**Senior Citizen Property Tax Freeze**

**FAQ – Frequently Asked Questions**

**What is the Phelps County Senior Citizen Tax Freeze?**

*The Phelps County Senior Citizen Real Estate Property Tax Freeze is designed to give senior citizens who are homeowners in Phelps County a tax freeze on their real estate property taxes. The tax freeze essentially locks the tax amount of an eligible taxpayer's home in order to keep them from experiencing increases in their real estate property taxes. (However, the State Blind Pension Fund is exempt as is any debt levy that a taxing jurisdiction passes.) The program is authorized under Senate Bill 190, which the Missouri Legislature passed and expanded under Senate Bill 756.*

**Who Is Eligible to Apply for the Senior Citizen Property Tax Freeze?**

*A Phelps County homeowner applicant must be at least 62 years of age by December 31st the year of application and own their primary residence. (The ownership may be direct or beneficial, such as ownership through a trust.) They must be responsible for the payment of their home's real estate property taxes.*

**[Is a senior automatically in the program or do I have to apply?](https://www.claycountymo.gov/523/Senior-Real-Estate-Property-Tax-Relief%22%20%5Cl%20%22tab932456f6-7037-4522-88cf-09850cb43f1a_13)**

Phelps County residents are not automatically enrolled in the program and must submit an application or annual affidavit to continue participation in the program*.* ***Applications for the first year will be accepted from March 1, 2025 through May 31, 2025.***

**Is this retroactive to Age 62?**

*The answer is no.*

[**I have more than one property, do I get the real estate property tax freeze on all of them?**](https://www.claycountymo.gov/523/Senior-Real-Estate-Property-Tax-Relief#tab932456f6-7037-4522-88cf-09850cb43f1a_9)

No, the Tax Freeze can only be applied to the primary residence.

[**If I sell my home and buy a new home, does the tax freeze transfer to the new home?**](https://www.claycountymo.gov/523/Senior-Real-Estate-Property-Tax-Relief#tab932456f6-7037-4522-88cf-09850cb43f1a_10)

No, the Tax Freeze does not transfer. If an eligible person moves and purchases another primary residence, they need to submit another application to participate in the program at that residence and a new Base Year will be established.

[**If there is more than one homeowner, do all of them have to be 62 or older to apply for the program?**](https://www.claycountymo.gov/523/Senior-Real-Estate-Property-Tax-Relief#tab932456f6-7037-4522-88cf-09850cb43f1a_3)

No, only one of the people living and owning the home needs to be 62 years old by December 31st the year of application to participate. However, both should be included on the application.

[**Will my taxes be exactly the same each year after they are frozen?**](https://www.claycountymo.gov/523/Senior-Real-Estate-Property-Tax-Relief#tab932456f6-7037-4522-88cf-09850cb43f1a_6)

No, they will not be exactly the same due to debt levy obligation changes and any new taxes voted in by citizens. If a new tax is voter approved or an increase in a tax levy is voter approved, those increases will be reflected in your bill.

[**Do I have to pay to participate in the program?**](https://www.claycountymo.gov/523/Senior-Real-Estate-Property-Tax-Relief#tab932456f6-7037-4522-88cf-09850cb43f1a_5)

*No, the program is free.*

[**Do I have to reapply every year?**](https://www.claycountymo.gov/523/Senior-Real-Estate-Property-Tax-Relief#tab932456f6-7037-4522-88cf-09850cb43f1a_7)

Participants are required to submit an affidavit every year after the initial application to ensure eligibility is still being met. Yearly affidavits will be taken the same time as first-time applications, March 1st – May 31st of each year. This also provides documentation for auditing purposes and the County’s ability to be accountable to its citizens.

**Will I receive notice I need to re-apply for the Senior Citizen Tax Freeze?**

*Phelps County does not provide individual taxpayers with notice of the need to re-apply for the Tax Freeze. Each taxpayer desiring to receive the tax freeze must remember to apply. Phelps County intends to provide various public service announcements and reminders relating to the Tax Freeze. Phelps County encourages the use of a calendar reminder so that taxpayers do not miss the application deadline.*

[**What is a Base Year?**](https://www.claycountymo.gov/523/Senior-Real-Estate-Property-Tax-Relief#tab932456f6-7037-4522-88cf-09850cb43f1a_11)

The Base Year is the year that you apply. You will not see the Tax Freeze until the year following the Base Year Application.

[**Can I be removed from the program?**](https://www.claycountymo.gov/523/Senior-Real-Estate-Property-Tax-Relief#tab932456f6-7037-4522-88cf-09850cb43f1a_12)

Yes, for one of the following reasons:

* If a transfer of title is made
* If property interests in a written instrument expire
* Failure to submit an annual affidavit
* Fraud
* Real property no longer qualifies, i.e. More than 50% of the real property is leased to a person, or persons other than the eligible taxpayer

**How do I apply for the Senior Citizen Tax Freeze**?

*Forms will be available both online and in-person beginning March 1, 2025. Paper applications are available at Phelps County Collector of Revenue, 200 N. Main, Suite 129, Rolla, MO 65401. The application is also available online at*[*http://phelpscountycollector.com/*](http://phelpscountycollector.com/)

**What information do I need to apply for the Senior Citizen Tax Freeze?**

*The application requires your name, mailing address, phone number, email address, and date of birth. You will also need to supply the Phelps County Real Estate Tax Account Number. There are a number of questions a taxpayer will need to answer to determine eligibility for the Tax Freeze. You will need to submit proof of residency, for example, a voter registration card, utility bill, or mortgage statement. Phelps County will consider other reasonable proofs of residency.*

**How will I know if my application was approved?**

*In person applicants that meet all qualifications will be given a letter of approval at the time of application. Mail and online applicants will be notified of approval by e-mail or postal service. Applicants will be contacted by phone or email if additional information is required.*

**If I am approved, how will I know the amount of tax freeze I am receiving?**

*The tax freeze amount will be listed on the statement of tax due for the applicable tax year. This will be sent by the Phelps County Collector of Revenue in November.*

**Who do I contact for more information?**

*You may contact the Phelps County Collector of Revenue at 200 N. Main Street, Suite 129, Rolla, MO 65401, by telephone at 573-458-6155 or email* *seniortaxrelief@phelpscounty.org* *for more information.*

*Rvsd. 2/20/25*