

INSTRUCTIONS: SCROLL TO RIGHT TO SEE PROGRAMS IN VARIOUS TOWNS										
Tax Relief for the Elderly - Comparison of Local Option Programs Available in Neighboring Towns										
	Haddam	Haddam	Chester	Deep River	Durham	Durham	East Haddam	Essex	Killingworth	
Tax Relief Program	ABATEMENT	DEFERRAL	ABATEMENT	ABATEMENT	FREEZE	DEFERRAL	ABATEMENT	ABATEMENT	ABATEMENT	ABATEMENT
Grand List 2008 - # Participants	151	1	26	20	72	7	146	60	116	
Grand List 2008 - Total Tax Relief Benefits	\$55,793	\$2,137	\$14,703	\$16,505	\$29,867	\$13,007	\$26,375	\$26,617	\$46,885	
Average Amount of Tax Relief per Participant	\$368.16	\$2,137	\$565.50	\$825.79	\$414.88	\$1,987	\$181.96	\$439.60	\$404.18	
Year Established	172002	172002	172006	172009	172008	172008	1710	1710	1710	
Qualifying Age - Applicant/Spouse	65/65	65	65/65	65/65	65/65	65/65	65/65	65/65	65/65	
Qualifying Age if Permanently Disabled	any age	65	any age	65 years	any age	any age	any age	any age	any age	
Principal Residence/Ownership Test	YES - but no details	YES - but no details	YES - but no details	YES - but no details	YES - but no details	YES - but no details	YES - but no details	YES - but no details	YES - but no details	
Minimum Prior Residency	20-yr. (taxpaying resident)	20-yr. (taxpaying resident)	1-yr. (taxpaying resident)	1-yr. (taxpaying resident)	1-yr.	1-yr.	1-yr. (taxpaying resident)	1-yr. (taxpaying resident)	1-yr. (taxpaying resident)	
Not Discussed in Tax Text	YES	YES	Not Discussed in Ordinance	YES	YES	YES	Not Discussed in Ordinance	YES	Not Discussed in Ordinance	
Multifamily or Fractional Ownership	prohibited	prohibited	prohibited	prohibited	prohibited	prohibited	prohibited	prohibited	prohibited	
Relief if co-owner is non-spouse	proportionate share	proportionate share	proportionate share	proportionate share	proportionate share	proportionate share	proportionate share	proportionate share	proportionate share	
Maximum Income Levels	\$50,000 (single or married)	\$50,000 (single or married)	Current State HO Income Level	\$45,000 (single, married, civil unions)	See Below	See Below	Current State HO Income Level	See Below	Current State HO Income Level	
Income Calculation	State OPR formula	State OPR formula	State OPR formula	State OPR formula	State OPR formula	State OPR formula	State OPR formula (but less springnet)	State OPR formula	State OPR formula	
Current Benefit	January, \$500 credit	50% tax deferral of current year's taxes	Add Age of Taxpayer AND # Years Lived in residence. Combined number equals a fraction not to exceed 100 (100%).	Benefit: No payment of new taxes over Base Period. State Pay not amount of tax owed when res. 1st year. resident 1-10 yrs: Single \$35,988/Married \$40,000	Benefit: Deferment of 100% of tax otherwise payable	Benefit: Deferment of 100% of tax otherwise payable	Benefit: \$500 credit	Add Age of Taxpayer AND # Years Lived in residence. Combined number equals a fraction not to exceed 99 (99%).	Residency over 5-yr. Income up to \$40,000 = \$700 credit	
Maximum	\$750 credit	50% tax deferral of current year's taxes	Local Benefit equals this % times the State HO Benefit	Benefit equals 50% of State benefit	Income 11-20 years: 1.5 x State HO \$ amount	Income 20+ years: 2.0 x State HO \$ amount	\$35,000-\$36,000 = \$400 credit	Local Benefit equals this % times the State HO Benefit	Income \$37,001 to \$40,000 = \$300 credit	Residency 1-yr to 4-yr: Income up to \$40,000 = \$100 credit
Does Tax Relief Benefit Ever Get Repaid/When?	NO	YES (death, property sale or transfer)	NO	NO	NO	NO	NO	NO	NO	
Filing Requirements	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	Annual	
Lien placed on Property	YES (unclear article g)	YES	YES (unclear Article 2)	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	YES (death, property sale or transfer)	Not Discussed in Ordinance	Not Discussed in Ordinance	
Limitation on Benefits	YES	YES	YES	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	
(A) Cumulative benefits can't exceed assessment	YES	YES	YES	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	
(B) Combined State and Local Benefit shall not exceed 75% of taxes otherwise due	YES	YES	YES	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	
(C) Combined State and Local Benefit shall not exceed 75% of taxes otherwise due	YES	YES	YES	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	
(D) Combined State and Local Benefit shall not exceed 75% of taxes otherwise due	YES	YES	YES	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	Not Discussed in Ordinance	
Interest Charged on Deferred Balance	NA	NA	NA	NA	NA	NA	NA	NA	NA	
Relief in Addition to State HO Program	YES	YES	YES	YES	YES	YES	YES	YES	YES	
Must Apply for State Program Prior to Local Program	YES (if eligible)	YES (if eligible)	YES	YES	YES	YES	YES	YES	YES	
Town Cap on Annual Relief Before Relief Granted after Annual Cap	10% of town's real property tax of prior year. Not Discussed in Ordinance	10% of town's real property tax of prior year. Not Discussed in Ordinance	10% of town's real property tax of prior year. Not Discussed in Ordinance	\$50,000 or 1-1.99% (1 limit whichever is less)	Annual BOP Decision. Max = 0.5% of prior yr's total budget	Annual BOP Decision. Max = 1% of town's prior yr total tax levy	\$150,000	10% of town's real property tax of prior year. Not Discussed in Ordinance	0.5% of town's real property tax assessed in prior fiscal year. Not Discussed in Ordinance	