A property tax exemption is available to qualifying senior citizens and the surviving spouses of those who previously qualified. There are three basic requirements to qualify: 1) The qualifying senior must be at least 65 years old on January 1 of the year in which he or she applies; 2) The qualifying senior must be the property owner of record and must have been so for at least 10 consecutive years prior to January 1; and 3) The qualifying senior must occupy the property as his or her primary residence and must have done so for at least 10 consecutive years prior to January 1.

For those who qualify, 50 percent of the first $200,000 of actual value of the applicant’s primary residence is exempted. The state will reimburse the county treasurer for the lost revenue.

An applicant or married couple can apply for the exemption on only one property and that property must be his or her primary residence. Married couples and individuals who apply for the exemption on multiple properties will be denied the exemption on each property.

For the purpose of the exemption, “primary residence” is the place at which a person’s habituation is fixed. A person can have only one primary residence at a time. If the applicant is registered to vote, the address used for voter registration is considered the primary residence. If the applicant is not registered to vote, the address listed on automobile registrations, income tax returns, or other legal documents may be considered evidence of the place of primary residency.

The property must be classified by the county assessor as residential. If the applicant owns a multiple dwelling unit property, the exemption will only be granted to the unit occupied by the applicant as his or her primary residence.

The social security numbers of the applicant and each additional person who occupies the property as his or her primary residence are required by law, §§ 39-3-205(2)(a)(I) and (III), and 8-2-128(2), C.R.S. They are used to ensure that no individual or married couple receives the exemption on more than one property.

Two application forms have been created for the exemption. The attached Short Form is intended for qualifying seniors who meet each of the requirements stated above, including those who meet the ownership requirement through ownership by their spouse. The Long Form must be used by individuals applying under the surviving spouse option and for applicants who fall within certain exceptions to the occupancy and ownership requirements.

The surviving spouse of an individual who previously qualified is someone who was married to a senior who met each of the application requirements on January 1 of the year of application. Qualifications for the surviving spouse option are listed under “Long Form Qualifications.”

Exceptions to the occupancy and ownership requirements are as follows: 1) Ownership has been transferred to or purchased by a trust, corporate partnership or other legal entity solely for estate planning purposes; 2) The qualifying senior or his or her spouse was or is confined to a nursing home, hospital or assisted living facility; 3) The prior residence was condemned in an eminent domain proceeding by a government entity; or 4) The prior residence was destroyed or otherwise rendered uninhabitable by a natural disaster.

The completed form must be submitted to the county assessor’s office no later than July 15. If not filed by July 15, the assessor must accept late applications through August 15. However, applicants who file after July 15 will not have appeal rights. You only need to apply for the exemption once and it remains in effect for subsequent years, as long as the property ownership and occupancy do not change. Your county assessor has a brochure with additional information.

**Short Form Qualifications**

The application deadline for the attached Short Form is July 15. The form can be used by applicants who meet each of the following requirements.

- **Age Requirement**: You are 65 years old or older as of January 1 of the year for which you are seeking exemption.
- **Ownership Requirement**: You are the current owner of record and you have owned the property for at least 10 consecutive years prior to January 1 of the tax year for which you are seeking the exemption. You do not have to be the sole owner of the property. You can own it with your spouse or with someone else. You can also own a life estate in the property.

  - **If Your Spouse is/was the Owner of Record**: For the purpose of the exemption, you are also considered an owner of the property for periods during which your spouse was the owner of record, if, during those periods, your spouse and you were married, and your spouse also occupied the property as his or her primary residence.
- **Occupancy Requirement**: You occupy the property as your primary residence, and you have done so for at least 10 consecutive years prior to January 1 of this year.

**Long Form Qualifications**

If you qualify based on one or more of the following statements, you must use the long application form. The Long Form can be obtained from your county assessor. The deadline for applying is July 15.

**Surviving Spouse Option**: Did your spouse apply for and receive the exemption on your residence prior to passing away? Could your spouse have received the exemption on your residence had he or she applied? If so, you qualify as the surviving spouse if each of the following statements is true:

- On January 1 of this year, your husband or wife met the age, ownership, and occupancy requirements stated above under “Short Form Qualifications.”
- You currently occupy the property as your primary residence, and you did so with your spouse.
- The property has been owned by you and/or your spouse for at least 10 consecutive years prior to January 1 of this year to present.
- If your husband or wife passed away prior to January 1, review the **Surviving Spouse Option** to see if you qualify.
Exceptions to Ownership & Occupancy Requirements:

- If Property is Owned by Trust, Corporate Partnership or Legal Entity: The ownership requirement may be satisfied if your property is owned by a trust, a corporate partnership, or other legal entity solely for estate planning purposes. You and/or your spouse must be the maker of the trust or a principal of the corporate partnership or legal entity. If the property was not owned by the trust, corporate partnership or other legal entity, it would be owned by you and/or your spouse.

  or

- If Confined to Healthcare Facility: The occupancy requirement may be satisfied even though occupancy has been interrupted by confinement of the applicant or spouse to a nursing home, hospital or assisted living facility. While confined to the health care facility, the property was/is unoccupied, or it was/is occupied only by the spouse of the person confined or by a financial dependent.

  or

- If Prior Residence was Condemned or Destroyed by a Natural Disaster: The ownership and occupancy requirements may be satisfied if the 10-year time frame was not met due to the condemnation of the prior residence by a governmental entity in an eminent domain proceeding, or if the prior residence was destroyed or otherwise rendered uninhabitable by a natural disaster. This exception applies if you would still live in the prior residence had the event not occurred, and you would meet the 10-year ownership and occupancy requirements for that property or you would qualify as a surviving spouse for that property, and you have not been the owner and occupier of any other residence since the time of the event.

  or

- Surviving Spouse Option, Spouse Passed Away Prior to January 1: If your spouse passed away prior to January 1, you can still qualify if your spouse met the requirements stated in “Short Form Qualifications” on January 1, 2002, or on any January 1 thereafter, and you otherwise meet the requirements for the surviving spouse option.

Disabled Veterans Exemption

In 2006, voters amended Colorado’s Constitution to extend the senior exemption to disabled veterans. Qualifying veterans are those who have a 100 percent permanent disability rating from the federal Department of Veterans Affairs through disability retirement benefits from a service-connected disability, who have owned and occupied the property as their primary residence since January 1. In 2014, Colorado’s Legislature extended this exemption to the surviving spouse of a disabled veteran who previously received the exemption.

Applications are available from the Colorado Department of Military and Veterans Affairs at 1355 S. Colorado Blvd., Bldg. C, Suite 113, Denver, CO 80222. Their telephone number is 303-284-6077. You can also obtain forms from the Department’s web site at www.colorado.gov/vets or from the web site of the Colorado Division of Property Taxation at www.dola.colorado.gov/dpt. The filing deadline is July 1.