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LOCAL OPTION PROPERTY TAX RELIEF FOR SENIORS

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You asked (1) what state laws authorize municipalities to establish local option property tax relief programs for seniors and (2) which towns have created such programs.

SUMMARY

Currently, the state funds a “circuit breaker” property tax relief program for qualified elderly and disabled homeowners that provides a property tax credit based on the participant’s income and marital status. In addition, there are two laws allowing towns, without state reimbursement, to provide property tax relief to seniors. The first allows towns to freeze the property taxes for homeowners if they or their spouses are age 70 or older and meet the circuit breaker program’s income limits. The second allows towns to offer, with certain restrictions, seniors age 65 and older additional “local option” tax relief without income criteria. This law allows, but does not require, towns to set maximum income limits. The tax relief can take any form, including freezing tax payments at specified levels. The state does not reimburse towns for these programs.

According to the Commission on Aging’s (COA) February 2008 [report](#), “Property Tax Relief for Older Adults: A Profile of Connecticut’s Local Programs,” (last updated in 2009) 108 towns currently offer local option tax relief programs for the elderly, including credits, deferrals, abatements, and freezes.

CIRCUIT BREAKER PROGRAM

The state-funded circuit breaker program entitles elderly and disabled people to a property tax reduction or a rent rebate, depending on whether they are homeowners or renters. An applicant must: (1) be 65 years of age or older, have a spouse who is 65 or older, or be at least 50 and a surviving spouse of someone who at the time of death was eligible for the program; (2) occupy the property as his or her home; and (3) have lived in Connecticut at least one year before applying. The annual income limits for the program are currently \$39,500 for married persons and \$32,300 for singles and are adjusted annually for inflation ([CGS §§ 12-170aa-cc](#)).

LOCAL OPTION SENIOR PROPERTY TAX FREEZE

The law allows towns to freeze property taxes on homes owned by people age 70 or older who have lived in the state at least one year ([CGS § 12-170v](#)). The freeze can also apply to a surviving spouse who is at least age 62 when the homeowner dies. Homeowners must meet the income limits for the circuit breaker program (see above). Towns may also impose asset limits for eligibility. People whose taxes are frozen can also qualify for other property tax relief programs.

Unlike the circuit breaker program, the law does not provide state reimbursement for revenue a town loses by freezing taxes, but it allows the town to put a lien for the amount of the foregone taxes on the property. OLR report [2006-R-0445](#) describes this program in greater detail.

ADDITIONAL LOCAL OPTION TAX RELIEF FOR SENIORS

While the tax freeze and circuit breaker programs require participants to meet certain income levels, towns are able to provide additional optional property tax relief to seniors regardless of income. The law allows towns, upon approval by the town's legislative body, to provide relief to seniors age 65 or older and disabled people without state reimbursement. It imposes no income criteria and does not require towns to adopt any ([CGS § 12-129n](#)).

The law allows towns to provide relief to homeowners already receiving tax relief under the circuit breaker program as well as to those who do not meet that program's income criteria. The tax relief can take any form, including freezing tax payments at specified levels. But the overall amount of tax relief a town can provide is limited to no more than 10% of the total value of real property in the town in each given year.

And the total value of tax relief a homeowner can receive under this and the tax freeze and circuit breaker programs cannot exceed his or her annual tax. The town must put a lien on the property if the amount of tax relief is more than 75% of the tax owed, and the law places several other restrictions on optional, unreimbursed local tax relief ([CGS § 12-129n](#)).

Towns' legislative bodies can vote to abate property taxes for any homeowner regardless of age, if the tax exceeds 8% of the owner's income for a given year. The owner must agree to reimburse the town for the abated amount plus interest when he dies or the property is sold ([CGS § 12-124a](#)).

TOWNS WITH A LOCAL OPTION TAX PROGRAM

The Commission on Aging issued a [report](#) in February 2008, "Property Tax Relief for Older Adults: A Profile of Connecticut's Local Programs" that surveyed all the state's towns to determine which have implemented local option property tax programs for the elderly, including credits, deferrals, abatements, and freezes. Of the 169 towns surveyed, 108 (64%) have a local option program and 61 (36%) do not. (The COA last updated the report in April of 2009.) Table 1 provides a list of these towns, including program details obtained through the survey. Please note that this survey was conducted in 2008 and may not reflect current income limits and program details.

Table 1: Towns With Local Option Tax Relief Programs

<i>Town</i>	<i>Lien on Home</i>	<i>Annual Income Limits [2]</i>	<i>Program Details</i>
[1] Andover		\$32,300 for singles and \$39,500 for married persons	The program exempts \$8,000 off the value of the property.
Avon		Up to \$45,000 for singles or married persons	Depending on a person's marital status and income level, participants receive abatements of between \$400 and \$825.
[1] Barkhamsted		\$32,300 for singles and \$39,500 for married persons	A credit is given to a participant that is equal to the percent of credit granted by the Circuit Breaker program and is applied to the remainder of the tax bill. The participant does not have to repay the money to the town at any time.

Town	Lien on Home	Annual Income Limits [2]	Program Details
Beacon Falls		Unknown	This credit program provides a flat abatement rate of \$400 to eligible individuals. The participant does not have to repay the money to the town at any time.
[1] Bethany		\$32,300 for singles and \$39,500 for married persons	Depending on marital status and income, participants can receive an abatement of between \$100 and \$800.
Bethel	No	\$42,500 for the credit program and \$45,000 for the freeze program	The credit program provides an abatement of up to 75% of a participant's annual property tax. The abatement does not have to be repaid at any time. The freeze program requires a minimum of one year residency in the house for which the property taxes are due.
Bethlehem		\$37,670 for singles and \$37,970 for married persons	Participants receive a credit equal to the Circuit Breaker benefit. If the participant's income exceeds the Circuit Breaker's limits but below those for the local program, he or she will receive a \$200 credit from their property tax bill.
[1] Branford	Yes	Credit program: \$32,300 for singles and \$39,500 for married persons Deferral program: \$62,500 for singles and \$75,000 for married persons	For the credit program participants receive a \$300 tax credit. For the deferral program, participants may defer up to 75% of annual property taxes. Once 75% of taxes are deferred, a lien is placed on the house with an interest rate of 0-3% based on income.
[1] Bridgeport		\$32,300 for singles and \$39,500 for married persons	Participants receive a flat rate credit of \$800. The abatement does not have to be repaid at any time.
[1] Bridgewater		Unknown	Depending on income level and the town's budget for a given year, participants receive an abatement of between \$100 and \$400.
Bristol	Yes	\$16,200 for singles and \$20,000 for married persons	Up to 100% of taxes can be deferred each year.
Brookfield		\$40,320 for singles and \$49,420 for married persons	Homes must be assessed below the median assessed value of all homes in Brookfield. An applicant must have resided in the town for five years. The program provides a flat rate credit of \$1,879.

Town	Lien on Home	Annual Income Limits [2]	Program Details
Canterbury	No	Unknown	The freeze program was started for the grand list year 2006.
Cheshire		<p>Credit program: \$45,500 for singles and \$49,100 for married persons</p> <p>Deferral program: \$29,800 for singles and \$36,500 for married persons</p> <p>Freeze program: \$28,800 for singles and \$35,300 for married persons</p>	<p>Depending on income and marital status, a resident may receive between \$220 and \$2,346 in tax credits</p> <p>Up to 75% of annual property taxes may be deferred. A lien is placed on the property rate with simple, not compounded, monthly interest of .333%</p> <p>The freeze programs started for the grand list year 2006.</p> <p>For all programs, a medical care expense deduction is established for any applicant whose adjusted gross income has increased due to withdrawal of protected retirement funds or a capital gain from the sale of assets for the sole purpose of paying non-reimbursable, personal medical bills. The assessor must disregard these amounts when determining program eligibility.</p>
[1] Chester		\$32,300 for singles and \$39,500 for married persons	The abatement is a percentage of the Circuit Breaker program based on the homeowner's age and the number of years of residency.
[1] Clinton	Yes	<p>Credit program: \$45,000</p> <p>Deferral program: \$32,300 for singles and \$39,500 for married persons</p>	<p>The amount of the property tax abatement is determined by each year by the Town Financial Board; a budget is created and a flat rate is provided to all participants.</p> <p>Participants may defer up to 75% of annual property taxes, not to exceed \$5,000 for any one fiscal year. A lien is placed on the property</p>
[1] Colchester	Yes	\$32,300 for singles and \$39,500 for married persons	Participants may defer up to 75% of annual property taxes. If 75% or more of taxes are deferred, a lien is placed on the home with 4% interest.

Town	Lien on Home	Annual Income Limits [2]	Program Details
Columbia		None	Participants must be age 65 or older. There are no income limits for this deferral program. The deferral amount is the amount of property taxes that exceed 8% of the taxpayers income.
[1] Coventry		\$32,300 for singles and \$39,500 for married persons	Applicants must be participants in the Circuit Breaker program. Participants may defer an amount equal to what is received from the Circuit Breaker program. A lien is placed on the home, but there is no interest collected on the deferred amount.
Cromwell		\$40,300	Depending on a participant's income level and marital status, the program provides an abatement between \$600 and \$900.
Danbury	Yes	Credit program: \$39,800 for singles and \$46,500 for married persons City Energy program: \$52,500 for singles and \$59,200 for married persons Deferral program: \$52,500 for singles and \$59,200 for married persons	Participants receive a flat credit of \$450 if single and \$600 if married. Circuit Breaker program participants are automatically eligible for the credit. Participants of the City Energy program receive a flat rate credit of \$250 if single and \$350 if married. Circuit Breaker program participants are automatically eligible for the credit. Participants can defer up to 75% of property taxes; a lien is placed on the property.
Darien	Yes	Credit program: \$9,000 more than the Circuit Breaker income limits Deferral program: \$57,800 for singles and \$64,300 for married persons	Depending on income and marital status, a participant may receive between \$50 and \$900 in tax credits Participants can defer up to 75% of property taxes; a lien is placed on the property.
Durham		Deferral and freeze programs: \$84,000 for married persons that have lived in the town for 20 or more years	For the deferral program, participants may defer up to 100% of property taxes each year. A lien is placed on the property with interest. For the freeze program, the Town Council annually determines the rates at which property taxes are frozen and the number of program participants.

Town	Lien on Home	Annual Income Limits [2]	Program Details
[1] East Granby		\$32,300 for singles and \$39,500 for married persons	The town matches the credit received under the Circuit Breaker program. The participant does not have to repay the abatement to the town at any time.
East Haddam		\$50,000	Participants receive an abatement of between \$300 and \$500 depending on income. Local ordinance caps the program's total expenditures at \$150,000. If the cap is reached, the amount of relief granted is reduced in a pro rata manner by maintaining the maximum relief amount for the lowest income tax payers and then reducing the amount for each higher income tier until the program's expenditures fall below the cap.
[1] East Haven		\$32,300 for singles and \$39,500 for married persons	The credit program provides an abatement of between \$200 and \$400, depending on a participant's income and marital status. Participants do not have to repay the abatement to the town at any time. The town also offers a freeze program; no additional information was obtained.
[1] East Lyme		\$32,300 for singles and \$39,500 for married persons	The credit program is only open to residents who have lived in the house for which property taxes are due for ten years prior to applying. Depending on income and marital status, participants may receive an abatement of between \$300 and \$1,000. The deferral program allows participants to defer up to 75% of property taxes each year.
[1] Eastford	Yes	\$32,300 for singles and \$39,500 for married persons	Up to 75% of a participant's property taxes may be abated annually. A lien is placed on the property but no interest is charged.

Town	Lien on Home	Annual Income Limits [2]	Program Details
Easton		Credit and deferral programs: \$80,000 Freeze program: \$50,000	<p>The credit and deferral programs have a five year residency requirement. The credit program credits up to 40% of a participant's property taxes.</p> <p>The deferral program allows participants to defer up to 75% of remaining taxes after all other program credits have been taken. A lien is placed on the property; the interest rate is set each year.</p> <p>Participants in the freeze program must be at least 70 years old. A lien is not placed on the property. The tax rate is limited to a tax rate increase of less than or equal to 3%.</p>
[1] Enfield		\$32,300 for singles and \$39,500 for married persons	No additional information was available for this credit program.
[1] Essex		\$32,300 for singles and \$39,500 for married persons	Applicants must have lived in the house for which property taxes are due for 10 years before applying. Up to 75% of a participant's property taxes may be abated per year. The town matches the amount abated per year per participant in the Circuit Breaker program. Participants are not required to repay the abatement at any time.
Fairfield	Yes	Credit program: \$55,000 for both single and married persons Deferral program: \$68,000 for singles and \$68,800 for married persons Freeze program: \$44,000 for single and married persons; \$500,000 asset limit	<p>No additional information was obtained.</p> <p>Participants may defer up to 75% of their annual property taxes. A lien is placed on the property at a 4.25% interest rate.</p> <p>No additional information was obtained.</p>
Farmington		\$34,800 for singles and \$41,300 for married persons	Depending on income and marital status, participants may receive an abatement of between \$250 and \$400 per year. Participants are not required to repay the abatement at any time.

Town	Lien on Home	Annual Income Limits [2]	Program Details
[1] Franklin		\$32,300 for singles and \$39,500 for married persons	Participants receive a credit equal to the amount received from the Circuit Breaker program. Up to 75% of a participant's property taxes may be abated. Participants are not required to repay the abatement at any time.
Glastonbury	Yes	Credit program: \$43,000 for both single and married persons Deferral program: unknown	Depending on income and marital status, participants may receive an abatement of between \$125 and \$875. Participants are not required to repay the abatement at any time. Participants may defer up to 75% of property taxes. A lien is placed on the property with a 5% interest rate.
Granby		\$46,400 for both single and married persons	Participants receive an abatement in an amount that depends on their income and is determined annually. Participants are not required to repay the abatement at any time.
Greenwich		\$39,000 for both single and married persons	Participants receive an abatement of between \$850 and \$1,700 per year depending on income.
[1] Groton		\$32,300 for singles and \$39,500 for married persons	Participants receive an abatement of between \$1,000 to \$1,250 depending on income and marital status. Participants are not required to repay the abatement at any time.
Guilford	Yes	Deferral program: between \$29,600 and \$95,000 depending on marital status and years of residency Freeze program: \$29,600 for singles and \$95,000 for married persons	Participants under the income limit may defer up to 75% of their property taxes. Those above the income limit by no more than \$2,000 can defer up to 60% if married and up to 50% if single. A lien is placed on the property if 75% is deferred. Applicants must have lived in the house for which they pay property taxes for at least one year before applying for benefits. The program started for the grand list year 2006. No lien is placed on the property.

Town	Lien on Home	Annual Income Limits [2]	Program Details
Haddam	Yes	Credit and deferral programs: \$50,000 for single and married persons	Participants receive an abatement of between \$500 and \$750 depending on income and marital status. Participants are not required to repay the abatement at any time. Under the deferral program, participants may defer up to 50% of their property taxes per year. A lien is placed on the property.
[1] Hamden		\$32,300 for singles and \$39,500 for married persons	Participants receive an abatement of between \$400 and \$600 depending on income and marital status. Participants are not required to repay the abatement at any time.
Hartford		\$32,300 for singles and \$37,200 for married persons	Participants receive an abatement of up to \$500 which they are not required to repay at any time.
Hartland		\$33,900 for both single and married persons	Participants receive an abatement of up to 10% of their property taxes each year and are not required to repay it at any time.
Hebron	Yes	Unknown	Participants may defer part of their income taxes but taxes cannot exceed 8% of total household income. A lien is placed on the home.
[1] Killingly		\$32,300 for singles and \$39,500 for married persons	Participants receive an abatement of up to 25% of their property taxes each year, depending on income and marital status.
Killingworth		\$40,000 for both single and married persons	Participants receive a credit of between \$100 and \$700 depending on income and residency status. Participants are not required to repay the credit at any time.
[1] Ledyard	No	Credit program: Circuit Breaker program income limits plus 24% Freeze program: \$32,300 for singles and \$39,500 for married persons	Participants receive up to a 50% credit on their property taxes based on income. The amount of the credit from the Circuit Breaker program and this program combined cannot exceed 75% of the participant's property tax bill. For the freeze program, applicants must be town residents for at least one year before applying. A lien is not placed on the property.

Town	Lien on Home	Annual Income Limits [2]	Program Details
Lyme	No	\$40,000 for singles and \$47,500 for married persons	Applicants must (1) be at least 65 years old and (2) have lived in the house where property taxes are due for at least five years before applying. A lien is not placed on the property. The program began for the grand list year 2006.
Madison	Yes	Credit program: \$57,103 for both married and single persons Deferral program: \$50,000 for both married and single persons	For both programs, applicants must have lived in the house for which they pay property taxes at least one year before applying and occupy the home for at least 250 days per year. For the credit program, an applicant who has lived in the home for between one and four consecutive years receives a \$100 credit. Applicants residing in the home for more than five years are eligible for a credit between \$450 and \$950 depending on income and marital status. For the deferral program, participants can defer 100% of real estate tax, but cannot exceed \$6,000 in any one tax year. A lien is placed on the property with interest. The Board of Finance annually determines the interest rate.
[1] Manchester	Yes	\$32,300 for singles and \$39,500 for married persons	The town offers a deferral program for applicants at least 65 years old. Participants may defer up to 75% of their property taxes each year. A lien is placed on the property without interest.
[1] Mansfield	Yes	Unknown	The town has both deferral and freeze programs. To be eligible for the deferral program, an applicant must be at least 65 years old. A lien is placed on the home with 5% simple, not compounded, interest. The freeze program requires participants to be at least 70 years old. A lien is placed on the property in the amount of the total tax relief granted plus 5% interest.

Town	Lien on Home	Annual Income Limits [2]	Program Details
Meriden	Yes	\$35,000 for both single and married persons	<p>The town offers credit, deferral, and freeze programs. The credit program provides participants with an abatement between \$100 and \$500 depending on income and marital status. Participants are not required to repay the abatement at any point in time.</p> <p>The deferral program allows participants to defer up to 50% of their property taxes each year. A lien is placed on the property with a 6% interest rate.</p> <p>The freeze program began for the grand list year 2006. A lien is placed on the property with interest.</p>
[1] Middlefield	No	\$32,300 for singles and \$39,500 for married persons	<p>The town offers credit and deferral programs. The credit program provides participants with an abatement of up to 75% of their property taxes. The town's abatement matches that of the Circuit Breaker program. Participants are not required to repay the abatement at any time.</p> <p>The deferral program allows participants to defer up to 75% of their property taxes. A lien is not placed on the home.</p>
[1] Middletown		\$32,300 for singles and \$39,500 for married persons	The town offers a credit program that provides an abatement of up to 5% of the participant's property taxes (between \$50 and \$200).
[1] Milford	No	<p>Credit program: \$32,300 for singles and \$39,500 for married persons</p> <p>Freeze program: unknown</p>	<p>The credit program provides participants with a \$600 abatement each year. Participants are not required to repay the abatement at any time.</p> <p>The freeze program is open to residents who have lived in the house for which they pay property taxes for at least one year before applying. The program began for the grand list year 2006. A lien is not placed on the property.</p>

Town	Lien on Home	Annual Income Limits [2]	Program Details
Monroe		Credit program: \$60,000 for both single and married persons	Depending on income and marital status, credit program participants receive a (1) percentage off their property tax bill or (2) match to the Circuit Breaker program, whichever is higher. If a resident qualifies for a property tax program, he or she receives an additional \$5,000 off the assessment.
[1] Naugatuck	No	Credit program: \$32,300 for singles and \$39,500 for married persons Freeze program: No income limit, but there is a \$125,000 asset limit	The credit program provides an abatement of up to 25% of a participant's property taxes. Participants are not required to repay the abatement. To qualify for the freeze program, applicants must be town residents and have lived in the house for which they pay property taxes for at least one year before applying. The program began for the grand list year 2006. A lien is not placed on the property.
[1] Newington		\$32,300 for singles and \$39,500 for married persons	The town offers a credit program and approves a specified amount each year available for property tax relief. The amount is evenly distributed to eligible participants who are not required to repay the abatement at any time.
Newtown		\$40,000 for singles and \$60,000 for married persons	Depending on income and marital status, participants receive an abatement of between \$950 and \$1,585. Participants are not required to repay the abatement at any time.
New Canaan		\$60,000 for both single and married persons	Depending on income, participants receive an abatement of between \$1,000 and \$1,700. Participants are not required to repay the abatement at any time.
New Fairfield		\$36,000 for both single and married persons	Depending on income, participants receive an abatement of between \$200 and \$1,382. Participants are not required to repay the abatement at any time.

Town	Lien on Home	Annual Income Limits [2]	Program Details
New Haven	Yes	Freeze program: \$50,000 for both single and married persons Deferral program: between \$50,000 and \$75,000 for both single and married persons	To qualify for the freeze program, applicants must be at least (1) 70 years of age or (2) 62 years of age at the time of their eligible spouse's death. Participants may receive up to \$2,000 in savings. Any amount over \$2,000 must be paid by the participant, or may be deferred. Under the deferral program, a lien is placed on the home at a premium interest rate.
New Milford		The same as the Circuit Breaker program except that only one half of Social Security income is added to the Adjusted Gross Income from income tax	Participants receive a credit of at least \$960 each year. If there is a 10% increase in the assessed value of a participant's home, the tax is recalculated using the revised assessment and the current tax rate. The program began for the grand list year 2005.
North Branford		\$40,000 for singles and \$45,000 for married persons	Participants receive a \$200 abatement each year which does not have to be repaid at any time.
North Haven		\$30,000 for singles and \$40,000 for married persons	Participants receive a \$300 abatement each year which does not have to be repaid at any time.
Norwalk	Yes	\$45,000 for both single and married persons	Participants may defer up to 50% of their annual property taxes, up to \$4,000.
Norwich	Yes	\$45,000 for both single and married persons	The town offers credit and deferral programs. The credit program provides a \$200 abatement to each participant that does not have to be repaid at any time. The deferral program allows participants to defer up to 50% of their property taxes, up to \$4,000. Residents can only participate in one local program.
Old Saybrook		\$35,000 for both single and married persons	The town provides a credit that matches the Circuit Breaker program's credit. Participants do not have to repay the credit at any time.

Town	Lien on Home	Annual Income Limits [2]	Program Details
Orange		\$42,000 for both single and married persons	The town provides participants up to a \$425 abatement. The program is funded by a line-item in the budget which is then divided by the number of qualified applicants to determine each person's potential tax credit. Total state and local tax abatements cannot exceed 75% of the participant's annual tax per property. Participants are not required to repay the abatement at any time.
Oxford		\$38,300 for both single and married persons	The town matches the Circuit Breaker program's credit. Participants with higher incomes are limited to a \$200 credit.
Plainville	Yes	Credit program: \$37,000 for singles and \$41,000 for married persons Freeze program: unknown, except that there is a \$250,000 asset limit	The credit program provides a \$200 credit to participants that does not need to be repaid at any time.
[1] Pomfret		\$32,300 for singles and \$39,500 for married persons	The town offers a freeze program to applicants who are (1) at least 70 years old and (2) residents for at least one year.
[1] Portland	Yes	\$32,300 for singles and \$39,500 for married persons	The town offers deferral, freeze, and volunteer credit program. The deferral program allows participants to defer up to 75% of their property taxes each year. A lien is placed on the property with interest. The freeze program is open to residents over age 70. There is a \$150,000 asset limit. A lien is placed on the property with 3% interest. The volunteer credit program allows participants to work and earn up to a \$500 credit toward their property tax bill at the hourly minimum wage rate.
[1] Prospect		\$32,300 for singles and \$39,500 for married persons	The program provides up to a \$200 credit, depending on a participant's income and number of years of residency. Participants are not required to repay the abatement at any time.

Town	Lien on Home	Annual Income Limits [2]	Program Details
Redding		Unknown	Participants must have lived in the house for which they pay property taxes for at least three years before applying. The program provides an abatement in an amount determined by the Town Council. Participants are not required to repay the abatement at any time.
Ridgefield	Yes	Credit program: none Deferral program: \$55,000 for both single and married persons	To qualify for the credit program, applicants must have owned the property for at least one year and the property must be their legal residence. The program provides an abatement in an amount the town determines each year. The deferral program allows participants to defer up to 100% of their tax bill. A lien is placed on the property with simple interest. Participants can elect to receive the tax credit and then defer the remaining tax due.
Salem		\$43,000 for both single and married persons	The program provides an abatement in an amount the town determines each year. Participants are not required to repay the abatement at any time.
Seymour		\$38,800 for singles and \$45,300 for married persons	The program provides a \$180 abatement each year that does not have to be repaid at any time.
[1] Shelton		\$32,300 for singles and \$39,500 for married persons	The program provides a \$150 abatement each year that does not have to be repaid at any time.
Sherman		\$35,000 for singles and \$40,000 for married persons	Depending on income and marital status, participants receive an abatement of between \$500 and \$750 each year. Participants are not required to repay the abatement at any time.
Simsbury		Income cannot exceed \$10,000 above the Circuit Breaker program's income limits	The program provides a sliding scale credit of between \$500 and \$1,500 depending on income. Applicants must be town residents for at least one year before applying.
[1] Somers		\$32,300 for singles and \$39,500 for married persons	The program provides an abatement of up to 75% of participants' property taxes. Participants are not required to repay the abatement at any time.
[1] South Windsor		\$32,300 for singles and \$39,500 for married persons	The program matches the Circuit Breaker program's credit.

Town	Lien on Home	Annual Income Limits [2]	Program Details
Southbury		\$45,300 for both single and married persons	The program provides a benefit match of 150%, allowing participants to receive an abatement of up to \$1,875 each year depending on income. Participants are not required to repay the abatement at any time.
Southington	Yes	\$32,000 for singles and \$37,000 for married persons	The program allows residents to freeze a portion of their property taxes. A lien is placed on the property with a 5% simple, not compounded, interest rate. Applicants must be property owners for at least one year before applying.
Stamford	Yes	\$65,000 for singles and \$80,000 for married persons	The town offers credit and deferral programs. The credit program provides abatement of between \$200 and \$1,250 per year, depending on a participant's income and marital status. The deferral program allows participants to defer between \$500 and \$1,250 of their property taxes. A lien is placed on the property.
[1] Stratford	Yes	Credit program: \$32,300 for singles and \$39,500 for married persons Freeze and deferral programs: unknown	The credit program provides an abatement of up to 75% of a participant's property taxes. Participants are not required to repay the abatement at any time. Under the freeze and deferral programs, a lien is placed on the property with a 4.5% interest rate.
[1] Suffield		\$32,300 for singles and \$39,500 for married persons	The program allows up to 75% of a participant's property tax to be abated each year and does not require the participant to repay the abatement at any time.
Tolland	No	Freeze program: \$47,700 for both single and married persons Deferral program: unknown	Under the freeze program, taxes are frozen at the rate for the year for which a participant applies and is accepted for benefits. Participants must pay for acreage changes of property while property taxes are frozen.
Torrington	No	Unknown	The town offers a freeze program for residents who have lived in the home for which they pay property taxes for at least one year before applying. Applicants cannot have assets exceeding \$125,000.

Town	Lien on Home	Annual Income Limits [2]	Program Details
Trumbull	Yes	\$50,000 for both single and married persons	<p>The town offers credit, deferral, and freeze programs. Under the credit program, participants receive an abatement of between \$315 and \$1,250 depending on income. Participants are not required to repay the abatement at any time.</p> <p>The deferral program allows participants to defer up to 75% of their property taxes. The deferred amount does not have to be repaid until the home is sold or transferred to a new owner. A lien is placed on the home.</p> <p>To qualify for the freeze program, applicants must (1) be at least 70 years old and (2) have lived at the property for at least one year before applying.</p>
Vernon		Unknown	The town offers credit and freeze programs. No additional information was provided.
[1] Wallingford		\$32,300 for singles and \$39,500 for married persons	The town offers a deferral program that allows participants to defer up to 100% of their property taxes each year. A lien is placed on the property. Taxes can be paid without interest up to 6 months from either the date of the (1) property's sale or (2) property owner's death.
Washington		\$39,500 for both single and married persons	The town offers a credit program. No additional information was provided.
[1] Waterford		\$32,300 for singles and \$39,500 for married persons	Participants receive a \$225 credit, unless they are partial property owners, in which case the credit is prorated. Participants are not required to repay the abatement at any time.
Watertown		\$45,000 for both single and married persons	The program provides an abatement of between \$50 and \$450, depending on a participant's income. Participants are not required to repay the abatement at any time.
[1] West Hartford	No	<p>Credit program: the lowest two income levels of the Circuit Breaker program</p> <p>Freeze program: \$32,300 for singles and \$39,500 for married persons</p>	The credit program provides an abatement of up to 75% of a participant's property taxes. The program matches the Circuit Breaker program's credit. Participants are not required to repay the abatement at any time.

Town	Lien on Home	Annual Income Limits [2]	Program Details
Westbrook	Yes	\$58,000 for both single and married persons	The town offers a freeze program. No additional information was provided.
Weston	Yes	Unknown	<p>The town offers credit and deferral programs. The credit program allows participants to abate up to 76% of their property taxes each year. Participants are not required to repay the abatement at any time.</p> <p>The deferral program allows participants to defer between 60% and 75% of their property taxes each year. A lien is placed on the home with interest.</p>
Westport		<p>Credit program: \$55,000 for both single and married persons</p> <p>Deferral program: \$100,000 for both single and married persons</p>	<p>Under the credit program, between \$1,000 and \$3,500 is exempted from the property value. Participants are not required to repay the abatement at any time.</p> <p>Under the deferral program, participants with incomes no greater than \$75,000 may defer up to 100% of their property taxes. Those with income between \$75,000-\$100,000 may defer the tax increase.</p>
Wethersfield		\$40,000 for both single and married persons	The credit program allows up to 15% of a participant's property taxes to be abated, with a maximum benefit of \$500. Participants are not required to repay the abatement at any time.
Wilton		<p>Credit program: \$63,400 for both single and married persons</p> <p>Deferral program: \$81,100 for both single and married persons</p>	<p>The credit program provides annual credits of between \$1,050 and \$3,700 depending on participants' income. Participants are not required to repay the abatement at any time.</p> <p>Under the deferral program, participants with income up to \$63,400 may defer up to 100% of their property taxes. Those with income between \$63,401 and \$81,100 may defer up to 75% of their taxes. A lien is put on the home with a 5% interest rate.</p> <p>Those qualifying for both programs can use both the credit and deferral for any year. If a person does this, the tax bill will first be reduced by all property tax credits after which the deferral is applied to the remaining tax.</p>

Town	Lien on Home	Annual Income Limits [2]	Program Details
[1] Winchester	Yes	\$32,300 for singles and \$39,500 for married persons	The town offers credit, deferral, and freeze programs. The credit program matches the Circuit Breaker program's benefits. The deferral program allows participants to defer up to 25% of their property taxes, less any benefits received under state tax relief programs. A lien is placed on the property.
[1] Windham		\$32,300 for singles and \$39,500 for married persons	The credit program provides a \$150 abatement each year that does not have to be repaid at any time.
Windsor		\$39,999 for both single and married persons	The program provides a credit in an amount equal to 20% of the Circuit Breaker program credit. Those not participating in the state program receive a \$200 credit if single, and a \$300 credit if married. Participants are not required to repay the abatement at any time.
[1] Windsor Locks		\$32,300 for singles and \$39,500 for married persons	The program provides an abatement of up to 75% of a participant's property taxes each year. Participants are not required to repay the abatement at any time.
Woodbridge		\$54,230 for both single and married persons	The program provides annual abatements of between \$938 and \$1,250, depending on participants' incomes. Participants are not required to repay the abatement at any time.
Woodbury		\$39,300 for both single and married persons	The town offers a credit program based on the Circuit Breaker program's benefits. The maximum credit received is \$200 which does not have to be repaid at any time.

Source: Information taken directly from the COA Report, "[Property Tax Relief for Older Adults: A Profile of Connecticut's Local Programs](#)," February 2008.

[1] Income limits for these programs are the same as the Circuit Breaker Program. We modified the income limits listed in the COA report to reflect the current Circuit Breaker income limits.

[2] Income limits for these programs are based on 2008 data and may not reflect current limits.

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