

Property tax exemption for seniors and people with disabilities

❖ You can find all the fact sheets we link to here at [WashingtonLawHelp.org](https://www.washingtonlawhelp.org).

What is a property tax exemption?

A property tax exemption means you can pay less property tax on a home you own.

How do I apply for a property tax exemption?

Call your county assessor. All counties in Washington must offer property tax exemptions. If your property tax exemption application is turned down (if it is denied), you can appeal within 30 days of the date they mailed the denial.

Who qualifies for a property tax exemption?

You may be eligible for an exemption if you fit into one or more of these categories:

- You may be eligible if you have **limited income and you're at least 61 years old** in the year you apply for the exemption.
- You may get the exemption if you have **limited income and a disability keeps you from working**.
- **Veterans** of the U.S. armed forces with a total disability and veterans with a service-connected disability rating of at least 80% **may get an exemption**.

What is limited income?

It depends where your property is located. Every county in Washington has a maximum household income also called threshold income. Your income must be equal to or less than the threshold to qualify for the tax exemption. You can find threshold income amounts for your county on the Washington State Department of Revenue (DOR) website at dor.wa.gov/taxes-rates/property-tax/senior-citizens-and-people-disabilities-exemption-and-deferred-income-thresholds.

Your household income includes your income, your spouse or partner's income, and the income of anyone else who lives with you and owns part of the home. Sometimes your medical expenses will lower your household income.

How do I prove that I have a disability?

When you apply for a property tax exemption, you can prove you have a disability with your Social Security Administration award letter or a “Proof of Disability Statement” signed by your doctor. You can get a Proof of Disability Statement, form #64 0095, on the DOR website at dor.wa.gov/forms-publications/forms-subject/property-tax-forms#Senior.

Will I have to pay the taxes later?

No. You don’t have to pay your taxes back later if you get a property tax exemption. The exemption reduces your taxes. It may not eliminate them. You will still have to pay the reduced tax, unless you also get a deferral as explained below.

Will there be a lien on my property?

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- ❖ A **lien** is a written and recorded claim against your property by someone to whom you owe money. The person or institution you owe records the lien with the county. A lien on your property can make it harder to sell.
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Getting a property tax exemption does not result in a lien on your property. The property tax exemption lowers your property taxes.

Will my property taxes still go up with the value of my house?

No. If you get a property tax exemption, the county “freezes” your property value on January 1 the year you first apply for the exemption. The county will use the “frozen” value of your property, or the market value if it is less, to determine your property taxes for future years as long as you keep getting a property tax exemption. This shouldn’t affect the market value of your house if you want to sell it.

Will the property tax exemption apply to all my property?

It depends. Usually, the property tax exemption only applies to your primary residence and one acre surrounding it.

You may be eligible for a property tax exemption on up to 5 acres of land if your county rules require more than one acre of land per home.

I have a life estate. Can I still get an exemption?

Yes, if you have a life estate in the property and you otherwise qualify.

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- ❖ You have a life estate in the property if your right to own the property ends with your death. Then ownership of the property reverts back to the original owner. If you're not sure if you have a life estate, check the deed to the property or talk to a lawyer.
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I own the property with someone else. Can I still get an exemption?

Yes. You can get a property tax exemption if you own the home with someone else. You may only qualify for a partial tax exemption.

Can I use the property tax exemption for a second home?

No. You can't get a property tax exemption on property where you don't live most of the time like a second home or rental property.

I need to move into long-term care. Can I keep the exemption?

Yes. After you qualify, you can keep the property tax exemption on your home, even if you must go into a hospital, nursing home, or assisted living. You can even keep the exemption if you must move into a friend or relative's home for long-term care, as long as you don't sell your home.

If I die, can my spouse or partner get the same property tax exemption?

Maybe. Even if a surviving spouse or domestic partner is not old enough to qualify for the property tax exemption, they may be able to keep the exemption if they are age 57 or older, own and live in the home, and have limited income.

How much of my property tax will be exempt?

It depends on your household income and the value of your property. Your county assessor should be able to tell you what your new tax amount will be if you qualify.

How long will I get the exemption?

You will be eligible every year that you qualify. You will be asked to renew your application every 3 to 6 years. Your county assessor should send you a renewal application when your exemption is about to end.

Can I get an exemption on property tax I already paid?

Maybe. If you qualified for a property tax exemption in the past, but didn't apply, you may be able to get a refund of taxes you already paid. You can usually only get a refund for the past 3 years.

Would it be possible to delay paying my property taxes?

Maybe. You may be able to delay paying you your property taxes (get them **deferred**) if you have limited income and you're at least 60 years old **or** have a disability that keeps you from working. If you qualify for this deferral, the taxes you owe (plus 5% interest) are due when you sell the home, move away from it, or become otherwise ineligible for deferral.

You might qualify for both exemption and deferral of your property taxes. This means you would pay less, later.

Even if you don't meet the age or disability requirement, if your income is \$57,000 or less you might still qualify under a different deferral program that applies to your current year's property tax only. Under this program, you pay the first half of the year's taxes and get a deferral for the second half. The interest rate under this program on the taxes you owe is the federal short-term rate plus 2%.

Contact the county assessor to ask about applying for deferral of as well as for exemption from your property taxes.

What happens to the deferral after I die?

It depends. Your surviving spouse or partner may be able to keep the deferral. The deferred taxes would become due after your spouse or domestic partner dies.

If one of your heirs, such as an adult child with disabilities, living in the home qualifies for a property tax deferral, they may be able to keep your tax deferral as long as they live there.

Will there be a lien on my property if I get a deferral?

Yes. You must pay off the lien before you sell the property, stop living there, or die.

Get Legal Help

- **Apply online** with [CLEAR*Online](https://www.nwjustice.org/apply-online) - [nwjustice.org/apply-online](https://www.nwjustice.org/apply-online)
- **Facing a legal issue in King County** (other than Eviction or Foreclosure)? Call 2-1-1 (or toll-free 1-877-211-9274) weekdays 8:00 am - 6:00 pm. They will refer you to a legal aid provider.
- **Facing a legal issue outside of King County** (other than Eviction or Foreclosure)? Call the CLEAR Hotline at 1-888-201-1014 weekdays between 9:15 am - 12:15 pm or apply online at [nwjustice.org/apply-online](https://www.nwjustice.org/apply-online).
- **Facing Eviction?** Call 1-855-657-8387.
- **Facing Foreclosure?** Call 1-800-606-4819.
- **Seniors (age 60 and over)** with a legal issue outside of King County can also call CLEAR*Sr at 1-888-387-7111.

Deaf, hard of hearing or speech impaired callers can call any of these numbers using the relay service of your choice.

CLEAR and 2-1-1 will provide interpreters.

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