

Last Revised December 4<sup>th</sup>, 2023

# **State and Local Tax Reductions and Benefits Available to Qualified Windsor Residents**

Town of Windsor October 1, 2023 Grand List



## INTRODUCTION

This is a brief guide to the various assessment exemptions and benefits currently available to qualified taxpayers. The following definitions will be helpful to you as you read the information enclosed.

An **exemption** is an amount that an individual's assessment can be reduced.

A **benefit** is a direct reduction in the amount of tax payable.

**Filing Status** is the frequency in which a taxpayer needs to reapply for their exemption and/or benefit.

**IMPORTANT NOTE:** Many of the exemptions and benefit programs described in this booklet have maximum income guidelines that are determined by state regulations and are subject to change each year. Please be sure you are reading the most current guide available by checking the date on the front cover.

If after reviewing the following information, you have questions or think you may qualify for one or more of the programs listed, please contact the Assessor's Office at 860-285-1816.

Assessor's Office  
Windsor Town Hall  
275 Broad Street  
Windsor, CT 06095

|  |              |
|--|--------------|
| Lawrence LaBarbera<br>Town Assessor      | 860-285-1819 |
| Joshua Gaston<br>Assistant Town Assessor | 860-285-1818 |
| Patryk Konopka<br>Assessment Technician  | 860-285-1816 |

## BENEFITS

HELP ELDERLY AGAINST RISING TAXES = "HEART"

Heart Program Filing Period: Every 2 years

### STATE

Any taxpayer who is 65 years old (or 100% Social Security disabled), owns and occupies a home in Windsor, and meets certain income guidelines, may be eligible for elderly tax relief benefits under the HEART program. Depending upon their income, **qualified** applicants receive direct credits off their tax bills that range from 10% to 50%. For purposes of this program, income is defined as adjusted gross per IRS plus Social Security. The income guidelines for this year are as follows:

|         |          |         |          |
|---------|----------|---------|----------|
| Single: | \$43,800 | Married | \$53,400 |
|---------|----------|---------|----------|

### LOCAL

In addition to the benefits described above, the Town of Windsor provides for local elderly tax relief benefits under the local HEART program. For those individuals qualifying for the state program described above, the town provides for an additional 50% of their state elderly benefit.

Any taxpayer who is 65 years old, owns and occupies a home in Windsor, and does not meet the previously mentioned income guidelines may still be eligible for a local benefit listed below. For purposes of this program, income is defined as adjusted gross per IRS plus Social Security. The income guidelines and corresponding benefits for this year are as follows:

|          |                      |                 |
|----------|----------------------|-----------------|
| Single:  | \$43,801 to \$60,300 | \$308.00 credit |
| Married: | \$53,401 to \$60,300 | \$425.00 credit |

***To qualify, application must be filed with the Assessor between February 1 and May 15.***

## EXEMPTIONS

### Veterans Exemption Filing Status: NONE

A Veteran is described as a person who has served in the armed forces. To be eligible for this \$2,000 exemption, a Veteran must have served during an active period of war, received an honorable discharge, and have his/her discharge form (DD214) on file with the Town Clerk prior to October 1.

The recognized periods of war are as follows:

**NOTE: Service of 90 or more cumulative (as opposed to consecutive) days is required <sup>1</sup>**

| <u>Conflict</u>                      | <u>Beginning Date</u> | <u>Ending Date</u>   |
|--------------------------------------|-----------------------|--|
| Spanish-American War                 | April 21, 1898        | July 4, 1902   |
| Spanish-American War – Moro Province | April 21, 1898        | July 15, 1903 <sup>2</sup>   |
| Mexican Border Period                | March 10, 1916        | April 6, 1917  |
| World War I                          | April 6, 1917         | November 11, 1918  |
| World War I - Russia                 | April 6, 1917         | April 1, 1920 <sup>3</sup>   |
| World War II                         | December 7, 1941      | December 31, 1946 <sup>4</sup>   |
| Korean Conflict                      | June 27, 1950         | January 31, 1955   |
| Vietnam Era                          | February 28, 1961     | July 1, 1975   |
| Lebanon                              | July 1, 1958          | November 1, 1958 or<br>September 29, 1982 to March 30, 1984 <sup>5</sup> |
| Invasion of Grenada                  | October 25, 1983      | December 15, 1983 <sup>5</sup>   |
| Operation Earnest Will               | July 24, 1987         | August 1, 1990 <sup>5</sup>  |
| Invasion of Panama                   | December 20, 1989     | January 31, 1990 <sup>5</sup>  |
| Persian Gulf War                     | After August 2, 1990  | <sup>6</sup>   |

<sup>1</sup> Any member of the armed forces in service in time of war and who is still in the service and, as a result, has not as yet received a discharge and any veteran who recorded proof of honorable discharge in any Connecticut town on or before October 1, 1977 is eligible for the exemption under §12-81(19) **even if the duration of service is or was less than 90 days**. See also Footnote 5, below.

<sup>2</sup> The Spanish American War includes the Philippine Insurrection, the Boxer Rebellion and service in the Moro Province, for which the ending date is eleven days later than the ending date for the Spanish American War.

<sup>3</sup> The ending date for service in Russia by a person serving with the United State military forces during World War I differs from the ending date for all service during that war in all other arenas.

<sup>4</sup> Pursuant to §12-86, twelve o'clock midnight on December 31, 1947 is the World War II termination date for purposes of granting a property tax exemption.

<sup>5</sup> A person must have served in a combat or combat support role for the duration of a period of war lasting less than 90 days (i.e., the Invasions of Grenada and Panama) in order to qualify for a property tax exemption. A person must also have served in a combat or combat support role in Lebanon during the specified dates, in order to qualify for an exemption. An Armed Forces Expeditionary Medal is awarded to such individuals. Prior to June 8, 2009, the dates for service in Operation Earnest Will were February 1, 1987 to July 23, 1987; a person who established exemption eligibility on or before September 30, 2008 due to serving during those dates for an exemption on or before October 1, 2008 must have received An Armed Forces Expeditionary Medal.

<sup>6</sup> Although referred to as the Persian Gulf War, service in the Persian Gulf is not required, nor is service in a combat or combat support role.

**Additional State Veterans Exemption**

**No Income Requirement Filing Status: NONE**

Any Veteran or Disabled Veteran, who is eligible for the regular Veteran or Disabled Veteran exemption previously described, and that is NOT eligible for the income based Additional State Veterans exemption per Income Requirements, is eligible for an additional exemption equivalent to 1/2 the amount of the original exemption. The Additional Veterans exemptions for this section are listed below:

|                                |            |          |
|--------------------------------|------------|----------|
| Veterans                       |            | \$ 1,000 |
| Disabled Veterans              | 10% - 25%  | \$ 2,000 |
|                                | 26% - 50%  | \$ 2,500 |
|                                | 51% - 75%  | \$ 3,000 |
|                                | 76% - 100% | \$ 3,500 |
| Over 65 yrs. (any percentage)  |            | \$ 3,500 |
| Severe Disability (paraplegia) |            | \$10,000 |
| Loss of Limb                   |            | \$ 5,000 |
| Killed in Action (survivor)    |            | \$ 3,000 |
| Surviving Parent               |            | \$ 1,000 |
| Surviving Spouse               |            | \$ 1,000 |

**Additional State Veterans Exemption**

**INCOME REQUIREMENT**

**Filing Status: NONE**

Any Veteran or Disabled Veteran, who is eligible for either the regular Veteran or Disabled Veteran exemption previously mentioned, and whose adjusted gross income meet certain guidelines, may be eligible for an additional exemption equivalent to twice the amount of the original exemption. For this year, the income requirements are as follows:

|                                       |          |
|---------------------------------------|----------|
| Single Veteran                        | \$43,800 |
| Married Veteran<br>(combined incomes) | \$53,400 |

The additional Veterans and Disabled Veteran exemptions are listed below:

|                                |          |
|--------------------------------|----------|
| Veteran                        | \$ 4,000 |
| Disabled Veteran 10% - 25%     | \$ 8,000 |
| 26% - 50%                      | \$10,000 |
| 51% - 75%                      | \$12,000 |
| 76% - 100%                     | \$14,000 |
| Over 65 yrs. (any percentage)  | \$14,000 |
| Severe Disability (paraplegia) | \$40,000 |
| Loss of Limb                   | \$20,000 |



**Disability Exemption** Filing Status: ONCE

An individual who receives a disability pension from the Social Security Administration and has been designated as being disabled by the SSA, is eligible for a \$1,000 exemption. To qualify, an individual must present proof from the SSA as to the extent of the disability prior to October 1.

**Handicapped Exemption** Filing Status: Annual

Any owner of a motor vehicle that has been specially equipped to accommodate a handicapped driver or passenger, may be eligible for a handicapped exemption. This exemption would include, but is not limited to, vehicles equipped with hand - controls for the brake and/or accelerator and a wheelchair lift.

**To be eligible for this exemption, the vehicle must be inspected and approved by the Assessor. Please call 860-285-1816 to schedule an appointment.**

This exemption abates the motor vehicle tax in full.

**In-Service Exemption** Filing Status: Annual

Any member of the armed forces who is currently on active duty or a member of the National Guard or Reserves may be eligible to have one passenger motor vehicle exempt from property tax. To qualify, the individual must submit an ANNUAL letter from his/her commanding officer stating that the individual is on active duty or a member of the National Guard or Reserves.

**Local Veterans Exemption**

**INCOME REQUIREMENT**

Filing Status: Every 2 years

Any Veteran who is eligible for the regular Veterans exemption or the Disabled Veterans exemption previously described, may be eligible for an additional \$2,000 exemption if their adjusted gross income meets certain guidelines. The income guidelines for this year are listed below:

|                                       |          |
|---------------------------------------|----------|
| Single Veteran                        | \$43,800 |
| Married Veteran<br>(combined incomes) | \$53,400 |

To qualify, an individual must file an application with the Assessor prior to October 1.

**Blind Exemption** Filing Status: **ONCE**

Any individual who presents verification from a physician that he/she is considered to be legally blind, may be eligible for a \$3,000 exemption. This verification must be presented to the Assessor prior to October 1.

**Local Blind Exemption**

**INCOME REQUIREMENT** Filing Status: **Every 2 years**

Any individual who is eligible for the regular Blind exemption previously mentioned, may be eligible for an additional \$2,000 exemption if his/her adjusted gross income meets certain guidelines. The income guidelines for this year are listed below:

|                           |          |
|---------------------------|----------|
| Single Individual         | \$43,800 |
| Married (combined income) | \$53,400 |

To qualify for this exemption, an individual must have an application completed by Oct. 1.

**Disabled Veterans Exemption Filing Status: NONE**

A Veteran who is entitled to a disability pension as determined by the Veterans Administration, whether he/she has served during an active period of war or not, is eligible for a Disabled Veterans Exemption. The exemption is based on the percentage of disability as determined by the Veterans Administration. The breakdown of Veterans Disability Exemptions are as follows:

|                                |          |
|--------------------------------|----------|
| 10% - 25%                      | \$ 3,000 |
| 26% - 50%                      | \$ 4,000 |
| 51% - 75%                      | \$ 5,000 |
| 76% - 100%                     | \$ 6,000 |
| over 65 yrs. (any percentage)  | \$ 6,000 |
| Severe Disability (paraplegia) | \$20,000 |
| Loss of Limb                   | \$10,000 |
| Killed in Action (survivor)    | \$ 6,000 |
| Surviving Parent               | \$ 2,000 |
| Surviving Spouse               | \$ 2,000 |

### **Volunteer Emergency Service Exemption**

**Filing Status: Annual**

Any member of the Windsor Volunteer Fire Department and/or the Windsor Volunteer Ambulance Association, who reside and pay property tax in the Town of Windsor, may be eligible for an exemption off of their assessment. In order to be eligible, the member must be certified by the Chief of the respective department. Depending on their personal service record, the exemption offered equates to a tax credit of between \$500 to a maximum of \$2,000. For more specific information regarding this exemption, please contact the Windsor Volunteer Fire Department or the Windsor Volunteer Ambulance Association.

### **Property Rehab Exemption**

**Filing Status: Once**

Any property owner who improves or rehabilitates their property may be eligible for an incremental deferment of any increase to their property assessment as a result of such improvement or rehabilitation for a period of 7 years. In order to qualify for this exemption, the improvement or rehabilitation must be done to a residential property that is at least 25 years old and, as a result of such improvement or rehabilitation, increases the assessment of the property by at least 10%. For non-residential properties, the property must be at least 40 years old and the improvement or rehabilitation must increase the property assessment by at least 15%. The deferred assessment schedule runs from 100% in the first year down to 7% in the seventh year. For more information regarding this exemption program, property owners are urged to call the Assessors' office for specific details.