

Are your taxes too high? How about utility costs? These all increase while seniors struggle living on a relatively fixed income. There is help available for qualified individuals.

Washington state has some tax relief programs that may be worth investigating.

There are two property tax programs that could provide some relief: Senior citizens with lower income and Senior disabled exemption. These programs defer payment on selected tax assessments. Each program is slightly different. They will, however, provide some relief as low-income seniors struggle to meet their needs. Under the deferral, all taxes are deferred, state and local. Also, at the time an applicant is granted an exemption, their assessed value is frozen unless the market value drops below the frozen value. (One pays on the lesser of the two values.)

Your county assessor administers the deferral programs and is responsible for determining if you meet the qualifications. Applications and supporting documents for each qualification are due at least 30 days before the tax is due. Contact the county assessor's office for the application materials. As a reminder, you must renew your deferral each year. (Your county assessor should send you a renewal notification if you applied the previous year.)

For an overview of the program, the link to the Department of Revenues website on Property Tax Deferral for Senior Citizens and People with Disabilities is:

https://dor.wa.gov/sites/default/files/2022-02/PTDeferral_SeniorsDisabilities.pdf?uid=625d152a664b7

The deferral program qualifications are based off of age or disability, ownership, occupancy, and income. The lower the income, the greater the relief.

The link to see the income requirements by County is either:

file:///C:/Users/fyanc/Downloads/Senior%20Income_ThreshTY24-26.pdf

or go to your local county website and look under Assessor link to find deferral information.

As mentioned earlier, there are differences between the two programs. The deferral based on income has to be paid back when the claimant estate is settled. Repaying the deferral, You need to repay the amount deferred plus interest when any of the following triggering events happens: • You transfer ownership of your property to someone else. • You no longer permanently reside at the residence. • Your property is condemned. • You no longer maintain a fire and casualty insurance policy naming the Washington State Department of Revenue as a loss payee in an amount that is sufficient to protect the interest of the state, and the deferred amount exceeds 100% of your equity in only the land value. • You die (unless your surviving spouse, domestic partner, heir, or devisee is at least 57 years old, meets the qualifications for the deferral, and files an application with the county assessor within 90 days of your death).

The senior disabled exemption is not a deferral and does not have to be paid back.

Another program that may be worth checking out concerns help in paying one's utility bill. The city of Olympia has two programs. Helping Neighbors collects donations and then partnering with the Community Action Council determines eligibility and issues a \$75 voucher twice a year. The other program, "Lifetime Rates" helps qualified customers with a 50% discount of the standard rates for City

utility services. Customers must be low income and disable or low income and over the age 62. Contact your local utility for information and availability.