

## Elderly/Totally disabled homeowners tax benefit program

The State of Connecticut allows local Real Estate tax benefits for resident seniors and totally disabled persons that fall under State mandated income guidelines. The application period runs February 1 thru May 15.

### Criteria and Eligibility:

- **Owner on record must be 65 years of age** by the end of the preceding the filing period *Example; Applicants must be 65 as of January 1, 2021. (at least one owner or spouse on record must meet criteria)*
- **Claimant must own the property** or hold life use tenancy\*.  
*\*Life use tenancy makes him/her share ownership and tax liability and is recorded within the town land records.*
- **MUST reside at the property for more than 6 months within the program year.**
- **Claimant must not be receiving tax exemption or benefits on other property(s) owned within Connecticut or out of state.**

- **Applicants must not exceed State mandated income limits.** Qualifying net income includes; wages, pensions, bonuses, commissions, gratuities, self – employment net income-*before depreciation expense*, lottery winnings, dividends & interest, Taxable IRA, net income from rental property *before depreciation* and net Social Security income.

### **2021 Income Limits:**

- **\$38,100 for unmarried persons**
- **\$46,400 for married couples**
- **Proof of income for year 2021 is required.**
  - a) 10-99 Social Security year end statement for preceding year**And**
  - b) 10-40 Federal Tax Return for preceding filing year**or** c) Official year end statements showing all taxable *and non-taxable* income. *(Option C may be used only if applicant is not required to file federal tax and is reported to the State of CT)*

## What constitutes qualifying income for homeowners seeking tax relief credit?

- Wages, bonuses, commissions, gratuities and fees, self-employment net income (do not include depreciation expense)
  - Net Social Security (Box 5 from SSA-1099), Federal Supplemental Security Income, payment for jury duty (excluding travel allowance)
  - Dividends and interest
  - IRA – include only “taxable” amount, NOT “total distribution”
  - Black Lung payments
  - Green Thumb payments
  - Interest or proceeds resulting from gifts received
  - Lottery winnings
  - Net income from sale or rental of real or personal property (do not include depreciation, receipts for expenses required when no tax return has been filed)
  - Pensions and annuities – include only “taxable” amount
  - Veteran’s pension and veteran’s disability payments
  - Railroad retirement
  - Severance pay; UNEMPLOYMENT compensation
  - Worker’s compensation
  - Alimony
  - DSS cash assistance (SAGA)
  - Legal Settlements – Net Proceeds
  - Dependency and Indemnity Compensation from Dept. of Veterans Affairs
  - Cancellation of Debt
  - If property is owned in trust any distributions received from the trust (verified with a copy of the trust federal tax return)
  - Capital gains total from previous year only (a capital loss carryover from a previous year should be excluded from qualifying income calculations)

What types of income are specifically  
**EXEMPT** as part of qualifying income?

- Social Security payments specifically for a dependent person (minor child or dependent individual).
- Casualty loss reimbursements by insurance companies;
- Gifts, bequests or inheritances – only if non-taxable. Any part of an inheritance that must be reported as taxable income must be included as income for the program. (any interest or other income produced by the gift, bequest or inheritance must be also included as income).
- Grants for disaster relief.
- Income derived through volunteer service under the Domestic Volunteer Service Act of 1973, as amended (such as stipends earned under the Foster Grandparents' Program, Retired Senior Volunteer Program, Senior Companion Program, Community Training under DDS, etc.).
- Income derived through the Federal Senior Community Service Employment Program.
- Life insurance proceeds.
- Food stamps; fuel assistance; child support payments and TANF payments.
- Reverse mortgages (return of capital).
- A married homeowner whose spouse is a resident of a health care or nursing home facility in Connecticut that is receiving payment related to such spouse under Title XIX Medicaid, need not declare the spouse's Social Security income paid to the facility. *Proof is required by OPM must be submitted with the homeowner's application*

Filing period runs from February 1 through May 15, Bi-annually.

- Assessor's office notifies pre-existing applicants when it is their year to refile.
- **NEW APPLICANTS**, Please contact the Assessor's Office after February 1 or immediately after your federal income tax is completed to request an application or set up an appointment with the Assessor's Office.

**Assessor's Office:**

**Phone: (860) 342-6744**

**Email: [assessor@portlandct.org](mailto:assessor@portlandct.org)**

**[www.portlandct.org](http://www.portlandct.org)**

**Renters Rebate Program**

Renters may apply for a state rebate between April 1 thru October 1. Proof of total income, rent and utility expense is required.

**Please contact Social Services  
(860) 342-6715**

# Town of Portland, Connecticut



## **Elderly/Totally disabled homeowners tax benefit program**

**~2021~**

**Town of Portland – Assessor's Office**

*Equal Opportunity Provider and Employer*

33 East Main Street ■ P.O. Box 71  
Portland, CT 06480-0071  
[www.portlandct.org](http://www.portlandct.org)  
Phone: (860) 342-6744  
Fax: (860) 342-6738