 20% | 16% | 14% | 10% |
| Broadway (elderly only) | \$18,000 | N/A | | | | | |
| Cape Charles | \$20,000 | \$40,000 | Net Worth | | | | |
| | | | Income | \$0- 20,000 | 20,001- 40,000 | | |
| | | | \$0-12,000 | 80% | 40% | | |
| | | | 12,001-14,000 | 60% | 30% | | |
| | | | 14,001-16,000 | 50% | 25% | | |
| | | | 16,001-18,000 | 40% | 20% | | |
| | | | 18,001-20,000 | 20% | 10% | | |
| | | | (Max Exemption \$200) | | | | |
| Chincoteague | \$17,500 (not to exceed) first \$6,500 exempt | \$50,000 (not to exceed) | Income | Exemption | | | |
| | | | \$0 - 12,500 | 100% | | | |
| | | | 12,501 - 17,500 | 50% | | | |
| Christiansburg | \$25,000 | \$50,000 | Income | Exemption | | | |
| | | | \$0 - 14,000 | 100% | | | |
| | | | 14,001 - 17,000 | 60% | | | |
| | | | 17,001 - 25,000 | 40% | | | |
| Clifton Forge | \$20,000 | \$30,000 | Net Worth | | | | |
| | | | Income | \$0- 10,000 | 10,001- 15,000 | 15,001- 20,000 | 20,001- 25,000- 30,000 |
| | | | \$0 - 8,500 | 100% | 95% | 90% | 85% |
| | | | 8,500 - 12,500 | 75% | 70% | 65% | 60% |
| | | | 12,501 - 16,500 | 50% | 45% | 40% | 35% |
| | | | 16,501 - 20,000 | 25% | 20% | 15% | 10% |
| | | | | 5% | | | |
| Coeburn (elderly only) | \$32,000; first \$4,000 exempt of 3rd. occupant | \$75,000 | 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 3.1 Real Property Owner Tax Relief Plans for the Elderly and Disabled, 2005 (continued)

| Locality | Combined Gross Income | Combined Net Worth | Relief Plan/Exemption | |
|---------------------------|-----------------------------------|--------------------|--|-----------|
| Towns (continued) | | | | |
| Culpeper | \$35,000; first \$6,500 exempt | \$200,000 | Net Worth | |
| | | | Income | Exemption |
| | | | \$0 - 20,000 | 100% |
| | | | 20,001 - 25,000 | 70% |
| | | | 25,001 - 30,000 | 50% |
| | | | 30,001 - 35,000 | 30% |
| | | | Net Worth | |
| | | | Income | Exemption |
| | | | \$0 - 20,000 | 60% |
| | | | 20,001 - 25,000 | 40% |
| 25,001 - 30,000 | 25% | | | |
| 30,001 - 35,000 | 15% | | | |
| Dublin | \$15,000; first \$2,500 exempt | \$45,000 | Income | Exemption |
| | | | \$0 - 8,500 | 80% |
| | | | 8,501 - 10,500 | 60% |
| | | | 10,501 - 12,500 | 40% |
| | | | 12,501 - 15,000 | 20% |
| Dumfries | \$22,000 | \$150,000 | 100% exempt | |
| Front Royal | \$23,500 | \$75,000 | Deferral only, no exemption. | |
| Glasgow | \$30,000; first \$6,500 exempt | \$75,000 | Income | Exemption |
| | | | \$0 - 13,000 | 80% |
| | | | 13,001 - 18,000 | 60% |
| | | | 18,001 - 23,000 | 40% |
| | | | 23,001 - 30,000 | 20% |
| Gordonsville ⁱ | \$22,000; first \$4,000 exempt | \$55,000 | Income | Exemption |
| | | | \$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 or less, the above tax exemption is reduced by: 0% | |
| Grundy | \$16,500 | \$50,000 | N/A | |
| Hamilton | \$72,000 | \$340,000 | All owner(s) of the dwelling, excluding the spouse, are at least 65 years of age or permanently and totally disabled on 12/31/04. The title of the dwelling is held on Jan. 1, 2005, by the applicant(s) seeking relief. The applicant(s) may reside in a hospital or nursing home for physical or mental care; however to qualify for real property tax relief, the dwelling may not be rented for monetary compensation. | |
| Herndon | \$52,000 | \$240,000 | Income | Exemption |
| | | | \$0 - 40,000 | 100% |
| | | | 40,001 - 46,000 | 50% |
| | | | 46,001 - 52,000 | 25% |
| Hillsville | \$23,000; first \$6,000 exempt | \$80,000 | 50% exemption. (Maximum: \$100) | |
| Hurt (elderly only) | \$12,000; first \$4,000 exempt | \$30,000 | 20% reduction on the existing rate on assessed evaluation | |
| Independence | \$10,000 | \$25,000 | Deferred taxes attached as lien on property and collected at time of sale. | |
| Iron Gate | \$55,000 | \$20,000 | N/A | |
| Lebanon | \$9,500; first \$1,500 exempt | \$25,000 | 50% exemption. | |
| Leesburg | \$72,000 | \$340,000 | 100% exemption. | |

ⁱ Gordonsville only supplied an exemption table up to \$18,000 of gross income

N/A Not applicable

Table 3.1 Real Property Owner Tax Relief Plans for the Elderly and Disabled, 2005 (continued)

| Locality | Combined Gross Income | Combined Net Worth | Relief Plan/Exemption | | | | |
|------------------------------|---|---|--|--|-------------------------------------|------------------|---------------|
| Towns (continued) | | | | | | | |
| Luray | \$8,000 | \$48,000 | <u>Income</u> | <u>Exemption</u> | <u>Income</u> | <u>Exemption</u> | |
| | | | \$0 - 3,999 | 100% | 6,000 - 6,499 | 50% | |
| | | | 4,000 - 4,499 | 90% | 6,500 - 6,999 | 40% | |
| | | | 4,500 - 4,999 | 80% | 7,000 - 7,499 | 30% | |
| | | | 5,000 - 5,499 | 70% | 7,500 - 8,000 | 20% | |
| | | | 5,500 - 5,999 | 60% | | | |
| Marion | \$18,000 | \$30,000 | 50% exemption. | | | | |
| Middleburg | \$52,000 | \$195,000 | Loudoun County determines those that are eligible. | | | | |
| Mount Jackson | \$20,500; first \$1,200 exempt | \$55,000 | <u>Income</u> | <u>Exemption</u> | <u>Income</u> | <u>Exemption</u> | |
| | | | \$0 - 10,000 | 85% | 15,001 - 17,500 | 55% | |
| | | | 10,001 - 12,500 | 75% | 17,501 - 20,000 | 45% | |
| | | | 12,501 - 15,000 | 65% | | | |
| | | | (No exemptions over \$20,001) | | | | |
| Narrows | \$20,000 | N/A | N/A | | | | |
| New Market | \$14,000; first \$1,200 exempt | \$55,000 | <u>Income</u> | <u>Exemption</u> | <u>Income</u> | <u>Exemption</u> | |
| | | | \$0 - 8,000 | 75% | 11,001 - 12,500 | 45% | |
| | | | 8,001 - 9,500 | 65% | 12,501 - 14,000 | 35% | |
| | | | 9,501 - 11,000 | | | | |
| Onancock (elderly only) | \$17,500 | \$50,000 | <u>Income</u> | <u>Exemption</u> | | | |
| | | | \$0 - \$12,500 | 100% | | | |
| | | | 12,501 - \$17,500 | 50% | | | |
| Pound | \$16,000 | \$75,000 | 50% exemption (maximum \$50). | | | | |
| Pulaski | \$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% | | | |
| Remington | \$52,000; first \$8,500 exempt | \$195,000 | 100% exemption. | | | | |
| Rocky Mount | \$21,000 | \$50,000 | | | <u>Net Worth</u> | | |
| | | | | | \$0- 10,001- 20,001- 30,001- 40,001 | 40,001 | |
| | | | <u>Income</u> | <u>10,000</u> | <u>20,000</u> | <u>30,000</u> | <u>50,000</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% |
| | | | 15,001 - 18,000 | 55% | 45% | 30% | 10% |
| | | | 18,001 - 21,000 | 45% | 35% | 20% | 10% |
| Round Hill (elderly only) | \$62,000 (real estate); \$52,000 (personal property) | \$240,000 (real estate); \$195,000 (personal property) | (Follows Loudoun County's Plan.) | | | | |
| Saint Charles | \$19,500 | \$70,000 | <u>Income</u> | <u>Exemption</u> | | | |
| | | | \$0 - 12,000 | 100% | | | |
| | | | 12,001 - 14,000 | 75% | | | |
| | | | 14,001 - 16,000 | 50% | | | |
| | | | 16,001 - 19,500 | 25% | | | |
| Stanley (elderly only) | N/A | N/A | Use county plan—if exempted from county, exempt from town tax. | | | | |
| Stephens City | \$12,000; (Elderly only) | \$30,000 first \$3,000 exempt | | | <u>Net Worth</u> | | |
| | | | <u>Income</u> | <u>\$0- 5,001- 10,001- 15,001- 20,001- 25,001-</u> | <u>5,000</u> | <u>10,000</u> | <u>15,000</u> |
| | | | \$0 - 4,000 | 100% | 98% | 94% | 88% |
| | | | 4,001 - 6,000 | 95% | 93% | 89% | 83% |
| | | | 6,001 - 8,000 | 85% | 83% | 79% | 73% |
| | | | 8,001 - 10,000 | 70% | 68% | 64% | 58% |
| | | | 10,001 - 12,000 | 50% | 48% | 44% | 38% |
| Strasburg | \$16,500; first \$1,200 exempt | N/A | The Town of Strasburg gives the same percentage as Shenandoah County. | | | | |
| The Plains (Elderly only) | \$75,000 | N/A | 100% exemption. | | | | |

N/A Not applicable

Table 3.1 Real Property Owner Tax Relief Plans for the Elderly and Disabled, 2005 (continued)

| Locality | Combined Gross Income | Combined Net Worth | Relief Plan/Exemption | |
|--------------------------|-----------------------------------|-----------------------|------------------------------------|------------------|
| Towns (continued) | | | | |
| Vienna | \$52,000 | \$190,000 | <u>Income</u> | <u>Exemption</u> |
| | | | \$0 - 40,000 | 100% |
| | | | 40,001 - 46,000 | 50% |
| | | | 46,001 - 52,000 | 25% |
| Vinton | \$30,000; first \$6,500 exempt | \$100,000 | 100% exemption. | |
| Warrenton | \$30,000; first \$6,500 exempt | \$100,000 | 100% exemption. | |
| West Point | \$15,000 | \$7,500 | <u>Income</u> | <u>Exemption</u> |
| | | | \$0 - 8,999 | 100% |
| | | | 9,000 - 11,000 | 80% |
| | | | 11,001 - 13,000 | 60% |
| | | | 13,001 - 15,000 | 40% |
| | | | Max. of \$400 | |
| Wise | \$22,000; first \$4,000 exempt | \$75,000 | \$100 exemption. | |
| Wytheville | \$15,000; first \$5,000 exempt | \$50,000 | 100% exemption (maximum: \$75.00). | |
| N/A Not applicable | | | | |

**Table 3.2
Summary of Real Property Renter Tax Relief Plans and Housing Grants for the Elderly and Disabled,
2005**

| Locality | Combined Gross Income | Combined Net Worth | Relief Plan | | |
|--|---|-----------------------|---|------------------|---------------------------|
| Cities (Note: Only cities that responded to the items in this table are listed.) | | | | | |
| Alexandria | \$25,600; renters may deduct first \$7,500 of disability income & first \$6,500 of a relative | \$75,000 | Income | Monthly Grant | Maximum Annual Benefit |
| | | | \$0 - 12,800 | 255 | 2,060 |
| | | | 12,801 - 15,000 | 223 | 2,676 |
| | | | 15,001 - 18,000 | 191 | 2,292 |
| | | | 18,001 - 21,000 | 159 | 1,908 |
| | | | 21,001 - 25,600 | 128 | 1,336 |
| Charlottesville | \$50,000; \$8,500 exemption for disabled | \$125,000 | 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 | \$420 one time payment. | | |
| Falls Church | \$30,000 | \$150,000 | Varies based on income and assets; maximum grant of \$2,000. | | |
| Counties (Note: Fairfax was the only county that responded to the items in this table.) | | | | | |
| Fairfax | \$22,000; first \$6,500 of relative's income is exempt | \$75,000 | Gross income from all sources of the persons residing in the dwelling may not exceed \$22,000. Up to \$6,500 of a relative's income may be excluded if the relative (other than the spouse) resided in the applicant's dwelling. Assets of the applicant and his/her spouse who resides in the applicant's dwelling may not exceed \$75,000. Rental Grant applicants must pay 30% or more of their gross income toward their rent. If granted, can receive an annual check for between \$225 and \$575. | | |
| Towns (No towns responded as having rental relief plans.) | | | | | |