

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

October 1, 2007 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 285-1816.

## **BENEFITS**

### **HELP ELDERLY AGAINST RISING TAXES “HEART”**

Filing Period: Every 2 years

#### **STATE**

Any taxpayer who is 65 years old, owns and occupies a home in Windsor, and meets certain income guidelines, may be eligible for elderly tax relief benefits under the state HEART program. Depending upon their income, *qualified* applicants receive a direct tax reduction 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:	\$29,800	Married:	\$36,500
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#### **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 20% 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:	\$29,801 to \$39,999	\$200.00 credit
Married:	\$36,501 to \$39,999	\$300.00 credit

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

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:	\$29,801 to \$39,999	\$200.00 credit
Married:	\$36,501 to \$39,999	\$300.00 credit

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

### EXEMPTIONS

Veterans Exemption Filing Status: DD214\*

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.

*\*Filed with Town Clerk's Office*

The recognized periods of war are as follows:

<u>Conflict</u>	<u>Beginning Date</u>	<u>Ending Date</u>
WWII	December 7, 1941	December 31, 1947
Korean Conflict	June 27, 1950	January 31, 1955
Vietnam	February 28, 1961	July 1, 1975
Lebanon	July 1, 1958	November 1, 1958
	September 29, 1982	March 30, 1984
Grenada	October 25, 1983	December 15, 1983
Earnest Will	February 1, 1987	July 23, 1987
Panama	December 20, 1989	January 31, 1990
Persian Gulf	August 2, 1990	

Additional State Veterans Exemption:

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

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

Single Veteran	\$29,800
Married Veteran (combined incomes)	\$36,500

The additional Veterans and Disabled Veteran exemptions are listed below:

<u>Veteran</u>	\$ 4,000
<u>Disabled Veteran</u>	
10% - 25%	\$ 6,000
26% - 50%	\$ 8,000
51% - 75%	\$10,000
76% - 100%	\$12,000
Disabled/over 65 (any percentage)	\$12,000

Severe/Surviving:

Severe Disability (paraplegia)	\$40,000
Loss of Limb	\$20,000
Killed in Action (survivor)	\$12,000
Surviving Parent	\$ 4,000
Surviving Spouse	\$ 4,000

To qualify, an application must be filed with the Assessor prior to October 1.

Disabled Veterans Exemption                      Filing Status: VA\* PROOF

A Veteran who is entitled to a disability pension as determined by the Veterans Administration (“VA”), 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 VA. The breakdown of Veterans Disability Exemptions are as follows:

Base	\$ 2,000
10% - 25%	\$ 3,000
26% - 50%	\$ 4,000
51% - 75%	\$ 5,000
76% - 100%	\$ 6,000
Disabled/over 65 (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

\*Award letter from Veteran’s Administration indicating percentage of disability.

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%	\$ 1,500
26% - 50%	\$ 2,000
51% - 75%	\$ 2,500
76% - 100%	\$ 3,000
Disabled/over 65 (any percentage)	\$ 3,000

Severe/Surviving:

Severe Disability (paraplegia)	\$10,000
Loss of Limb	\$ 5,000
Killed in Action (survivor)	\$ 3,000
Surviving Parent	\$ 1,000
Surviving Spouse	\$ 1,000

In-Service Exemption

Filing Status: Annual

Any member of the armed forces who is currently on active duty 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 and has the vehicle garaged with him/her ***OUTSIDE THE STATE OF CONNECTICUT***.

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 local exemption if their adjusted gross income meets certain guidelines. The income guidelines for this year are listed below:

Single Veteran	\$29,800
Married Veteran (combined incomes)	\$36,500

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. One time filing.

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 local exemption if his/her adjusted gross income meets certain guidelines. The income guidelines for this year are listed below:

Single Individual	\$29,800
Married (combined income)	\$36,500

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

Disability Exemption

Filing Status: ONCE

An individual who receives a disability pension from the Social Security Administration (“SSA”) 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 285-1818 to schedule an appointment.**

This exemption abates the motor vehicle tax in full.

Volunteer Emergency Service Exemption

Filing Status: Annual

Any member of the Windsor Volunteer Fire Department and/or the Windsor Volunteer Ambulance Association, who resides and pays property tax in the Town of Windsor, may be eligible for an exemption off 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 \$250 to a maximum of \$1,000. 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.

**Windsor Town Hall  
275 Broad Street  
Windsor, CT 06095**

Steven Kosofsky Town Assessor	285-1819
William Sandwell Assistant Town Assessor	285-1818
Shelly LeBeau Assessor's Clerk	285-1816
Assessor's General Number	285-1817

**Town Council:**

Mayor Donald Trinks  
Deputy Mayor Alan Simon  
Councilor Ronald Eleveld  
Councilor Robert B. Gegetskas, II  
Councilor William H. Herzfeld  
Councilor Donald Jepsen, Jr.  
Councilor Matthew Marci  
Councilor Randy McKenney  
Councilor Robert Rispoli