

# 2026 REAL ESTATE Tax Relief & Deferral Program



## The Real Estate Tax Relief/Deferral Program

is administered by the Department of Human Services for Norfolk homeowners who are 65 and older or totally disabled. The application period is from February 1 to June 1 annually. Application deadline is June 1, 2026.

### Eligibility Requirements

- Must be at least 65 years of age or totally and permanently disabled.
- Must live in the property.
- Combined income of owners and all relatives living in the home cannot exceed \$67,000.
- Net worth, excluding the home, cannot exceed \$350,000.

### FY 2027

- Exemption period for the 2026 Real Estate Tax Relief & Deferral Program is for Fiscal Year 2027 (July 1, 2026 to June 30, 2027).
- Tax relief is exempted or deferred.
- Available funding determined annually.
- Tax relief (exemption or deferral) is based on the average residential assessment of \$327,900.

### Real Estate Tax Relief Table

Income	Exemption/Deferral Cap
\$0 - \$28,611	Exempt up to assessed value of \$327,900. May defer any remaining taxes.
\$28,611.01 - \$36,958.00	80% of assessed value up to \$327,900* (Deferred taxes only)
\$36,958.01 - \$45,306.00	60% of assessed value up to \$327,900* (Deferred taxes only)
\$45,306.01 - \$53,653.00	40% of assessed value up to \$327,900* (Deferred taxes only)
\$53,653.01 - \$67,000.00	20% of assessed value up to \$327,900* (Deferred taxes only)

\*The amount of tax deferrals will be prorated when the total relief requested exceeds the total relief available. The proration is applied to households receiving 20% - 80% deferrals.



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## Frequently Asked Questions



### **Is there an age requirement for disabled residents?**

If a person who is permanently and totally disabled owns real estate, there is no minimum age requirement.

### **What proof is needed to establish that a resident is totally and permanently disabled?**

Certification is required from the Department of Veterans Affairs, the Railroad Retirement Board or the Social Security Administration. If an applicant is not eligible for certification by any of these agencies, there must be sworn affidavits by two (2) medical doctors licensed to practice medicine in Virginia. One of these affidavits must be based on a physical exam.

### **What are some examples of income?**

Wages, Social Security, annuities, pensions, disability income, interest, dividends, business income, farm income, income from real property and income from roomers or boarders.

### **What are some examples of assets?**

Real estate other than the residence, bank accounts, trusts, certificates of deposit, stocks, bonds and value of personal property such as automobiles.

### **Is the information I provide kept confidential?**

Yes. All information is strictly confidential and not open to public inspection.

### **In order to apply, does the real estate need to be “free and clear?”**

No. If there is a mortgage on the property, you are still eligible to apply.

### **How will this affect my mortgage company?**

The applicant is responsible for meeting any requirements imposed as part of any Promissory Note or Deed of Trust. It is the applicant's responsibility to confirm that any deferment received will be recognized by the applicant's mortgage lender prior to submitting the application. Failure of mortgage lender to recognize the City of Norfolk Tax Deferral program is a matter solely between the applicant and the mortgage lender.

### **What is the difference between exemption and deferral?**

Exempt taxes will not be billed or owed later. Qualifying participants with income of \$28,611 or less per year may receive a tax exemption of 100% up to an assessed value of \$327,900. If the assessed value exceeds this, the homeowner may elect to be billed or defer any remaining taxes. Deferred taxes will be paid to the city upon the sale of the dwelling or from the estate of the decedent.

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### **What is the cap amount and how will it affect potential benefits?**

Available funding is determined annually. In the event of the total of all approved tax relief exceeds this amount, each approved application could have a pro rata reduction as may be necessary to balance the total tax relief appropriation. Proration is applied to households receiving 20% to 80% deferrals. The calculation of relief provided will be made after the program ends.



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## Frequently Asked Questions

### How do I get an application?

Applications are downloadable at [www.norfolk.gov/seniortaxrelief](http://www.norfolk.gov/seniortaxrelief). Applications are also available for pickup at Norfolk Department of Human Services at 741 Monticello Ave. You may also call (757) 823-1130 or email [SeniorTaxRelief@norfolk.gov](mailto:SeniorTaxRelief@norfolk.gov) for more options.

### What is the application timeline?

The Norfolk Department of Human Services receives applications postmarked between February 1 - June 1.

### How do I submit my application?

Mail or drop off applications to:  
Norfolk Department of Human Services  
741 Monticello Ave.  
Norfolk, VA 23510

**Applications must be dropped off or postmarked between by June 1, 2026.**

Fax applications to (757) 664-3275

### Do I have to apply for relief or deferral every year?

Yes. Tax relief and deferral applications must be submitted annually.

**NOTE:** For applications submitted or postmarked after June 1, 2026, Section 24-208 of the Norfolk City Code states: "The administrator is authorized to accept filing of applications and affidavits submitted by participants in the program in the previous tax year after the first day of June of the tax year for which exemption or deferral is sought due to demonstrated hardship."

## SUBMIT APPLICATIONS

Mail or Drop-Off:  
Norfolk Department of Human Services  
741 Monticello Ave.  
Norfolk, VA 23510  
Submit via Fax:  
(757) 664-3275

Applications must be postmarked,  
received or dropped off by June 1, 2026.

For More Information, visit  
**[www.norfolk.gov/SeniorTaxRelief](http://www.norfolk.gov/SeniorTaxRelief)**  
call (757) 823-1130  
email [SeniorTaxRelief@norfolk.gov](mailto:SeniorTaxRelief@norfolk.gov)  
or scan this QR code.

