

STE. GENEVIEVE COUNTY SENIOR PROPERTY TAX RELIEF PROGRAM

Frequently Asked Questions

Questions

- 1. Do I have to apply for the Senior Real Estate Tax Relief Program?**
- 2. When will I receive my tax credit?**
- 3. What is an Eligible Taxpayer?**
- 4. What is my Eligible Credit Amount?**
- 5. What is a Homestead?**
- 6. Can an Eligible Taxpayer claim more than one primary residence for purposes of this credit?**
- 7. What is the Initial Credit Year?**
- 8. How do I apply for this Tax Credit?**
- 9. How will I know if my application has been approved?**
- 10. Will I need to reapply for the credit each year?**
- 11. What supporting documentation must be submitted along with my application.**
- 12. Once my application is approved, does that mean the amount I pay for my real estate taxes is frozen and will never go up?**
- 13. How will I know the amount of the tax credit I'm receiving?**
- 14. My real estate taxes are paid through my mortgage company. How will this credit be applied for me?**
- 15. What if only one homeowner meets the age requirement for the tax credit?**
- 16. What happens if I sell my home for which I was receiving eligible credits for and move into another home in Ste. Genevieve County?**

Answers

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 Ste. Genevieve County Recorder's office. Eligible taxpayers will need to submit a renewal application for subsequent tax years to continue receiving eligible credits. All base year applications must be signed in the presence of a notary public. Notary services are available at most banks, local library and at the Ste. Genevieve County Courthouse, when available.

2. When will I receive my tax credit?

For eligible taxpayers that were approved for initial base year 2025, any eligible credit amount would be applied to the 2026 real estate tax statement. Keep in mind that these are credits that will be applied to your tax statement, not refunds of taxes paid. The tax credits are not retroactive. The base year application determines when tax credits will be applied. For example, if you apply and are approved for 2025 base year, you can expect to see any eligible credit applied to your 2026 real estate tax bill.

3. What is an Eligible Taxpayer?

- A resident of Ste. Genevieve County, Missouri who is sixty-two (62) years of age or older on or before December 31 prior to 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;
 - Liable for payment of real property taxes on said Homestead
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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 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 acres. Homestead properties with more than 5 acres are eligible; however, the eligible credit will be based on the residence and up to 5 acres of land.

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. Eligible taxpayers cannot claim credits on rental properties. If you own a duplex or a parcel of land with multiple structures that serve as dwelling units, you can only claim a credit on that portion that serves as your primary residence.

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 2025.

8. How do I apply for this Tax Credit?

Applications can be accessed online by downloading our printable application or in person at the Ste. Genevieve County Recorder's Office during the annual application acceptance period. All applications must be signed in the presence of a notary public. Completed applications along with required supporting documents are to be submitted to the Recorder's office before the due date. The deadline for those Eligible Taxpayers applying for Initial Credit Year 2025 ends at 4:30 PM on June 30, 2026. Individuals that miss the deadline will have the opportunity to apply in subsequent years. The deadline for all subsequent years will be June 30th of each year.

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

Ste. Genevieve County will notify applicants by mail if their application has been denied. Completed applications will be received by the Recorder's office and reviewed by the Assessor's office and the Collector's office. Final approval will be granted by the Ste. Genevieve County Commissioners. Please be patient with us as we implement this new program. Please allow up to 30 days for your application to be reviewed. If additional information is needed to process the application, we may 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. The deadline for all subsequent year renewal applications will be June 30 of each year. Renewal notices will be available online and must be completed and returned in order to continue in the program. 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.

Proof of Primary Residency showing the address of the homestead being claimed (include one of the following):

- A copy of the applicant's current Missouri driver's license
- A copy of a current Missouri state issued ID (as a nondriver ID)

Proof of Age for the Applicant (include one of the following)

- A copy of the applicant's driver's license
- A copy of the applicant's birth certificate
- A copy of the applicant's passport

Proof of Ownership (include the following)

- The vesting deed book and page number or document number as recorded in the Ste. Genevieve County Recorder of Deeds Office
- If the property is owned by a trust, the transfer deed number or document number into the trust
- If the property is owned by an LLC, a copy of the operating agreement identifying the applicant as a member.
- If the property is a life estate, a copy of the Power of Attorney or Legal Guardianship.

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

No. The tax relief program does not freeze your real estate taxes or the assessed value of your home. Countywide reassessments will continue to happen every odd-numbered year. 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 Debt Service. 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 Ste. Genevieve 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 attempt to 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. 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. It is recommended that both homeowners apply.

16. What happens if I sell my home for which I was receiving eligible credits for and move into another home in Ste. Genevieve 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.
