

Property Tax Exemption - Senior Citizen / Disabled Persons Deferral Program

Program Overview

Under the deferral program, the Washington State Department of Revenue pays the property taxes and/or special assessments* on your behalf.

The deferred amount, plus interest, becomes a lien in favor of the state until the total amount is repaid. Property tax deferral is available for property taxes and/or special assessments on the primary residence and up to five acres** of land. Mobile homes may qualify, even if the land where the mobile home is located is lease or rented.

*A special assessment is for a local improvement that directly benefits your property. Examples include assessments for sewers, lights, water, paving or curbing. Special assessments are also known as Local Improvement Districts (LIDs) or Utility Local Improvement Districts (ULIDs).

**The deferral is available for a primary residence and one acre of land. If local zoning and land use regulations require more than one acre of land per residence in the area where you live, you may be eligible for a property tax deferral on up to five acres of land.

Eligibility Requirements

To be eligible for this program you must meet the age or disability, ownership, residency and income requirements.

Household Income:

Your annual household disposable income may not exceed \$45,000.

If your household income is \$40,000 or less, you must apply for the Property Tax Exemption Program for Senior Citizens and Disabled Persons before you apply for the deferral program.

Household income includes your disposable income and the disposable income of your spouse or domestic partner and any co-tenants. A co-tenant is a person who lives in your home and has an ownership interest in your home.

Age or Disability:

This program is only available to residents and property located in Washington State. You must meet one of the below criteria:

- At least 60 years of age by December 31 of the year you apply.
- Unable to work because of a disability.
- At least 57 years of age of the surviving spouse or domestic partner of a person who was receiving a deferral at the time of his/her death.

Your application must include proof of your age or disability.

Ownership:

You must own the home. A home owned jointly by a married couple, a registered domestic partnership, or by co-tenants is considered owned by each spouse, domestic partner, or co-tenant. Only one person must meet the age or disability requirements.

You are NOT eligible to defer your taxes if you have only a share ownership in cooperative housing, a life estate, a lease for life or a revocable trust.

Residency:

The property must be located in the Washington State and be your principal home at the time you apply for the deferral. You must occupy the home for more than six months each year.

Your residence may qualify even if you are temporarily in a hospital, nursing home, boarding home, or adult family home. You may rent your residence to someone else during your stay in one of these facilities if the rental income is used to pay the facility costs.

Property used as a vacation home is not eligible for the deferral program.

Property Taxes & Special Assessments Eligible for Deferral

The amount of equity you have in your home determines the amount of property taxes and/or special assessments eligible for deferral.

Equity is the difference between the assessed value of the property and any debts secured by the property.

Providing you meet all qualifications & maintain adequate fire & casualty insurance, you may defer taxes and special assessments in an amount up to 80 percent of your equity.

You must carry fire & casualty insurance, and the State of Washington Department of Revenue must be listed as a “Loss Payee” on your policy.

Questions?

Phone: 509-447-4312

Email: [assessor \[at\] pendoreille.org](mailto:assessor@pendoreille.org)

Do not email applications or personal information.

Applications and renewal forms must be mailed in or hand delivered.

Supporting Documents

DOR - Program Publication 698.35 KB

Senior Citizen/Disabled Persons Exemption Application 191.54 KB

Deferral Application for Senior Citizen / Disabled Persons 202.97 KB

Proof of Disability Form 109.07 KB

Income Thresholds by County set by Washington State 25.85 KB