Tax Exemptions for Senior Citizens and People with Disabilities

What is a property tax exemption?
It is a way to lower your property taxes by exempting (excusing you from) all extra levies, like school construction bonds and other levies passed by voters, and sometimes part of regular levies on your home. This does not apply to

- Property where you do not live most of the time.
- More than one acre surrounding your home.

Do I have to pay later?
No. This program lowers your property taxes. Once you sign up and are eligible for this program, you no longer owe those higher taxes. You do not have to pay them back.

Will there be a lien on my property?
No. No one, including the state, will have a lien or other interest in your property.

Am I eligible?
Yes, if you are a homeowner or mobile home owner AND all these are true:

- The home is your main residence.
- You have a limited income.
- Either you will be 61 by December 31 in the year you apply OR you are any age and have a disability that keeps you from working. (You must have a doctor’s written statement.)

My late spouse had a property tax exemption. He has died. Can I get the exemption now?
Maybe. You will qualify for an exemption if you are both of these:

- 57 or older.
- Otherwise eligible (limited income or you have a disability that keeps you from working).

What is “limited income”?
To qualify for an exemption, the highest yearly household income you can have is $40,000. RCW 84.36.381. This includes:

- Your income.
- Your spouse’s income.
- Income from anyone living with you who has an ownership interest in the home.

Deductions for medical expenses may apply.
How long will I be eligible?
As long as you meet age or disability and income requirements. The exemption is effective for taxes in the year after the year you apply.

If you met the requirements in the past, but did not get the exemption, you may be able to get the exemption going back three years. You could get a refund of taxes you already paid.

What is the exemption amount?
If your household income is between $0 and $30,000, you are exempt from regular property taxes on the greater of the first $60,000 or 60% of your home’s assessed value.

If your household income is between $30,001 and $35,000, you are exempt from regular property taxes on the greater of $50,000 or 35% of the assessed value, up to $70,000 of your home’s assessed value.

If your household income is between $35,001 and $40,000, you are exempt from all “excess” property taxes. “Excess” property taxes (special levies) require voter approval. They provide funds for a specific purpose, such as school bonds or maintenance and operation levies.

What if I cannot pay even the reduced rate?
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 you get your property taxes deferred, the taxes owed plus interest become payable again when one of these happens:

- You or your surviving spouse dies.
- You sell the home.
- You no longer live permanently in the home.

There are eligibility requirements for tax deferral. If you owe money on a home loan or real estate contract, you may need the lender’s or contract seller’s permission to defer your taxes.

- We do not explain here the eligibility requirements for the property tax deferral program.

How do I apply?
Call your county assessor or treasurer’s office.

What if they deny my application?
You can file an appeal to the Board of Tax Appeals within 30 days of the date they mailed the denial.
Are there different kinds of appeals?

Yes. An appeal can be formal or informal.

If you lose a formal appeal, you can appeal to a higher court.

An informal appeal leads to a final decision.

- Your county assessor or treasurer’s office has more info.