QUICK-REFERENCE CARD · 2026

Senior Property Tax Exemptions

State-by-state breaks that could save you hundreds per year

1 Homestead Exemptions

Most states offer homestead exemptions that reduce the taxable value of your primary residence. Some have enhanced exemptions for seniors (usually 65+) and disabled homeowners. The exemption amount varies widely — from a few hundred dollars to complete exemption in some states.

You must apply — exemptions are NOT automatic. Contact your county assessor's office or tax collector. Many have annual deadlines (often spring) that you must meet.

DR. ED'S TIP: Check with your county assessor's office NOW. Many seniors have lived in their home for decades without ever applying for the senior exemption. It's retroactive in some states.

2 Senior Freeze / Tax Freeze Programs

Some states 'freeze' your property tax assessment at a certain level once you reach a qualifying age (usually 65). Your home's assessed value stops increasing, even if market values go up. Some states freeze the TAX amount, not just the assessment — meaning your bill literally cannot go up.

Income limits apply in most states. Typically $50,000-$100,000 depending on the state. You must reapply annually in most programs.

DR. ED'S TIP: Look up your state's program at your county tax assessor website or call them directly. Ask specifically about 'senior freeze' or 'tax freeze' programs. These are separate from homestead exemptions — you may qualify for both.

3 Tax Deferral Programs

Some states let seniors DEFER property taxes — you don't pay now, and the deferred amount becomes a lien on your home, paid when you sell or from your estate. This keeps you in your home without the tax burden. Interest rates are typically very low (2-6%).

This is NOT the same as an exemption. You still owe the taxes eventually. But if the choice is between staying in your home and selling to pay taxes, deferral can be a lifeline.

DR. ED'S TIP: If you're struggling to pay property taxes but don't want to sell your home, ask about deferral programs. Also check with your local Area Agency on Aging (call 211) for other programs that help seniors stay in their homes.

What's Next?

1. Call your county assessor's office — ask about senior exemptions and freezes
2. Run a benefits check at 24help.org/screener — you may qualify for LIHEAP, SNAP, and more
3. Call 211 for local programs that help seniors stay in their homes

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