

# Which program is right for me?

You may qualify for more than one program but can only receive benefits from one. Compare benefits on page 2 to help decide the right program for you.

## Programs to Pay Less on Your Tax Bill

*Apply Once and Automatically Receive Relief Each Year*

### Elderly/Disabled Relief Program

You might be eligible if...

- 65 years or older on Jan 1 OR totally and permanently disabled
- Income is less than \$36,700 (See Page 3 for an income calculator!)
- Property is your permanent residence

OR

### Disabled Veterans Relief Program

You might be eligible if...

- Veteran with honorable discharge and who has total and permanent disability
- You are a surviving spouse of a deceased Veteran
- Property is your permanent residence

## Program to Defer Part of Your Tax Payment Until a Later Date\*

*Apply Each Year to Keep Getting Benefit*

### Circuit Breaker Program

Consider this if your income is too high for Elderly/ Disabled Relief.

You might be eligible if...

- 65 years or older on Jan 1 OR totally and permanently disabled
- Income is less than \$55,050
- Own the property and live in it as a permanent residence, for at least five years

\* Disqualify Event – Death, Transfer of Property, Change in Permanent Residence



# How much will I save from these programs?

Use these quick and easy tables to estimate your savings.\*

## Elderly/Disabled Relief Program

Assessed Property Value	Potential Savings
\$ 25,000	\$ 181
\$ 35,000	\$ 181
\$ 50,000	\$ 181
\$ 75,000	\$ 271
\$ 100,000	\$ 361
\$ 150,000	\$ 542
\$ 200,000	\$ 722
\$ 250,000	\$ 903
\$ 300,000	\$ 1,083
\$ 400,000	\$ 1,444
\$ 500,000	\$ 1,806

## Disabled Veterans Relief Program

Assessed Property Value	Potential Savings
\$ 25,000	\$ 181
\$ 35,000	\$ 253
\$ 50,000	\$ 325
\$ 75,000	\$ 325
\$ 100,000	\$ 325
\$ 150,000	\$ 325
\$ 200,000	\$ 325
\$ 250,000	\$ 325
\$ 300,000	\$ 325
\$ 400,000	\$ 325
\$ 500,000	\$ 325

\* Benefit charts are based on average Durham County property tax rates. Actual benefit will depend on your municipality/special districts.



# How do I calculate my income?

Income is required to determine eligibility for Elderly/Disabled and Circuit Breaker Programs.

Elderly/  
Disabled Relief  
Income  
Requirement:  
< \$36,700

Circuit Breaker  
Income  
Requirement:  
< \$55,050

Total income: The sum of the following items for both you & your spouse (if married):

- ✓ Wages (includes salaries and tips) – employment earnings
- ✓ Interest (includes both taxable and tax exempt) – money earned in bank accounts
- ✓ Dividends – payments received from invested stocks
- ✓ Capital Gains – profit made on stocks, real estate, etc.
- ✓ IRA Distributions – funds taken from IRA account(s)
- ✓ Pensions and Annuities – payments from previous employers ( ex. retirements)
- ✓ Disability Payments – government checks for disability programs
- ✓ Social Security Benefits (which includes both taxable and tax exempt; requires a copy of your 1099 from the SS office)
- ✓ Any other moneys received

## Nancy's Story

Nancy is a 75-year-old woman from Durham with the following income:

- Dividends: \$1,143
- Capital Gains: \$3,150
- IRA Distributions: \$15,887
- Pensions: \$9,510
- Social Security Benefits: \$5,100
- **TOTAL: \$34,790**

*Nancy is ineligible for the Elderly/Disabled Program but can apply for a deferral through the Circuit Breaker Program.*

# Have more questions? Durham County Tax Administration is here to help.



## Visit Our Office

201 East Main Street, 3<sup>rd</sup> Floor  
Durham, NC 27701



## Send Us An Email

[TaxLandRecords@dconc.gov](mailto:TaxLandRecords@dconc.gov)



## Call Our Team

(919) 560 - 0300



## Visit Our Website

[dconc.gov/tax](http://dconc.gov/tax)



# What information do I need to fill out my application?

## Elderly/Disabled Relief Program

Complete Page 1 & Parts 2, 5, 6

### Required documentation:

- If below 65 years of age and you or spouse are totally or permanently disabled – complete **Form AV-9A Certification of Disability**
- Copy of First Page of Individual Federal Income Tax Return** (unless you do not file one)
- If you do not have a Federal Income Tax Return, provide **documentation of income received (W2, 1099s, all year end financial statements, etc.)**

## Disabled Veterans Relief Program

Complete Page 1 & Parts 3, 6

### Required documentation:

- Complete **Form NCDVA-9 Certification for Disabled Veteran's Property Tax Exclusion**
  - Form must be certified by an accredited Veterans Service Officer at a State Veterans Service Center or a Local County Veterans Service Center.

## Circuit Breaker Program

Complete Page 1 & Parts 4, 5, 6

### Required documentation:

- If below 65 years of age and you or spouse are totally or permanently disabled – complete **Form AV-9A Certification of Disability**
- Copy of First Page of Individual Federal Income Tax Return** (unless you do not file one)
- If you do not have a Federal Income Tax Return, provide **documentation of income received (W2, 1099s, all year end financial statements, etc.)**

# Please complete this survey about your experience and submit with your relief application.

I understand how to apply for tax relief.

**1**  
(Strongly Disagree)

**2**

**3**

**4**

**5**  
(Strongly Agree)

I understand the value of the tax relief program.

**1**  
(Strongly Disagree)

**2**

**3**

**4**

**5**  
(Strongly Agree)

I found the application process to be clear and straightforward.

**1**  
(Strongly Disagree)

**2**

**3**

**4**

**5**  
(Strongly Agree)

I felt comfortable completing the application.

**1**  
(Strongly Disagree)

**2**

**3**

**4**

**5**  
(Strongly Agree)

I feel like this mailer has everything I need to understand how to fill out the application.

**1**  
(Strongly Disagree)

**2**

**3**

**4**

**5**  
(Strongly Agree)

**Other comments to share with us?**

**If you'd like, please share a quote about your experience for future applicants.**

