

# PETTIS COUNTY SENIOR REAL ESTATE PROPERTY TAX RELIEF PROGRAM

## Frequently Asked Questions

### 1. Do I have to apply for the Senior Real Estate Tax Relief Program?

Yes. The program is voluntary. You will need to submit an initial base year application along with supporting documentation to the Collector's office. Eligible taxpayers will need to submit a renewal application for subsequent tax years to continue receiving eligible credits. All applications/renewals must be signed in the presence of a notary public or the Collector's Office staff.

### 2. When will I receive my tax credit?

For eligible taxpayers that submit an initial base year application in early 2026, any eligible credit amount would be applied to the 2026 real estate tax statement. Keep in mind that these are credits that will be applied to your tax statement, not refunds of taxes paid. The tax credits are not retroactive. The base year application determines when tax credits will be applied.

### 3. What is an "Eligible Taxpayer"?

- a. A resident of Pettis County, Missouri who is sixty-two (62) years of age or older before January 1 of the Initial Credit Year.
- b. An owner of record of a Homestead or had legal or equitable interest in such property as evidenced by a written instrument; and
- c. Liable for payment of real property taxes on said Homestead.

### 4. What is my "Eligible Credit Amount"?

The Eligible Credit Amount is the difference between the eligible taxpayer's real property tax liability on the taxpayer's Homestead and the property tax liability on the said Homestead in the year the taxpayer became an approved eligible taxpayer.

### 5. What is a Homestead?

A Homestead is the real estate property occupied by an approved eligible taxpayer on January 1<sup>st</sup> of the prior year as their primary residence in which they reside 183 days or more per year and home site is assessed as residential. Mobile homes that are assessed as personal property (homes not permanently attached to a parcel of land) are not considered real estate property for purposes of the Homestead definition.

### 6. Can an Eligible Taxpayer claim more than one primary residence for purposes of this credit?

No. Eligible Taxpayers shall only claim one (1) primary residence statewide as their Homestead. Eligible Taxpayers cannot claim credit on rental properties. If you own a duplex or parcel of land with multiple structures that serve as dwelling units, you can only claim credit on the portion that serves as your primary residence. Also, if any portion of the house is used for income potential such as a bed and breakfast or an Airbnb it will not qualify for credit.

### 7. What is the Initial Credit year?

The Initial Credit Year is the year that a taxpayer became an approved eligible taxpayer, which shall be no earlier than January 1, 2024.

### 8. How can I apply for this Tax Credit as a new applicant or reapply as approved eligible taxpayer?

Applications can be obtained in person or by mail at the Collector's Office **after February 20, 2026**. All applications or renewals must be signed in the presence of a notary public or in the presence of a Collector's Office employee. Completed applications along with required supporting documents are to be submitted to the Collector's Office between March 2 and May 29, 2026. You will need to reapply for the program every year – FAILURE TO COMPLETE THE ANNUAL RENEWAL PROCESS BY THE DEADLINE WILL RESULT IN TERMINATION OF THE PROGRAM AND ELIGIBLE TAXPAYERS WILL NEED TO SUBMIT A NEW APPLICATION ESTABLISHING A NEW BASE YEAR DURING THE YEARLY SIGN-UP TIME.

### 9. How will I know if my application has been approved?

The Collector's Office intends to notify applicants by mail or phone that their application has been approved or denied. Completed applications will be reviewed by the Collector's Office and/or the Assessor's Office. Please allow for up to a minimum of 30 days for your application to be reviewed and notifications to be sent. If additional information is needed to process the application, the Collector's Office will first attempt to contact the applicant by the phone number provided. Incomplete applications that are not cured by the deadline or applications received after the deadline to submit will be denied for that year.

**10. Will I need to reapply for the credit each year?**

Yes. The deadline for those Eligible Taxpayers applying for Initial Credit Year 2024 was May 31, 2025, to establish 2024 as the initial base year. The deadline for all subsequent years will be the end of May each year. The Collector's Office intends to mail renewal notices that must be completed and returned to continue in the program. Failure to complete the annual renewal process by the deadline will result in termination of the program, and eligible taxpayers will need to submit a new application establishing a new base year for the program.

**11. What supporting documentation must be submitted along with my application?**

- a. Proof of Residency showing the address of the homestead being claimed (include one of the following)
  - I. A copy of the applicant's driver's license
  - II. A copy of the applicant's voter registration card
  - III. A copy of a Missouri state issued ID (such as a nondriver ID)
- b. Proof of Age for the Applicant (include one of the following)
  - I. A copy of the applicant's driver's license
  - II. A copy of the applicant's birth certificate
  - III. A copy of the applicant's passport
- c. Proof of ownership (include one of the following)
  - I. A copy of the most current **WARRANTY** or **QUIT CLAIM** deed identifying the applicant as owner of the property
  - II. A copy of the most current deed and a written instrument showing the applicant has a legal or equitable interest in the property (trust agreement, operating agreement, etc.)
- d. If this is a Renewal
  - I. The name(s) on the most current Warranty Deed or Quit Claim Deed have changed since the original application – proof of name change and new identity must be verifiable with a driver's license, voter registration card, or Missouri state issued ID (such as a non-driver ID)

**12. Once my application is approved, does that mean the amount I pay of my real estate taxes is frozen and never go up?**

No. The tax relief program does not freeze your real estate taxes or the assessed value of your home. Countywide reassessments will continue to happen every odd-numbered year. Your real estate tax liability may increase incrementally based upon changes in certain taxes which are exempt from the program, such as the State of Missouri Blind Pension Fund and voter-approved bond indebtedness levies. Your taxes may also increase due to any new construction or improvements that would cause an increase in valuation of the overall claimed homestead, or if your homestead is annexed into a taxing jurisdiction that was not included in the initial credit year.

**13. How will I know the amount of the tax credit I'm receiving?**

Any tax credit will be noted on the annual real estate tax statement sent by the Pettis County Collector. You will be responsible for paying the remaining amount of taxes due on the statement. The tax bills are due upon receipt and the last day to pay without late charges is December 31 of each year.

**14. My real estate taxes are paid through my mortgage company. How will this credit be applied to me?**

The Collector's Office will notify any escrow company that requests the annual tax information for parcels that they service. This tax information will include the amount of taxes due less any applied credit. As always, it is the taxpayer's responsibility to make sure the taxes are paid timely by their escrow company.

**15. My primary residence is currently enrolled in the monthly installment plan. Can I continue to participate in the installment plan if I also receive eligible credit?**

Yes. You can continue to be enrolled in the real estate installment plan for taxes on your primary residence.

**16. What if only one homeowner meets the age requirement for tax credit?**

Only one homeowner needs to meet the age requirement for the household to claim the tax credit. Please note that the tax credits cannot be transferred to another individual that does not meet the definition of eligible taxpayer. If there is more than one owner that is 62 years old or older, and it must be the full-time residence of each owner, both should apply for tax credit in case one of the owners passes away.

**17. What happens if I sell my home for which I received eligible credits and move into another home in Pettis County?**

The eligible credit is based on the primary residence owned and resided in by you on January 1<sup>st</sup> of the application year. The tax credits do not transfer to another homestead or to the new property owner. Please contact the Collector's Office and we can assist you with the necessary information.