



# State of Maine

## PROPERTY TAX DEFERRAL APPLICATION on owner-occupied homesteads

36 M.R.S., Chapter 908

Must be filed with the municipal assessor between January 1 and April 1

### Owner information

Name of owner: \_\_\_\_\_ Social security number: \_\_\_\_\_

Name of additional owner(s): \_\_\_\_\_ Social security number: \_\_\_\_\_

If more than two owners are on the property deed, attach a page listing names and social security numbers

Address: \_\_\_\_\_

Property description:     Single-family residence             Condo/townhouse             Mobile home  
                                   Other - specify: \_\_\_\_\_ Land (in acres): \_\_\_\_\_

Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Check each box that applies:

- I will be at least 65 years old or I have a documented disability that makes me unable to be employed as of April 1 of this year.
- I own this property without limitations (fee simple) and this property receives a homestead exemption.
- This property is not currently in a municipal deferral program, there are no municipal liens against it, and there are no prohibitions against the property that prevent selling it.

If you are unable to check all three boxes, you do not qualify for deferral of taxes at this time.

### Direct heirs

(individuals who will most likely be the personal representatives of the property owner's estate)

Name of heir: \_\_\_\_\_ Email: \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

Name of additional heir: \_\_\_\_\_ Email: \_\_\_\_\_

Address: \_\_\_\_\_ Phone: \_\_\_\_\_

If more than two heirs may be personal representatives, attach a page listing names and contact information.

### Income

Complete line 1 or line 2 below, but not both. Complete line 1 if you do not file a Federal income tax return. Complete line 2 if you do file a Maine income tax return. Include income from all owners.

IF YOU DO NOT FILE A FEDERAL INCOME TAX RETURN, ENTER:

1. (a) Social security benefits and railroad retirement benefits: ..... 1a. \$ \_\_\_\_\_
- (b) Interest and dividends: ..... 1b. \$ \_\_\_\_\_
- (c) Pensions, annuities and IRA distributions: ..... 1c. \$ \_\_\_\_\_
- (d) Wages, salaries, tips, etc.: ..... 1d. \$ \_\_\_\_\_
- (e) Other income: ..... 1e. \$ \_\_\_\_\_

IF YOU DO FILE FEDERAL INCOME TAX RETURN, ENTER:

2. (a) Federal total income. (Federal Form 1040 or Form 1040-SR, line 9: ..... 2a. \$ \_\_\_\_\_
- (b) Social security and railroad retirement benefits not included on line 2a: ..... 2b. \$ \_\_\_\_\_
- (c) Interest not included on line 2a: ..... 2c. \$ \_\_\_\_\_
- (d) Loss add-backs. .... 2d. \$ \_\_\_\_\_
3. Total income. Enter the sum of either lines 1a through 1e or lines 2a through 2e: ..... 3. \$ \_\_\_\_\_

## Liquid Assets

Enter amounts for all owners of the property.

4. (a) Bank accounts: ..... 4a. \$ \_\_\_\_\_  
(b) Certificates of deposit: ..... 4b. \$ \_\_\_\_\_  
(c) Money market funds and mutual funds: ..... 4c. \$ \_\_\_\_\_  
(d) Life insurance policies: ..... 4d. \$ \_\_\_\_\_  
(e) Stocks and bonds: ..... 4e. \$ \_\_\_\_\_  
(f) Lump sum payments and inheritances not included on any of lines 4-8: ..... 4f. \$ \_\_\_\_\_  
(g) Other liquid assets not included in any of lines 4-9: ..... 4g. \$ \_\_\_\_\_  
(h) Total assets. Enter the sum of lines 4 through 10: ..... 4h. \$ \_\_\_\_\_

**DECLARATION(S) UNDER THE PENALTIES OF PERJURY.** I declare that I have examined this return/report/document and (if applicable) accompanying schedules and statements and to the best of my knowledge and belief they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Property owner signature: \_\_\_\_\_ Date: \_\_\_\_\_

Additional property owner signature: \_\_\_\_\_ Date: \_\_\_\_\_

If more than two owners are on the property deed, attach a page with signatures and dates of other owners. \_\_\_\_\_

For office use only     HEX    Map/lot: \_\_\_\_\_     Multi-unit     No municipal lien

# INSTRUCTIONS

An owner of a home that receives a homestead exemption may apply for deferral of taxes on that home if the owner has income of less than \$40,000 and liquid assets of less than \$50,000 (less than \$75,000 if more than one owner and both are applying) and the owner is either 65 and older or is unable to be employed by reason of a disability.

## Owner information

Enter the name and social security number of every person included on the deed to your home. If there are more than two owners, attach a separate page with all owner names and social security numbers.

**Address.** Enter the physical address of your home. P.O. Box addresses are not acceptable.

**Property description.** Check the box that most accurately describes your home and enter the number of acres of land you own as part of this home. If you check the "Other" box, enter a short description of the type of property, for example enter "apartment" if you own an apartment building and live in one of the units. If you check the "Condo/townhouse" box and you own a portion of the land, enter the number of acres the building sits on. If you do not own the land your home is on, such as a mobile home on a rented lot, enter "0."

**Phone.** Enter the best number where you may reach you during the day.

**Email.** Enter your email address. If you don't have an email address, leave this line blank.

**Check each box that applies:**

**I will be at least 65 years old or I have a documented disability that makes me unable to be employed on April 1 of this year.** If any owner of the property included in the Owner Information section is 65 years old or older or has a documented disability that makes them unable to be employed, check the first box. You must attach proof. Proof of age, if 65 or older, includes a copy of your driver's license, birth certificate, or other official document that shows your name and birth date. Proof of disability includes a copy of a statement from a federal or state agency. "Disability" means a permanent and total impairment or condition that prevents an individual from being employed as determined by an agency of this State or of the Federal Government.

**I own this property without limitations (fee simple) and this property receives a homestead exemption.** If you own your home without limitations such as needing permission from a third party to sell the home **and** if your home receives a property tax homestead exemption, check this box. Your most recent property tax bill will show a deduction of value for this exemption if you receive it. You don't need to attach proof; your local assessor will know if you receive

a homestead exemption. If your assessor has a question about ownership of your home, they may ask to see your deed.

**This property is not currently in a municipal deferral program, there are no municipal liens against it, and there are no prohibitions against the property that prevent selling it.** If your municipality has not deferred some or all of your property taxes, if there is no municipal lien against your home, and your deed contains no restrictions on your ownership, check this box. You don't need to attach proof; your local assessor may request to look at your deed if they have any question about your ownership.

## Direct heirs

This section is for information about who you have designated or who you will designate as the personal representative of your estate. If you don't know who will be personal representative, enter the information for your closest relative, such as your spouse or your child. If you have more than two heirs, attach a separate page with all heir names, addresses, phone numbers, and emails.

## Income

**If you do not file federal Form 1040 or Form 1040-SR:**

**Line 1a. Social security and railroad retirement benefits.** Enter all payments received under the federal Social Security Act, including regular social security benefits, social security disability benefits and supplemental security income. Include the gross amount before Medicare is subtracted. This amount can generally be found on federal Form SSA-1099. (See also federal Form 1040, line 6a or Form 1040-SR, line 6a). Also enter on this line the amount of railroad retirement benefits received. This amount can generally be found on federal Form RRB-1099 or RRB-1099-R.

**Line 1b. Interest and dividends.** Enter all interest and ordinary dividends you received. These amounts can generally be found on the federal Form 1099 issued by the payer.

**Line 1c. Pensions, annuities and IRA distributions.** Enter the amount of all pensions, annuities and IRA distributions you received that would be included in federal total income if you filed a federal income tax return. These amounts can generally be found on the federal Form 1099 issued by the payer.

**Line 1d. Wages, salaries, tips, etc.** Enter the total amount of wages, salaries and other compensation that would be included in federal total income if you filed a federal income tax return. This amount is generally reported in box 1 of the federal Form W-2 or on the federal Form 1099 issued by the payer.

**Line 1e. Other income.** Enter alimony received; business income (but do not enter business losses); capital gains; other gains; any income from rental real estate, royalties, partnerships, S corporations, trusts, etc.; farm income; unemployment compensation; any other income that would be included in federal total income if you filed a federal income tax return. For more information on federal total income, see the federal income tax forms and instructions at [www.irs.gov](http://www.irs.gov).

**If you do file federal Form 1040 or Form 1040-SR:**

**Line 2a. Federal total income.** Enter your federal total income from federal Form 1040, line 9 or Form 1040-SR, line 9 plus any unemployment compensation not included on federal Form 1040 or 1040-SR, line 9. If filing Form 1040ME, Schedule NRH, enter the amount from Schedule NRH, line 1j, column B.

**Line 2b. Social security and railroad retirement benefits not included on line 2a.** Enter only amounts not already included in federal total income on line 2a. If filing Form 1040ME, Schedule NRH, enter your portion of the interest earned.

**Line 2c. Interest not included on line 2a.** If you received any interest income that is not included in federal total income on line 2a, enter that amount on this line.

**Line 2d. Loss add-backs.** Enter the amount of any negative amount (net loss) shown on federal Form 1040 or Form 1040-SR, line 7 and federal Schedule 1, lines 3, 4, 5, 6, and 8. Enter the total of the amounts as a positive number. If filing Form 1040ME, Schedule NRH, enter only those amounts shown on Schedule NRH, column B, lines 1f, 1g, 1h, and 1i.

## Liquid assets

**4a. Bank accounts.** Enter the total amount of your deposits in bank accounts, including checking, savings, and any other accounts. Enter the balances from your most recent bank statement.

**4b. Certificates of deposit.** Enter the current balance of any investments in certificates of deposit from your most recent account statement. Do not include any amounts entered on line 4.

**4c. Money market funds and mutual funds.** Enter the current balance of any investment in money market funds or mutual funds from the most recent statement. Do not include any amounts entered on lines 4 or 5.

**4d. Life insurance policies.** Enter the current cash value of any life insurance policy. Do not include any amount entered on lines 4-6.

**4e. Stocks and bonds.** Enter the current value of any investment in stocks and/or bonds. Do not include any amount entered on lines 4-7.

**4f. Lump sum payments and inheritances not included in any of lines 4-8.** Enter any amounts, including money not in a bank account or invested elsewhere, not already included in lines 4-8.

**4g. Other liquid assets not included in lines 4a-4f.** Enter any cash or investment not included in lines 4a-4f.

## Instructions for municipal assessor

Verify that the name on the application matches the name on the tax account for the property on this application.

Verify that the homeowner receives a homestead exemption for this property and check the HEX box on page 2 of the application. Enter the map and lot for the property and check the Multi-unit box if the homestead is a multiple family dwelling, such as a condominium or duplex. Verify that this property does not currently have a municipal lien for unpaid property taxes and check the No municipal lien box.

If there is a question about ownership, verify that the applicant owns fee simple title to the property and that there are no other restrictions preventing transfer.

Forward this application, within 30 days, to: Maine Revenue Services, Property Tax Division, P.O. Box 9106, Augusta, ME 04332-9106.