

Q. Do all the owners need to be age 65 or older or totally and permanently disabled?

A. A spouse may be younger than 65 and not disabled if the other spouse meets all the requirements. However, owners other than spouses must meet all requirements.

Q. Do all the owners need to live in the home?

A. Yes, it must be your full-time sole residence. All owners who have title to the property must reside there as of this year and continue to reside there (except owners in hospitals, nursing homes, and assisted living facilities).

Q. If I am a life tenant, do all the owners need to qualify?

A. No. Only the life tenant and any owners who live in the home need to qualify.

Q. If I am under 65, how much of a disability must I have to be eligible for the program?

A. There are two requirements to meet this criterion:

1. You must be permanently and totally disabled.
2. You must also be unable to engage in substantial gainful activity (as defined by the Social Security Administration) because of your disability. If you are substantially gainfully employed, you will not meet the disability criteria for this program even with appropriate documentation.

Q. What kind of documentation of the disability do I need to provide?

A. You need a certification by the Social Security Administration, the Veteran's Administration, or affidavits by two medical doctors licensed to practice medicine in Virginia indicating that you are permanently and totally disabled. One of the affidavits must be based upon a physical examination. Please call for more information and affidavit forms.

Q. Are disability benefits considered income?

A. No. Disability benefits for the *disabled owner* and/or *owner's disabled spouse* are not considered when determining total gross income. Income sources that are not based on a disability or are not for the disabled person, are considered.

Q. What income is included?

A. All sources of gross income (other than those listed in the next question) for all related people living in the home, (prior to any deductions), as of December 31st. This includes unearned income, whether taxable or not.

Q. What income is excluded?

A. The following income is not considered:

1. Disability benefits for the disabled owner or for the owner's disabled spouse, (the disability benefit must be for the disabled person) and
2. Up to \$10,000 of income for each relative (other than the homeowner or homeowner's spouse) living in the home.

Q. What kind of documentation of income do you require?

A. A copy of the Federal Income Tax Form (1040 or 1040a), including all schedules, for the applicant and all relatives living in the home including disability income. Attach all W-2s and 1099s. Unearned income includes benefits such as Social Security, Annuities, Civil Service Annuities, Veterans' Benefits, inheritances, and financial contributions from friends/family.

Q. What assets are included and are there any expenses that could be used to reduce assets?

A. All assets are considered, except 1. The value of the home you live in, and 2. The assets of relatives in the home (who are not the owner or the owner's spouse). Additionally, the owner's and owner's spouse's unreimbursed; medical/dental expenses, emergency home repairs for this home, and condo association individual special assessments for this home *can be used to reduce your total asset value*. The unreimbursed expenses must be verified, must be for the preceding calendar year, and must exceed \$1,000 (for each category).

Q. Do you require verification of assets?

A. Yes. Verification of the value of assets must be provided for the *owner and owner's spouse*, including statements from all financial institutions for the month of December 2024 and proof of the assessed value (and loan balance to bank or mortgage co., if any) of all other property. Assets are not considered for other household members.

Q. What are the income and asset limits for 100% exemption, partial exemption, and deferral?

A. Household income cannot be more than \$105,937 for exemption and \$131,776 for deferral. Assets for the owner and owner's spouse (excluding the home and allowable deductions as previously indicated) cannot be more than \$499,709 for exemption and \$674,606 for deferral. See the chart on the next page for amount exempted/deferred. (see chart⇒)

2025 Real Estate Tax Relief		
Exemption Type	Income Level	Asset Level
100%	0 - \$59,588	0 - \$499,709
75%	\$59,588.01 - \$72,731	0 - \$499,709
50%	\$72,731.01 - \$86,071	0 - \$499,709
25%	\$86,071.01 - \$105,937	0 - \$499,709
Deferral	\$105,937.01 - \$131,776	0 - -\$674,606
Deferral	0 - \$131,776	\$499,709.01 - \$674,606

Q. If I do not receive a 100% exemption, may I defer payment of the remaining balance?

A. Yes. The balance may be deferred (postponed) without penalty or interest until the property changes ownership.

Q. Do I have to reapply every year?

A. Yes. The full review application must be completed at least every three years. In other years, you will be required to complete a short review application. The applications are sent each February to those who received tax relief the previous year.

Q. Is it possible to apply for previous years?

A. In certain hardship situations, it is possible to apply for up to two years (2023 and 2024) prior to 2025. Call if you need more information. All factors of eligibility must be met and verified.

Q. What if I have a 100% service-connected permanent and total disability?

A. You may qualify for the Disabled Veterans Real Estate Exemption program. Please call 703-228-3920 for more information.



Arlington County 2025 Real Estate Tax Relief

For qualified Arlington homeowners who are age 65 or older, and/or permanently and totally disabled All requirements must be met.



Q. Where can I apply?

A. Department of Human Services, 2100 Washington Blvd. Third Floor, Arlington, Virginia 22204. You can download an application online at: www.arlingtonva.us
Tel 703-228-1350 Fax 703-228-1169
TTY 703-228-1398

Q. Is there a deadline to apply for the program?

A. Yes. **November 15** is the deadline to apply for the program. Submit your application by March 31st for a timely adjusted bill. *It is best to submit your application as early as possible*, even if you do not yet have all required documentation. Late applications may be accepted in certain hardship situations. Call 703-228-1350 for information if needed.

Q. What are the categorical requirements?

A. You must be either at least 65 years old, or permanently and totally disabled (or both). If you turn 65 or become disabled in 2025, the amount of relief will reflect the number of full months that you meet the age or disability requirement.