

Applications

Applications should be filed between **January 1 and June 1**.

When property is owned by two or more persons, other than married couples, and one or more of them qualifies for exclusion, each owner must apply separately for their proportionate share of the exclusion. Married couples may apply jointly.

A one-time application is required for:

- Elderly or Disabled Exclusion
- Disabled Veteran Exclusion

An annual application is required for:

- Circuit Breaker Deferment

Social Security Number

A social security number is mandatory and will be used to establish the identification of the applicant (US Code Title 42, Section 405 (c)(2)(C)(i)).

Governmental units may not communicate or make available to the public a person's social security number. (The Identity Theft Protection Act of 2005).

Temporary Absence

An otherwise qualifying owner does not lose the benefit of the exclusion because of a temporary absence from their permanent residence for reasons of health, or while confined to a rest home or nursing home, so long as the residence is unoccupied or occupied by the spouse or other dependent.

Disqualifying Events

- Death of the owner;
- Transfer of the property;
- Owner ceases to use the property as their primary residence;
- Owner is no longer a permanent resident of Jackson County;
- Owner receives homestead exclusion on property owned outside of Jackson County;
- Owner fails to meet the income requirements.

Elderly, Disabled, or Disabled Veteran Exclusions

If one of the above disqualifying event occurs prior to July 1, the exclusion will be removed for the current tax year.

Circuit Breaker Deferment

If one of the above disqualifying event occurs, three years of deferred tax, with interest, become due and payable.

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Property Tax Relief Programs

**Elderly or Disabled Exclusion
Disabled Veteran Exclusion
Circuit Breaker Deferment**

Elderly or Disabled Exclusion

Greater of \$25,000 or 50% of the appraised value of the residence, any related improvements, and up to one (1) acre of land.

Who is Eligible?

- A permanent resident of Jackson County, age 65 or older as of January 1, 2020, with a gross income not exceeding \$31,000 for the previous year (2019).

Or

- A permanent resident of Jackson County, totally and permanently disabled, regardless of age, with a gross income not exceeding \$31,000 for the previous year (2019).

Disabled Applicants

Proof of disability must be provided in the form of a certification signed by a North Carolina licensed physician.

Income

Proof of income must be provided in the form of a complete tax return, including all schedules. If you are not required to file a tax return, please contact our office for alternative income options.

Income is defined as all moneys received for every source other than gifts or inheritances. For married applicants residing with their spouse, the income for both spouses must be included. Only one spouse must meet the requirements.

Disabled Veteran Exclusion

\$45,000 exclusion of the appraised value of the residence, any related improvements, and up to one (1) acre of land.

Who is Eligible?

- A qualifying disabled veteran is one whose character of service upon separation was honorable or under honorable conditions, is a permanent resident of Jackson County, and meets one of the following as of January 1, 2020:
 - Provides proof from Veterans Affairs that benefits under 38 U.S.C. 2101 were received;
 - Provides certification from an acceptable federal agency on form NCDVA-9 indicating that, as of January 1, 2020, the veteran had a service connected, permanent and total disability.

Or

- A surviving spouse, who is not remarried, of a qualified disabled veteran, and who is a permanent resident of Jackson County. The certificate must indicate one of the following:
 - The veteran had a service connected, permanent and total disability;
 - The veteran's death was a result of a service connected condition;
 - The veteran's death occurred in the line of duty while serving on active duty and was not due to the service member's own misconduct.

Circuit Breaker Deferment

This program limits taxes to a percentage of the qualifying owners income. Deferred taxes become due when a disqualifying event occurs.

Who is Eligible?

- A permanent resident of Jackson County, age 65 or older as of January 1, 2020, with a gross income not exceeding \$46,500 for the previous year (2019), and who has owned and occupied their residence for the five calendar years immediately preceding January 1, 2020.

Or

- A permanent resident of Jackson County, totally and permanently disabled, regardless of age, with a gross income not exceeding \$46,500 for the previous year (2019), and who has owned and occupied their residence for the five calendar years immediately preceding January 1, 2020.

Effects on Your Tax Bill

An owner whose income amount for the calendar year 2019 is less than \$31,000, the 2020 tax bill will be limited to four percent (4%) of the owner's income.

An owner whose income amount for the calendar year 2019 is more than \$31,000 but does not exceed \$46,500, the 2020 tax bill will be limited to five percent (5%) of the owner's income.

Deferred taxes are a lien on your property.