



(/)



Login (<https://www.ncsl.org/login.aspx?returnurl=%2fresearch%2ffiscal-policy%2fstate-property-tax-freezes-and-assessment-freezes.aspx>)

Create Account ([https://www.ncsl.org/fon\\_registration.aspx?returnurl=https%3a%2f%2fwww.ncsl.org%2fresearch%2ffiscal-policy%2fstate-property-tax-freezes-and-assessment-freezes.aspx](https://www.ncsl.org/fon_registration.aspx?returnurl=https%3a%2f%2fwww.ncsl.org%2fresearch%2ffiscal-policy%2fstate-property-tax-freezes-and-assessment-freezes.aspx))

| Contact (</aboutus/ncslservice/ncsl-contact.aspx>) | Help (</aboutus/ncslservice/ncsl-website-guide.aspx>)



TABLE OF CONTENTS

NCSL RESOURCES

Budget and Tax Program (</issues-research.aspx?tabs=951,61,161#161>)

## NCSL Contact

Budget and Tax Program

Fiscal Policy

**All Documents (</searchresults/issearch/false/kwdid/365.aspx>)**

Pensions (<https://www.ncsl.org/searchresults/issearch/false/kwdid/1088.aspx>)

State Budget Conditions (<https://www.ncsl.org/searchresults/issearch/false/kwdid/1021.aspx>)

State Budget Procedures (<https://www.ncsl.org/searchresults/issearch/false/kwdid/1022.aspx>)

State Revenues and Tax Policy (<https://www.ncsl.org/searchresults/issearch/false/kwdid/276.aspx>)



# State Property Tax Freeze and Assessment Freeze Programs



12/31/2012



The property tax is the primary source of revenue for local governments in the United States. However, according to researchers at the National Center for Policy Analysis, the property tax has historically been one of the most unpopular taxes, largely because it is one of the most noticeable taxes, as most homeowners write a few checks a year to pay for it. For older Americans living on fixed incomes, the tax can be a concern because of worries over being priced out of their homes. Because of the unpopularity of the tax, property tax

limits have become common throughout the country. Nearly all states have homestead exemption and credit programs in place for seniors and other qualifying individuals to exempt a certain amount of a home's value from taxation. At the same time, six states have property tax freeze programs that bar property tax increases for eligible individuals. These programs are usually an optional program for local governments. Ten states have assessment freeze programs that limit how much property values can increase in a year for tax purposes. The following charts list state property tax freeze programs and property assessment freeze programs for 14 states (Oklahoma and Rhode Island have both property tax freeze and assessment freeze programs).

CT | NJ | OK | RI | TN | TX

## States with Property Tax Freezes

State	Year Enacted	Age Requirement	Income limit	Additional
Connecticut	2006	Age 70 or older	No	The program is a local government option and not a requirement. Local governments may set asset limits. An applicant must have lived in Connecticut for at least one year before applying. A surviving spouse who is age 62 or older may also apply.



<b>New Jersey</b>	1998	Age 65 or older	Yes	The current \$70,000 (both married), but can change from year to year. The program is essentially a reimbursement program: The amount reimbursed is the increase (if any) above the amount of property tax paid in the first year the applicant qualified.
<b>Oklahoma</b>	1996	Age 65 or older	No	The program is a local government option and not a requirement. Local governments may set asset limits.
<b>Rhode Island</b>	2009	Age 65 or older	No more than \$4,000	The program is a local government option and not a requirement.
<b>Tennessee</b>	2006	Age 65 or older	Yes	The program is an option for counties and/or municipalities and not a requirement. The income limit would be set by the counties. Applicants would have to apply annually. Improvements to the property would increase the tax base amount.
<b>Texas</b>	2003	Age 65 or older	No	The program is a local government option and not a requirement. The tax ceiling is set at the amount paid in the year the applicant qualifies; it may go up if the property is improved unless the improvements are for repairs or standard maintenance.



AZ | AR | GA | IL | LA | NM | OK | RI | SD | WA

### States with Assessment Freezes

State	Year Enacted	Age Requirement	Income Limit	Additional
<b>Arizona</b>	2000	Age 65 or older	None	Disabled individuals and permanently totally disabled veterans may also apply.
<b>Arkansas</b>	2001	Age 65 or older	Yes	The income limit is less than 400% of the Supplemental Security Income benefit rate for individuals and less than 500% for joint owners.
<b>Georgia</b>	1994	Age 62 or older	Less than \$30,000	This program may be used in lieu of, not in addition to, any other homestead exemption.
<b>Illinois</b>	1994	Age 65 or older	Less than \$55,000	A surviving spouse need not be age 65 or older who otherwise meets the income qualification.
<b>Louisiana</b>	2000	Age 65 or older	Currently less than \$67,000. A limit of \$50,000 was set in 2001 and is adjusted annually by the Consumer Price Index.	Permanently totally disabled individuals and veterans who are at least 50% disabled may also apply.
<b>New Mexico</b>	2000	Age 65 or older	Currently less than \$32,000. This limit was set in 2010 and is adjusted annually by the Consumer Price Index.	Applicants must apply annually.



<b>Oklahoma</b>	2004	Age 65 or older	Yes	The income limit is set by the Department of Housing and Urban Development for the applicant's county.
<b>Rhode Island</b>	2009	Age 65 or older	Yes	The state authorized freezes for eight towns. However, the freeze currently applies to five towns; income limits and other additional requirements are determined locally.
<b>South Dakota</b>	1980	Age 65 or older	Yes	The income limit is \$25,116.03 (single) or \$31,395.04 (married) and adjusted by the Consumer Price index. The applicant must have resided for at least 200 days of the previous calendar year in the property.
<b>Washington</b>	1995	Age 61 or older	Less than \$35,000	Individuals who retire because of a disability or veterans who are 100% disabled may also apply. A surviving spouse or domestic partner of someone who had been eligible may also apply if they are age 57 or older and meet all other requirements.





2021 LEGISLATIVE SESSION

Welcome back!  
Rely on NCSL.

Contact your NCSL State Liaison for  
personal assistance.



(<https://www.ncsl.org/aboutus/ncslservice/ncsl-state-liaisons-map.aspx>)

(<https://www.ncsl.org/aboutus/ncslservice/ncsl-state-liaisons-map.aspx>)

(<https://www.ncsl.org/aboutus/ncslservice/ncsl-state-liaisons-map.aspx>)

(<https://www.ncsl.org/aboutus/ncslservice/ncsl-state-liaisons-map.aspx>)

(<https://www.ncsl.org/aboutus/ncslservice/ncsl-state-liaisons-map.aspx>)

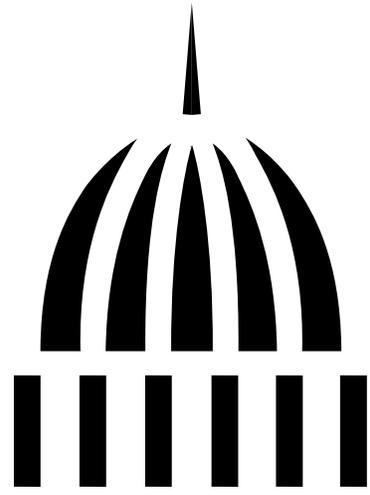
(<https://www.ncsl.org/aboutus/ncslservice/ncsl-state-liaisons-map.aspx>)

(<https://www.ncsl.org/aboutus/ncslservice/ncsl-state-liaisons-map.aspx>)

(<https://www.ncsl.org/aboutus/ncslservice/ncsl-state-liaisons-map.aspx>)

(<https://www.ncsl.org/aboutus/ncslservice/ncsl-state-liaisons-map.aspx>)





# NCSL

We are the nation's most respected bipartisan organization providing states support, ideas, connections and a strong voice on Capitol Hill.

(<https://www.ncsl.org/aboutus/ncslservice/ncsl-state-liaisons-map.aspx>)

## Members Resources

(<https://www.ncsl.org/aboutus/ncslservice/ncsl-state-liaisons-map.aspx>)

(<https://www.ncsl.org/aboutus/ncslservice/ncsl-state-liaisons-map.aspx>)

- (<https://www.ncsl.org/aboutus/ncslservice/ncsl-state-liaisons-map.aspx>) Get Involved With NCSL (</legislators-staff.aspx>)
- Jobs Clearinghouse (</legislators-staff/legislative-staff/jobs-clearinghouse-service.aspx>)
- Legislative Careers (</legislators-staff/legislative-staff/legislative-staff-coordinating-committee/legislative-careers.aspx>)
- NCSL Staff Directories (</aboutus/ncslservice/ncsl-staff-directories-and-online-requests.aspx>)
- Staff Directories (</aboutus/ncslservice/staff-directory-search-form.aspx>)
- Terms and Conditions (</aboutus/ncslservice/ncsl-website-terms-and-conditions.aspx>)

## Policy & Research Resources

- Bill Information Service (</aboutus/ncslservice/bill-information-services-overview.aspx>)
- Legislative Websites (</aboutus/ncslservice/state-legislative-websites-directory.aspx>)
- NCSL Bookstore (</bookstore.aspx>)
- State Legislatures Magazine (</bookstore/state-legislatures-magazine.aspx>)

## Accessibility Support

- Tel: 1-800-659-2656 or 711 (tel:18006592656)
- Accessibility Support (</aboutus/ncslservice/ncsl-accessibility-help.aspx>)
- Accessibility Policy (</aboutus/ncslservice/ncsl-accessibility-policy.aspx>)

## Meeting Resources

- Calendar (</meetings-training/ncsl-meetings-calendar.aspx>)
- Online Registration ([https://www.ncslcommunities.org/CPBase\\_\\_events?page=a0Zf4000002sn6DEAQ&site=a0df4000000SACyAAO](https://www.ncslcommunities.org/CPBase__events?page=a0Zf4000002sn6DEAQ&site=a0df4000000SACyAAO))

## Press Room

- Media Contact (</press-room.aspx>)
- NCSL in the News (</press-room.aspx>)
- Press Releases (</press-room.aspx>)



Go 25662

Go



## Denver

7700 East First Place

Denver, CO 80230

Tel: 303-364-7700 | Fax: 303-364-7800

## Washington

444 North Capitol Street, N.W., Suite 515

Washington, D.C. 20001

Tel: 202-624-5400 | Fax: 202-737-1069

**f** (<https://www.facebook.com/pages/Denver-CO/National-Conference-of-State-Legislatures/89855016270>)

**t** (<https://twitter.com/NCSLorg>) **yt** (<https://www.youtube.com/user/NCSLorg>)

**in** (<https://www.linkedin.com/company/national-conference-of-state-legislatures>)

**ig** (<https://www.instagram.com/ncslorg/>)

---

Copyright 2021 by National Conference of State Legislatures

[Terms Of Use \(https://www.ncsl.org/terms.aspx\)](https://www.ncsl.org/terms.aspx) | [Privacy Statement \(https://www.ncsl.org/privacy.aspx\)](https://www.ncsl.org/privacy.aspx)

