

****Sources of Income Rules**

T.C.A. 67-5-705 0600-09-.06 Annual Income (taxable and non-taxable) from all sources shall include, but is not limited to Social Security payments after the Medicare deduction, Social Security disability, Supplemental Security Income (SSI), retirement and pension benefits after deduction of healthcare insurance premiums, veteran's benefits, worker's compensation, unemployment compensation, salaries and wages, alimony, total interest and total dividends. For income from a business, farm, rental property, estate settlement, sale of securities, or other comparable source, include only the net income or loss after expenses. Documentation of the loss must be provided with the application. Gain or loss from the sale of a principal residence, AFDC, child support, food stamps and VA aid and attendance shall not be considered income. Except as otherwise provided by the statute or these rules, determination regarding the income of an applicant or owners of property shall be guided by the Federal Income Tax requirements for determining income. When determining the income using a tax return, the adjusted gross income amount is used. This amount is added to any income sources specified above which may not be taxable by IRS standards. Social Security, railroad retirement benefits, and Veterans Administration benefits that are required to be paid to a nursing home for the care of the taxpayer, or co-owner (s), shall not be considered income. Documentation completed by the Nursing Home Administrator or person handling the taxpayer's business must be provided.

***T.C.A. 67-5-702(a)(2), 703(a)(2) and 705(f)(2)**

Legislation adopted in 2009 requires the income of the applicant's spouse to be included, regardless of ownership.



TAX RELIEF LEGISLATION ADOPTED IN 2011

†**T.C.A. 67-5-704(e)** was amended. The VA procedural changes provides that a veteran or a surviving spouse of a veteran may apply for tax relief where the deceased veteran's death is a result of a disability that has been later recognized by the V.A. as an eligible disability for tax relief.

†**T.C.A. 67-5-704** was amended. The VA procedural changes allows the surviving spouse of a veteran to receive tax relief if the veteran was killed while deployed, away from home base of training, and in support of combat operations.



2011 Tennessee & Montgomery County Tax Relief & Clarksville/Montgomery County Tax Freeze Programs

Dear Citizens of Montgomery County,

As Montgomery County Trustee, I appreciate the opportunity to provide this Property Tax Information and Tax Relief/Tax Freeze Brochure to the Citizens of Montgomery County.



Brenda E. Radford
County Trustee

The information contained in this brochure is a brief overview to help you better understand the 2011 Property Tax Information, Where Do Your Property Tax Dollars Go, Trustee's Consumer Protection Policy and the (5) Tax Relief/Tax Freeze Programs.

Eligible Montgomery County Homeowners have the following Tax Relief/Tax Freeze Options:

1. Elderly Tax Relief
2. Disabled Tax Relief
3. Disabled Veteran Tax Relief
4. Disabled Veteran Widow (er) Tax Relief
5. Clarksville/Montgomery County Tax Freeze

For more information on each program, please:

- Visit us at our online web page www.tennesseetrustee.com. Click on the Montgomery County link to print detailed brochures
- OR Call (931) 648-5717
- OR Visit us in person at Montgomery County Trustee's Office, 350 Pageant Lane, Suite 101-B, Clarksville, TN 37040.

To be considered for the 2011 Tax Relief/Tax Freeze Program(s), the application and supporting documents must be filed in the Trustee's Office by April 5, 2012. The 2011 County Property Tax must also be paid by April 5, 2012.

We welcome your inquiries and look forward to providing you with valuable Property Tax, Tax Relief and Tax Freeze Information.

Kindest Personal Regards,

Brenda E. Radford

Montgomery County Trustee

2011 COUNTY PROPERTY TAX INFORMATION

The Trustee's Office:

- The Trustee's Office is dedicated to the mission of providing the best services in the most efficient manner possible. We continue to emphasize management, technology, and accuracy to support four core functions: Billing and Collections (including Tax Relief and Tax Freeze), Banking and Investments, Forecasting Revenue, and Accounting and Reporting. Although not required by law, the Trustee's Office provides notification of taxes due for both taxpayers and mortgage/taxing services. For the 2011 tax year, the Trustee's Office will bill and collect property taxes on more than 72,000 parcels.

The Trustee's Office Does Not:

- Set the Property Tax Rate. The tax rate for Montgomery County is set each year by the Montgomery County Commission and is based on the budget they pass to fund programs and services. The 2011 Montgomery County Tax Rate is \$3.14. You may contact your Montgomery County Commissioner online at: www.mcgtm.org/commission.
- Re-Appraise Property for Tax Purposes or Assess the Value of Property. Appeals to the 2011 property assessments were accepted by the Assessor of Property's Office until June 30, 2011. However, any property owner who believes that the classification or value assigned to their property is incorrect has the right to appeal that assessment and be heard regarding their opinion of value. Many times a phone call or visit to the Assessor of Property's Office can clear up administrative errors or answer questions an owner may have about how the value was developed. Equitable assessments assure property owners that they are paying only their fair share of the costs of operating schools and libraries, providing police and fire protection, road construction and maintenance, water, sanitation, and other basic public services. You may contact the Assessor of Property's Office online at: www.mcgtm.org/assessor to view your property assessment information under the [Parcel Lookup and GIS Data](#) link or view the recent sales of comparable homes in your neighborhood by clicking on the [Sales Comparison Search](#) link. To learn more about the Assessment Appeals process, please visit the Assessor's [Appraisal & Assessment](#) link with the subtitles [Appealing Assessments](#) and [Assessment Calendar](#). Phone (931) 648-5709, 350 Pageant Lane, Suite 101-C, Clarksville, TN 37040. SOURCE-ASSESSOR'S WEBSITE

30%-County General Fund

1%-General Purpose Capital Projects Fund
(for Fire & Safety Vehicles and Equipment)

4%-General Road Fund

31%-General Purpose School Fund

2%-Schools-Transportation Fund
(for School Buses)

33%-Debt Service Fund
(75% of the Debt Service Payments are for CMCSS School Buildings)

Where Do Your Property Tax Dollars Go?

SOURCE-FY2011-2012
THE BUDGET OF MONTGOMERY COUNTY, TN.

ATTENTION!

Be Aware & Beware!



Important Notice to Taxpayers, Tax Relief And Tax Freeze

Home Owners ~

TRUSTEE'S OFFICE

CONSUMER PROTECTION POLICY
To assist you in protecting your financial information, the employees of the Montgomery County Trustee's Office WILL NEVER CONTACT YOU AND ASK YOU FOR YOUR PERSONAL CREDIT CARD NUMBER OR YOUR BANK ACCOUNT NUMBER.

For Additional Consumer Alerts, Please Visit:

nashville.bbb.org
www.lookstoogoodtobetrue.com

DISABLED VETERAN HOMEOWNER



STATE AND COUNTY RE-IMBURSEMENT PROGRAM

TOTAL RELIEF AMOUNT UP TO-
ELIGIBILITY REQUIREMENTS **\$1,480.00**

Your disability must meet one of the following categories:

A service-connected disability that resulted in: Paraplegia, permanent loss of use of limbs or legal blindness;

OR a 100% total and permanent disability rating from being a prisoner of war;

OR a total and permanent disability rating from a service-connected disability.

✦ Must provide a form of personal ID such as applicant's social security card, driver's license, or military ID.

✦ Must own and use property on which you apply as your primary residence.

✦ If your residence is a mobile home, a copy of your title or bill of sale is required.

✦ **NEW In 2011-T.C.A. 67-5-704(c)** was amended. The VA procedural changes provides that a veteran or a surviving spouse of a veteran may apply for tax relief where the veteran's disability has been later recognized by the VA as an eligible disability for tax relief.

DISABLED VETERAN WIDOW(ER) HOMEOWNER



STATE AND COUNTY RE-IMBURSEMENT PROGRAM

TOTAL RELIEF AMOUNT UP TO-
ELIGIBILITY REQUIREMENTS **\$1,480.00**

Property Tax Relief shall also be extended to the surviving spouse of a disabled veteran who at the time of the disabled veteran's death was eligible for disabled veteran's property tax relief by meeting one of the following categories: ***

Refer to the list above and below for information regarding Disabled Veteran or Disabled Veteran Widow (er) eligibility;

✦ OR death of Spouse resulting from a service-connected, combat related cause or KIA (combat related).

✦ **NEW In 2011-T.C.A. 67-5-704** was amended. The VA procedural changes allows the surviving spouse of a veteran to receive tax relief if the veteran was killed while deployed, away from home base of training, and in support of combat operations.

✦ Must provide a copy of spouse's death certificate.

✦ A surviving spouse must have been married to the veteran at the time of death and may not have remarried in order to be eligible.

***Determination of eligibility will be based on information provided by the VA through use of a consent form (F-16 or F16S) completed by the County Trustee's Office.

ELDERLY HOMEOWNER



STATE AND COUNTY RE-IMBURSEMENT PROGRAM

TOTAL RELIEF AMOUNT UP TO-
ELIGIBILITY REQUIREMENTS **\$331.00**

Age

- Must be 65 or older on or before Dec. 31, 2011.
- Must present proof of age (driver's license, birth certificate, Medicare card, passport, marriage certificate which states the applicant's age).

*Proof of Income

- **The combined total 2010 taxable and non-taxable annual household income of all owners of the property cannot exceed \$26,830.00.**

*Legislation adopted in 2009 requires the household income of the applicant's spouse to be included, regardless of ownership.

- Applicant must provide documentation of annual household income from all sources including, **but not limited to:**

*Social Security (after Medicare is deducted)

*Supplemental Security Income (SSI)

*Retirement or Pension benefits (after deduction of healthcare insurance premiums.)

*Veteran's Administration benefits

*Worker's Compensation

*Salaries or Wages

*Interest or Dividends

*Income of Applicant's Spouse, regardless of ownership

**Refer to the back of the brochure for Sources of Income Rules.

Ownership and Residency

Must own and use property on which you apply as your primary residence. If your residence is a mobile home, a copy of your title or bill of sale is required.

TAX RELIEF & TAX FREEZE HOMEOWNERS

📄 If the co-owner or spouse is deceased, a copy of the death certificate must be provided.

📄 If the application and/or voucher is signed using a Power of Attorney, a copy of the Power of Attorney is required each year.

Application Deadlines

For First-Time Tax Relief & Tax Freeze Applicants: The application and supporting documents **must be filed in the Trustee's Office by April 5, 2012.** Taxes must be paid in full by this time also.

For Current Tax Relief & Tax Freeze Homeowners: The completed Tax Relief Voucher or Tax Freeze Re-Application Form **must be signed and returned to the Trustee's Office by April 5, 2012,** along with payment of any balance due.

DISABLED HOMEOWNER



STATE AND COUNTY RE-IMBURSEMENT PROGRAM

TOTAL RELIEF AMOUNT UP TO-
ELIGIBILITY REQUIREMENTS **\$331.00**

Age

- Age is not a factor. However, you must present proof of age (driver's license, birth certificate, Medicare card, passport, marriage certificate which state the applicant's age).

- Must have been rated totally and permanently disabled by the Social Security Administration or other qualified agency on or before December 31, 2011.

Proof of Income

- **The combined total 2010 taxable and non-taxable annual household income of all owners of the property cannot exceed \$26,830.00.**

*Legislation adopted in 2009 requires the income of the applicant's spouse to be included, regardless of ownership.

**Refer to the Elderly Homeowner Income and the back of the brochure for Sources of Income Rules.

Ownership and Residency

Refer to the Elderly Homeowner for the Ownership and Residency requirements for the Disabled Homeowner.

CONTACT INFORMATION

~ Assessor of Property (Appraised Values)..... (931) 648-5709

~ Assessor Online www.mcgn.org/assessor

~ City of Clarksville (Property Taxes or Tax Relief).....(931) 645-7436

~ City Online www.cityofclarksville.com/finance

~ State Tax Relief Office (Tax Relief Programs).....(615) 747-8871

~ State Tax Relief Online www.tn.gov/comptroller/pa/patxr.htm

~ Trustee (Co. Tax Relief and City/Co. Tax Freeze).....(931) 648-5717

~ Trustee Online www.tennessee trustee.com

~ Veteran's Administration..... (800) 827-1000

CLARKSVILLE/MONTGOMERY COUNTY TAX FREEZE

Homeowners qualifying for the program will have the property taxes on their principal residence "frozen" at a base tax amount, which is the amount of taxes owed in the year they first qualify for the program. Thereafter, as long as the owner continues to qualify for the program, the amount of property taxes owed for that property will not change, even if there is a property tax rate increase.

In order to qualify, the homeowner **must file an application annually** and provide:

Proof of Income

The combined total 2010 taxable and non-taxable annual household income of the applicant, combined with the income of any other owners of the property, *the income of the applicant's spouse, and the income of any person holding a remainder interest in the property (if the property constituted such person's legal residence at any time during the year), cannot exceed \$34,400.00.

*Legislation adopted in 2009 requires the income of the applicant's spouse to be included, regardless of ownership.

**Refer to the Income for the Elderly Homeowner and the back of the brochure for Sources of Income Rules.

Proof of Age

- 📄 Must be 65 or older on or before December 31, 2011.
- 📄 Applicant must present proof of age (driver's license, birth certificate, Medicare card, passport, marriage certificate which states the applicant's age).

Proof of Ownership and Residency

- Must own and use property on which you apply as your primary residence.
- If your residence is a mobile home, a copy of your title or bill of sale is required.

TAX RELIEF & TAX FREEZE HOMEOWNERS

📄 If the co-owner or the spouse is deceased, a copy of the death certificate must be provided.

📄 If the application or the re-application is signed using a Power of Attorney, a copy of the Power of Attorney is required each year.