

ELDERLY AND DISABLED HOMEOWNERS PROGRAM UPDATE

Applies to both the State and Town Programs

Application Period: February 1, 2025 to May 15, 2025

Extensions to this filing deadline are only granted for extenuating circumstances due to illness or incapacitation as evidenced by a physician's certificate or other good cause. Requests for extensions must be made by application to the State of Connecticut Office of Policy and Management by August 15, 2025.

Town Programs

The town offers a choice of two programs:

- Tax Credit: Tax bill is reduced by a dollar amount ranging from \$312 to \$2,600 based on a sliding scale according to applicant's income;
- Tax Deferral: Defer payment of up to 75% of tax obligation. The amount deferred is a lien on the real estate carrying an interest rate of 3% per annum. Deferred amount is reimbursed to the town upon the death of the recipient, conveyance of the real estate, or non-residency of the applicant. Note: many mortgage holders do not allow for tax liens on real estate – please check with your financial institution or financial adviser.

State Tax Relief

If an applicant's **2024** income is under \$45,200 for a single person or \$55,100 for a married couple, they are eligible for credit from the State as well as from the Town. If eligible a state application will be completed at the same time as the town application.

Current Applicants

Existing applicants **MUST** file if they:

- Were required to apply for the 2022 Grand List and came in 2023 (aka even year filers). ***NOTE: A letter will be mailed to all applicants who are required to reapply for the 2024 Grand List.**
- Are currently on the program and had a reduction in income since the last time they have applied.

Do I Qualify

To qualify for the 2024 Grand List Year Town tax relief:

- Persons must be **at least 65 years** of age or **totally disabled** (receiving total disability payments from Social Security or from any other government disability program) as of **December 31, 2024**.
- Total qualifying income cannot exceed \$70,000 for the town program. This is the total income plus the FULL amount of social security (not just the taxable portion of social security).
- No allowances for business losses in excess of capital gains or negative income.
- See State Tax Relief for income eligibility requirements in addition to the Town's.
- The property for which the tax relief is claimed must be the legal residence of the applicant and occupied by them more than 183 days of each year.
- Own and reside in Trumbull as of July 1, 2024 for Town benefits only; October 1st, 2024 for State.

For qualification questions please contact the Assessor's Office at 203.452.5016

How to Apply

Walk-ins are welcome. There is no need for an appointment. Applicants must meet in person with a staff member from the Assessor's Office to file. Application hours are **10:00am-1:00pm**, Monday through Friday during the Application Period.

What to Bring

Applicants must bring proof of income from the 2024 calendar year. Applicants need to provide **all** information at time of filing.

Proof of income includes:

- A **completed and signed** copy of your **2024 income** tax form 1040 or 1040A including all accompanying schedules;
- A copy of the **2024** social security form 1099;
- All income from all sources for the previous 2024 calendar year must be considered for any tax relief program.

For those who do **not** file an income tax form - copies of all 1099 forms both taxable and non-taxable are required (SSA-1099; 1099-Div.; 1099-Int.; 1099-R; etc.).