

SENIOR BENEFITS - FREQUENTLY ASKED QUESTIONS

What are the available benefits to Redding Seniors?

The town offers two benefits. The Local Senior Benefit and the State Homeowners Tax Credit.

The Local Senior Benefit is a tax credit offered to Seniors who have met the following criteria:

- Are 65 years of age.
- Have lived in town for three years prior to receiving the benefit and have paid real estate taxes.
- Maintain the legal residence/domicile in Redding and occupy their home at least 183 days per year.

The State Homeowners Tax Credit is a State Program administered by the Assessors office that offers tax credits to Seniors that meet certain income guidelines. The State annually updates the income guidelines. To qualify for the State Homeowners Tax Credit:

- Owner (or Spouse if domiciled together) must be 65 by December 31st of the calendar year preceding the application period.
- Beneficiary must own the property or have a life use of the property and must reside at the property. Residence is defined as 6 months and one day each year.
- Must have income at or below the annual income guidelines.

Income: The following list is what the state considers income for the purposes of qualifying for the benefit:

- Wages, bonuses, commissions, gratuities and fees, self-employment net income
- Adjusted gross income, Social Security (Box 5 from SSA-1099), Federal Supplemental Security Income payment for jury duty (excluding travel allowance)
- Dividends and Interest
- IRA- include only “taxable” amount, Not “total distribution”
- Back Lung payments
- Green Thumb payments
- Interest or proceeds resulting from gifts received
- Lottery winnings
- Net income from sale or rent of real or personal property
- Pensions and annuities - include only taxable amount
- Veteran’s pension and veteran’s disability payments
- Railroad retirement

- Severance pay; Unemployment compensation
- Worker's compensation
- Alimony
- Dept. of Social Services cash assistance - State Administered General Assistance
- Legal Settlements - Net proceeds
- Dependency and Indemnity Compensation from Dept. of Veteran's Affairs

Does applying for the State Homeowners Tax Credit effect my Local Senior Benefit?

No. The State Homeowners Tax Credit is an additional benefit. The only instance where the Local Senior Benefit would be effected would be if the total benefits from both programs exceed 75 percent of your tax bill. By ordinance you must pay at least 25 percent of the total tax bill.

What is the Senior Benefit Affidavit?

The Senior Benefit Affidavit is simply a form that the Local Senior Benefit ordinance stipulates that recipients of the Local Benefit fill out annually. The form certifies if they qualify for the State Homeowners Tax Credit or not.

What are the consequences for not submitting the form?

There is no consequence for not sending the form back. Recipients **will not** loose their local benefit. The Town asks for cooperation in filing the form.

Who received the affidavit?

Local Senior Benefit recipients **who did not qualify** for the State Homeowners Benefit at the time of their initial Local Senior Benefit application were sent the affidavit. Seniors who are receiving the State Homeowners Tax Credit did not receive an affidavit.

Will you receive the affidavit every year?

If you do not qualify for the State Homeowners Tax Credit you will receive an affidavit the following year. The State Office of Policy and Management updates the income guidelines annually. The income level generally goes up so if you do not qualify one year you may be eligible the following year.

Additional Questions?

Please call the Assessors office at 203-938-2626 if you have any further questions.