

Q: What is the tax credit program?

A: The State of Connecticut takes applications through the Norwalk Assessor’s Office for a property tax ‘credit’ ranging from \$150 to \$1,250 annually per household. The City of Norwalk also offers an additional tax credit of **\$900** or **\$1,500** per household, depending on income. Many applicants qualify for, and receive, credits under BOTH of these programs. Both are paid for by the City.

Q: What is the difference between a ‘credit’ and a ‘deferral’?

A: A tax credit is an amount deducted off your tax bill. If you receive a \$ 750 tax credit, you will see \$ 750 deducted off the amount you are being charged. Tax credits do not have to be paid back later.

Q: What about tax deferral?

A: The City of Norwalk allows applicants to defer up to \$ 4,000, or 50% of their tax due, less any credits, abatements, exemptions etc., whichever is less. A tax deferral means that portion of the property tax bill is ‘deferred.’ It does not have to be paid now but will have to be paid some time in the future. Repayment usually occurs when the property is sold or when the taxpayer passes away. A lien is filed on the

land records in order to secure the repayment of the deferred taxes. The amount of interest charged on deferred taxes is very low; usually only about 3%, instead of the 18% per annum that the City charges on delinquent taxes. Tax deferral is different than the tax credit program, because deferred taxes do have to be paid back. But, taxpayers usually can defer more than the tax credit programs can offer them.

Q: Do I have to reapply?

A: Yes. **You have to reapply every two years for all of the tax credit programs**, because your income may change, and / or the income limits for the programs may change. **For the deferral program**, you have to reapply **every year**. The application period is Feb. 1 to May 15.

Q: Are there income limits?

A: Yes. The income limits for the state credit program **are \$37,000** for a single person, and **\$45,100** for married applicants. All taxable and non taxable income is counted. This includes all social security income, wages, bonuses, commissions, gratuities, self employment net income, dividends, interest, annuities etc.

The income limits for the City tax credit program are **\$56,000** for “Tier 1” (\$1,500 credit) and **\$69,000** for “Tier 2” (\$900

credit). The income of all residents in the domicile age 25 or older must be included in the aggregate income for the City sponsored programs. The income limit for the City deferral program is \$69,000 for single or for married applicants. There is a limit to how much of a deferral you may receive relative to the market value of your property.

These limits may change in the future.

Q: Do I have to show proof of income?

A: Yes. You must provide the Assessor’s office with proof of income in order to qualify for these programs.

Q: Is the personal information I provide kept confidential?

A: Absolutely. The information that you provide for the purposes of determining your eligibility for these programs is specifically exempt from Freedom of Information requests. This information is strictly confidential, and will not be given out.

Q: What about renters?

A: There is also a state renters’ reimbursement program for elderly who rent and do not own. For details on this program, please contact the **Norwalk Senior Center at (203) 847-2830**.

Q: How old do I have to be to qualify?

A: For the state and City credit programs, the applicant or spouse must have reached age 65 no later than December 31, 2019. A surviving spouse between the ages of 50 – 65 who has not remarried and meets other qualifications also qualifies for the state program. For the City programs, a surviving spouse must be at least age 60 to qualify.

Q: What about disabled persons?

A: Totally disabled persons of ANY age who receive permanent and total disability benefits and who have a current Social Security letter or SSA-1099 with Medicare premium are also eligible. Proof of disability is required.

Q: Is there an ownership requirement?

A: Yes. The applicant must own the property or hold life tenancy, or be the beneficiary of a trust owning the property as of October 1, 2019.

Q: Is there a residency requirement?

A: Yes. The property must be the applicant's principal residence.

Q: Are there other requirements?

A: Yes. For the City sponsored programs, the applicant must have been a Norwalk resident and taxpayer for at least the previous five years, and not be delinquent in any Norwalk taxes or fees. If a taxpayer becomes delinquent, they will no longer be eligible for the City tax relief programs.

Q: Is there a deadline to apply?

A: YES! The application period is February 1 to May 15. The deadline for the state and the City programs is **MAY 15**. You must file your application in writing and on time, and you must re-file every two years for the tax credit programs. For the deferral program, you must reapply **EVERY** year.

For more information:

- 1. CALL 203 854 7816**
- 2. CLICK www.norwalkct.org**
- 3. VISIT the Tax Assessor's Office at City Hall (Room 106)**

Please note that the income limits and / or credit or deferral amounts listed in this pamphlet may change in the future. This information relates to the programs now in place.



Questions and Answers about Tax Relief for Elderly and / or Disabled Taxpayers

Information herein is reflective of the 2020-2021 fiscal year, for taxes due July 1, 2020 and January 1, 2021.

For more information, please call (203) 854 7816; visit the Norwalk Assessor's Office in room 106, on the first floor of City Hall, 125 East Avenue, Norwalk, CT; or go the website, www.norwalkct.org.

The City of Norwalk encourages all taxpayers who may be eligible for these programs to seek more information and to apply. If you are not eligible for these programs yourself, please share this pamphlet with a family member, neighbor or friend who may be eligible.

Q: What types of tax relief are available?

A: There are several programs in place to help elderly and / or disabled homeowners reduce their tax bill. An applicant must file an application in writing, and meet certain guidelines to qualify.