

# ELDERLY AND DISABLED HOMEOWNERS PROGRAM UPDATE

**\*Applies to both the State and Town Programs\***

**Application Period: February 2, 2026 to May 15, 2026**

## 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 **2025** income is under \$46,300 for a single person or \$56,500 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 2023 Grand List and came in 2024 (aka odd year filers). \*NOTE: A letter will be mailed to all applicants who are required to reapply for the 2025 Grand List.
- Are currently on the program and had a **change** in income since the last time they have applied.

## Do I Qualify

To qualify for the 2025 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, 2025**.
- 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, 2025, for Town benefits only; October 1<sup>st</sup>, 2025, for State.

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

## How to Apply

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 2025 calendar year. Applicants need to provide **all** information at time of filing.

Proof of income includes:

- A **completed and signed** copy of your **2025 income** tax form 1040 or 1040A including all accompanying schedules.
- A copy of the **2025** social security form 1099.
- All income from all sources for the previous 2025 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.).

**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, 2026.