

## Senior Citizen, Disabled Person or Surviving Spouse Property Tax Deduction

A person qualifying for the senior citizen, disabled person, or surviving spouse deduction will receive a \$250.00 reduction off their property taxes.

### APPLICATION FORMS AND WHERE TO FILE

Application forms are available at the Township of Union Assessor's Office. Applicants should bring the required documents to the Assessor's Office prior to December 31<sup>st</sup> of the year the deduction is being claimed. The assessor's staff will assist you in completing the application. If traveling to the Municipal Building is a physical hardship, call the Assessor's Office and request an application be mailed to you.

### ELIGIBILITY

To qualify for this deduction, a person must own and reside in the dwelling for which the deduction is requested. The person must also be a legal resident of the State of New Jersey. Total annual income may not exceed \$10,000. If married, you must include your spouse's income. (Social Security benefits *should not be included* in the \$10,000 income limit.) You may exclude **one** of the following categories of income:

- Social Security Benefits or;
- Federal Government Retirement/Disability Pension including Federal Railroad Retirement Benefits or;
- State, County, Municipal Government and their political subdivisions and agencies Retirement/Disability Pension Programs.

In addition, you must satisfy one of the following criteria:

- You must be at least 65 years of age.
- You must be totally and permanently disabled and unable to be gainfully employed.
- You must be the surviving spouse of the person who was receiving the senior or disabled deduction, have not re-married and be at least 55 years of age at the time of the spouse's death.

### ELIGIBILITY DATES

Eligibility for the property tax deduction is established prior to the calendar tax year (pretax year) for which the deduction is claimed as follows:

- Property ownership must be no later than October 1<sup>st</sup> of the pretax year.
- Citizenship in New Jersey and residence in dwelling house as of October 1<sup>st</sup> of the pretax year.
- Residence in New Jersey for at least one year immediately prior to October 1<sup>st</sup> of the pretax year.
- Senior citizen age 65 or more as of December 31<sup>st</sup> of the pretax year.
- Permanent and total disability as of December 31<sup>st</sup> of the pretax year.
- Surviving Spouse age 55 or more as of December 31<sup>st</sup> of pretax year and at the time of the spouse's death.

### DOCUMENTS REQUIRED

The municipal assessor and collector may require such documents and proofs necessary to

establish a claimant's deduction entitlement. Some examples of documents required are:

- **Age** - May be verified by birth certificate, baptismal certificate, family Bible, census record, marriage certificate, court record, Social Security record, military record, immigration documentation, insurance policies, or driver's license.
- **Income** - Federal or New Jersey State income tax returns.
- **Ownership** - Deed to the property or Last Will & Testament accompanied with the Surrogate's Certificate.
- **Residency** - New Jersey Driver's License, New Jersey Motor Vehicle Registration, New Jersey Voter Registration card.
- **Disability** - Social Security Documentation or physician's certificate.
- **Surviving Spouse** - Death certificate of spouse.