

# Trustee: Reapplication for tax freeze necessary

## Processing error causes resident frustration over property taxes

By MARK HICKS • The Leaf-Chronicle • June 18, 2009

Maureen Blair plans to reapply to have her city and county property taxes frozen, although she thought she had done so already.

Blair, 69, qualifies for the Clarksville-Montgomery County Tax Freeze, but she thought it was not going to apply because she received her reappraisal notice that indicated the value of her home had increased.

"I was very upset," she said.

In fact, she was so riled that she wrote a letter to the editor explaining her plight.

County Trustee Brenda Radford saw Blair's letter published in Saturday's edition and called her to explain that she and others who might qualify need to reapply for the tax freeze each year.

Also, Radford told her that she needed to let the deputy trustee know that her mortgage company will be paying her taxes.

Because an employee in Radford's office was relatively new at her job, Blair's application was processed differently than it should have been. Thus, she is receiving a reimbursement from her mortgage company, which got the relief check rather than her.

"I thought I was getting messed over," said Blair, who is disabled and has been struggling to pay off \$80,000 in bills after her husband died. "I'm fine now, but boy was I mad."

Radford said Blair was frustrated because she didn't understand how the tax freeze works.

"I think we've done a good job by the number of people reapplying for property tax freeze," Radford said. "But our work is not yet finished and we continue to get the word out about the program."

She said in 2006, a total of 824 people applied for the four state tax relief programs. In 2008, the city/county tax freeze was added, so by the spring of this year, a total of 3,200 people had applied for the five programs.

Residents 65 or older with a combined annual income of no more than \$32,510 for the household can qualify. The program allows property taxes to remain at the same rate as the first year the person applied.

Radford said Blair didn't understand that it was the tax amount she owed that was frozen and not the assessed value of her home. Depending on where the City Council and County Commission sets their respective tax rates, Blair might actually have a smaller tax bill than last year.

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New application or requalification for the program continues through April 5, 2010, but Radford said all taxes must be paid in full when residents apply.

The trustee said the state Legislature has made a change for the program next year, which will require accounting for income of both spouses, even if only one is the homeowner.

She said a case was uncovered near Nashville where a couple changed the home ownership to the wife who made \$12,000 annually, while the husband had an annual income of \$300,000, in order to freeze the tax amount on their Belle Meade residence.

### TAX RELIEF/FREEZE PROGRAMS

**Clarksville-Montgomery County Tax Freeze** — Allows property taxes to be "frozen" at current rate. Must be 65 or older. Annual income cannot exceed \$32,510. Current year tax notice or other proof of ownership required, as is a copy of voter registration card. New application or requalification began June 1 and continues until April 5.

**Elderly Homeowner** — Must be 65 or older. Annual income cannot exceed \$25,360. Must own home and use as primary residence. Up to \$315 of tax relief available. New application or requalification begins Oct. 1 and continues through April 5.

**Disabled Homeowner** — No age limit. Must be "totally" and permanently disabled as defined by the Social Security Administration. Annual income cannot exceed \$25,360. Must own home and use as primary residence. Up to \$315 of tax relief available. New application or requalification begins Oct. 1 and continues through April 5.

**Disabled Veteran Homeowner** — Must have service-related disability. Must provide identification. Must own home and use as primary residence. Up to \$1,364 of tax relief available. New application or requalification begins Oct. 1 and continues until April 5.

**Disabled Veteran Widow(er) Homeowner**

Changes in income status or the household is why recipients are required to reapply for the tax freeze each year.

The county trustee's office at Veterans Plaza now receives applications for the city of Clarksville's tax freeze program.

For questions or to apply, call the office at 648-5717, or visit it from 7:30 a.m.-4:30 p.m. Monday-Friday.

Radford said applicants will be given an information sheet that outlines what is required of residents, like requalifying annually and noting whether the homeowner or the mortgage company will pay the taxes.

Local residents also may apply at the trustee's office for Elderly Tax Relief, Disabled Tax Relief, Disabled Veterans Tax Relief and Disabled Veteran Widow(er) Tax Relief, which are administered through the state.

Radford said the income limit on those programs has tentatively changed to \$25,360 from \$24,790, but the new amount must be approved by the Legislature.

Information about tax freeze/relief was included in 51,000 tax notices last year, the trustee said, and she is pleased more than 3,000 people applied.

"But we still see people in our office or meet them on the streets, who have never heard of tax relief and tax freeze options," Radford said.

— Available to surviving spouse of a disabled veteran who was married to the vet at the time of death. Must provide spouse's death certificate. Up to \$1,364 of tax relief available. New application or requalification begins Oct. 1 and continues through April 5.

For information, contact the Montgomery County Trustee's Office at 648-5717 or go to [www.tennessee-trustee.com](http://www.tennessee-trustee.com) and click on Montgomery County in the left column or visit Montgomery County's Web site at [www.montgomery-countytn.org](http://www.montgomery-countytn.org) and click on departments, then on Trustee's Office.

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