

# Property Tax Exemption for Seniors and People with Disabilities

## What is a property tax exemption?

Property tax exemption means you do not have to pay as much property tax on your home.

## Who qualifies for a property tax exemption?

- **61 and older:** You may be eligible if you have a limited income and you are at least 61 years old in the year you apply for the exemption.
- **People with disabilities:** You may get the exemption if you have a limited income and a disability keeps you from working.
- **Veterans** of the US armed forces with a total disability and veterans with a service-connected disability rating of 80% or more may get an exemption.

## What is “limited income”?

It depends where your property is located. Every county has maximum household income or (“threshold income”) to qualify for the tax exemption. You can find “threshold income” amounts for your county on the Washington State Department of Revenue (DOR) website: [dor.wa.gov/find-taxes-rates/property-tax/senior-citizen-and-disabled-persons-exemption-and-deferred-income-thresholds](https://dor.wa.gov/find-taxes-rates/property-tax/senior-citizen-and-disabled-persons-exemption-and-deferred-income-thresholds)

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

## How do I prove 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 on the DOR website: [dor.wa.gov/get-form-or-publication/forms-subject/property-tax-forms#Senior](https://dor.wa.gov/get-form-or-publication/forms-subject/property-tax-forms#Senior)

### **Will I have to pay the taxes later?**

No. If you get a property tax exemption, you do not have to pay regular taxes back later.

### **Will there be a lien on my property?**

No. The property tax exemption lowers your property taxes. There will not be a lien on your property.

### **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.

### **Will the property tax exemption apply to all of my property?**

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

If your county rules require more than one acre of land per home, you may be eligible for a property tax exemption on up to five acres of land.

### **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.

### **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 cannot get a property tax exemption on property where you do not live most of the time, like a second home or rental property.

## **I have to move to get long-term care. Can I keep the exemption?**

After you qualify, you can keep the property tax exemption on your home, even if you have to go into a hospital, nursing facility, or assisted living. You can even keep the exemption if you have to move into a friend or relative's home for long-term care.

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

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 57 or older, own and live in the home, and have a limited income.

## **How much 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 as long as you qualify. You will be asked to renew your application every 3 – 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 did not apply, you may be able to get a refund of taxes you already paid. You can usually only get a refund for the past three years.

## **What if I cannot afford to pay the reduced rate after the exemption?**

You may be able to get your property taxes **deferred** (put off or delayed) if one of these is true:

- You are behind in taxes. You cannot pay even at the lower rate.
- You are in or facing foreclosure due to unpaid back taxes.

When property taxes are deferred, the taxes you owe (plus 5% interest) are due when you sell the home, move away from it, or become otherwise ineligible for the deferral.

## **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 living in the home qualifies for a property tax deferral (for example, an adult child with disabilities), they may be able to keep your tax deferral as long as they live there.

## **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 denied, you can appeal within 30 days of the date they mailed the denial.

## **Get Legal Help**

**Outside King County:** Call the CLEAR Hotline at 1-888-201-1014 weekdays from 9:15 a.m. - 12:15 p.m.

**In King County:** Call 211 for referral to a legal services provider weekdays from 8:00 am – 6:00 pm.

**Persons 60 and Over** can call CLEAR\*Sr at 1-888-387-7111 (statewide).

**Deaf, hard of hearing or speech impaired callers** can call CLEAR or 211 (or toll-free 1-877-211-9274) using a relay service of their choice.

**Apply online with [CLEAR\\*Online](https://nwjustice.org/get-legal-help) - [nwjustice.org/get-legal-help](https://nwjustice.org/get-legal-help)**

CLEAR and 211 will provide a free interpreter.

Visit [WashingtonLawHelp.org](https://WashingtonLawHelp.org). It has free information about Washington laws, do-it-yourself court forms, videos about legal issues and a legal help directory.

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