

Ralls 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.

2. When will I receive my tax credit?

For eligible taxpayers that submit an initial base year application in the year they became an "Eligible Taxpayer" (see FAQ 3 for definition of Eligible Taxpayer) any eligible credit amount would be applied to the following year real estate tax statement. The tax credits are not retroactive. The base year application determines when tax credits will be applied.

3. What is an "Eligible Taxpayer"?

- A resident of Ralls County, Missouri who is sixty-two (62) years of age or older before January 1 of the Initial Credit Year;
- An owner of record of a Homestead or had legal or equitable interest in such property as evidenced by a written instrument; and
- Liable for payment of real property taxes on said Homestead
- Resident does not owe back taxes on said Homestead
- Resident resides in home on January 1.

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 for a given tax year (**with exception to Section 5,6,& 8 of ordinance**) and the property tax liability on the said Homestead in the year that the taxpayer became an Eligible Taxpayer.

5. What is a Homestead?

A Homestead is the real estate property occupied by an Eligible Taxpayer as their primary residence and up to **5 (five) acres.**

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.

7. What is the Initial Credit Year?

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

8. How do I apply for this Tax Credit?

Applications can be accessed online by downloading our printable Senior Real Estate Tax Relief Application or in person at the Ralls County Collector's Office. All applications, including renewals, must be signed in the presence of a notary public. Completed applications along with required supporting documents are to be submitted to the Collector's office before the annual due date. The deadline for those Eligible Taxpayers applying for the Initial Credit Year 2025 will be the last business day in May 2026 to establish 2025 as the initial base year. The deadline for all subsequent years will be the last business May of each year.

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

The Collector's office intends to notify applicants by mail that their application has been approved or denied. Completed applications will be reviewed by the Collector's office and the County Commission. Please allow for up to 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. 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)
 - b. 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)
- c. 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
- d. Proof of Ownership (include one of the following)
 - i. The vesting deed book and page number as recorded in the Ralls County Recorder of Deeds Office
 - ii. A copy of the deed identifying the applicant as owner of the property (\$1.00 per page copy fee)
 - iii. A copy of the deed and a written instrument showing the applicant has a legal or equitable interest in the property (trust agreement, operating agreement, etc.)

12. Once my application is approved, does that mean the amount I pay for my real estate taxes will never go up?

No. 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 on your tax bill 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 Ralls 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 each year.

14. My real estate taxes are paid through my mortgage company. How will this credit be applied for 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 an 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 the 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 an eligible taxpayer.

17. What happens if I sell my home for which I was receiving eligible credits for and move into another home in Ralls County?

The eligible credit is based on the primary residence as indicated on the application. The tax credits do not transfer to another homestead or to the new property owner. If you meet the criteria for an eligible taxpayer, you will need to complete the application process for the new homestead.

Applicant 1) _____ Date _____
 Applicant 2) _____ Date _____