

# Property taxes

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Some seniors, veterans, and people with disabilities qualify for a reduction in the amount of property tax they owe each year on their home. Learn how to get this property tax exemption, get a deferral and put off paying taxes until later, or get late fees and penalties waived if you're a mobile home owner.

## **1. Property tax foreclosure**

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Try to talk to a lawyer if you fall behind in your property tax payments. If you get a property tax foreclosure notice, you may qualify for free legal help from the Northwest Justice Project's Foreclosure Prevention Unit (<https://nwjustice.org/specialized-units#4>) at 1-800-606-4819.

Washington State counties charge state and local taxes based on the value of your home and the land it sits on. If you owe unpaid property tax for more than 3 years, the county may start a foreclosure process. For example, even if

you've paid all the property taxes you owe in the last 3 years, but you still owe taxes from 4 years ago, the county may still start the foreclosure process.

**If your home is a mobile home**, the county doesn't have to wait for you to owe property taxes for 3 years if the county believes you're about to sell the home, have it destroyed, or have it moved out of the county.

At the end of the foreclosure process, the county may sell the home and property to recover the unpaid property taxes. But some seniors and persons with disabilities may be able to prevent this if you qualify for a county tax exemption or deferral. Mobile homeowners face a shorter process but also may have other options.

## 2. Foreclosure process

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If you don't pay your property taxes and you don't qualify for a tax exemption or tax deferral, the county may give you a notice that says your property may be "sold at auction" or is in "foreclosure." The notice may come in the mail, be posted on your door, or be hand delivered (personally served) to you or someone who lives with you.

**The notice should give you 30 days' notice of a court hearing** on the foreclosure before the county can sell your home. If you get a foreclosure notice, talk to a lawyer (<https://nwjustice.org/specialized-units#4>) right away.

(**)If you own a mobile home, you have fewer rights and a shorter timeline. The county doesn't need to go to court** to start the foreclosure process on a mobile home (called **distrain**). The county just has to mail you a notice and post notices in public places, including the courthouse.

### 3. Exemption

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A property tax exemption means you can pay less property tax on a home you own. You may qualify for an exemption if at least one of these describes you:

- You have **limited income and you're at least 61 years old** in the year you apply for the exemption.
- You have **limited income and a disability keeps you from working**.
- **You're a veteran** with a total disability or a service-connected disability rating of at least 80%. Starting in 2027, your disability rating must be at least 40%.

Whether your income is "limited" depends on where your property is located. Every county in Washington has a maximum household income also called threshold income (<https://dor.wa.gov/find-taxes-rates/property-tax/senior-citizen-and-disabled-persons-exemption-and-deferred-income-thresholds>).

Your income must be equal to or less than the threshold to qualify for the tax exemption. "Income" here means your disposable income, also known as your adjusted gross income on your tax return.

Your household income includes your income, your spouse or partner's income, and the income of anyone else who lives with you and owns part of

the home. Sometimes your medical expenses will lower your household income.

**How much of an exemption you qualify for** depends on your household income and the value of your property. The county assessor should be able to tell you what your new tax amount will be if you qualify.

**You can receive a property tax exemption every year that you qualify.**

You'll be asked to renew your application every 3 to 6 years. The county assessor should send you a renewal application when your exemption is about to end.

You can't get a property tax exemption on property where you don't live most of the time, like a second home or rental property.

A property tax exemption shouldn't affect the market value of your house if you want to sell it.

## 4. Deferral

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You may be able to delay paying your property taxes (get them **deferred**) if you have limited income and you're at least 60 years old **or** you have a disability that keeps you from working. If you qualify for a deferral, the taxes you owe (plus 5% interest) are due when you sell or move away from the home, or become otherwise ineligible for deferral.

You might qualify for both exemption and deferral of your property taxes. This means you would pay less, later.

Even if you don't meet the age or disability requirement, if your income is \$57,000 or less you might still qualify under a different deferral program that applies to your current year's property tax only. Under this program, you pay the first half of the year's taxes and get a deferral for the second half. The interest rate under this program on the taxes you owe is the federal short-term rate plus 2%.

A property tax deferral causes a **lien** on your property. A lien is a written and recorded claim against your property by someone to whom you owe money. The person or institution you owe money to records the lien with the county.

A lien on your property can make it harder to sell your property. You must pay off the lien (your taxes) before you sell the property, stop living there, or die.

## 5. Special situations

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You may still qualify for a tax exemption or deferral, depending on the situation. Here are some common ones:

**You have a life estate in the property:** You can still get a property tax exemption if you otherwise qualify.

You have a life estate in the property if your right to own the property ends with your death. Then ownership of the property goes back to the original owner. If you're not sure if you have a life estate, check the deed to the property or talk to a lawyer.

**You own the home with someone else:** You may still qualify for an exemption, but it may only be a partial one.

**You must move into long-term care:** Once you qualify for a property tax exemption on your home, you can keep it, even if you must go into a hospital, nursing home, or assisted living. You can even keep the exemption if you must move into a friend or relative's home for long-term care, as long as you don't sell your home.

**If you die, your spouse or partner** might be able to get the same property tax exemption or deferral. Even if a surviving spouse or domestic partner isn't old enough to qualify for the property tax exemption, they may be able to keep the exemption if they're age 57 or older, own and live in the home, and have limited income. Any deferred taxes would become due after your spouse or domestic partner dies.

If **one of your heirs**, such as an adult child with disabilities, living in the home qualifies for a property tax deferral, they may be able to keep your tax deferral as long as they live there.

**You already paid your property taxes:** If you qualified for a property tax exemption in the past, but didn't apply, you may be able to get a refund of taxes you already paid. You can usually only get a refund for the past 3 years.

## 6. Mobile homes

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If you own the mobile home you live in, you can ask the county to cancel (waive) the interest and penalties on the property tax you owe. To qualify for a waiver, you must have title to the home, meet income requirements, and be able to pay the late taxes (without the interest and penalties) for the years you get the waiver. There's a short deadline to apply for this waiver.

## 7. Apply

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To apply for any of these programs, call your county assessor. When you apply, if you must prove you have a disability, include a copy of your Social Security Administration (<https://www.ssa.gov/>) or Veterans Administration benefits award letter or a Proof of Disability Affidavit (available by scrolling to **Reporting/documentation requirements**) (<https://dor.wa.gov/taxes-rates/property-tax/property-tax-exemptions-and-deferrals>), signed by your doctor.

**()Mobile homeowners must apply for a property tax waiver at least 14 days before distraint documents are recorded.** Ask the county assessor's office (<https://dor.wa.gov/taxes-rates/property-tax/county-assessor-and-treasurer-websites>) for a copy of its application, and when the distraint documents will be recorded.

**If you apply for a property tax exemption** and your application is turned down (if it's denied), you can appeal within 30 days of the date the county mailed the denial.

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