

The Property Tax Deferral Program offers individuals a way to defer property taxes on their home and up to one acre of land.

*Note: Property Tax Reduction benefits won't reduce solid waste, irrigation, or other fees charged by government entities.*

## Who qualifies

You might qualify for a property tax deferral if you meet the following requirements:

- You own and occupy your home or mobile home in Idaho that was your primary residence before April 15, 2024, and it:
  - Doesn't have a reverse mortgage or home equity line of credits
- Your total 2023 income was \$58,304 or less.
- You're any of the following as of January 1, 2024:
  - 65 or older
  - Former POW or hostage
  - Motherless or fatherless child under 18
  - Blind
  - Widow(er)
  - Disabled as recognized by the Social Security Administration, Railroad Retirement Board, Federal Civil Service, Veterans Affairs, or a public employment retirement system not covered by these agencies

## Income Guidelines

When you complete your application, you must include income reported to you and your spouse in 2023. Typical types of income are:

- Wages
- Interest and dividends
- Capital gains
- Business, farm, and rental net income
- Social Security and Supplemental Security income
- Railroad retirement
- Unemployment or worker's compensation
- Pensions, annuities, and IRAs\*
- Military retirement benefits
- Department of Health and Welfare payments including Aid for Dependent Children and housing assistance
- Child support and alimony
- Loss of earnings compensation
- Disability income from all sources\*\*
- Gambling winnings

*\* Excluding the return of principal paid by the recipient of an annuity and excluding rollovers as provided in sections 402 and 403 of the Internal Revenue Code.*

*\*\* Excluding compensation received from the VA by a veteran who has a 40 – 100% service-connected disability, dependency, and indemnity compensation, or death benefits paid by Veterans Affairs arising from a service-connected death or disability.*

## To learn more, contact:

- Your county assessor
- Tax Commission: (208) 334-7736 in the Boise area or toll free at: (800) 334-7756 ext. 2  
Hearing impaired: Use the Idaho Relay Service (TDD) (800) 377-3529
- [tax.idaho.gov](https://tax.idaho.gov)

When you complete your application, you may deduct the following expenses you or your spouse paid in 2023:

- Medical/dental and related expenses not reimbursed by insurance or other reimbursements\*
- Medical insurance premiums\*
- Payment or prepayment of funeral expenses
- Farm, rental, and/or business losses (You must submit a copy of the appropriate federal schedule.)
- Early withdrawal penalties
- Alimony paid

\* *Qualified medical expenses are defined in section 213(d) of the Internal Revenue Code.*

## How to apply

You can get the application through your county assessor's office or the Idaho State Tax Commission website at [tax.idaho.gov/property](https://tax.idaho.gov/property).

The Tax Commission administers the program, but you apply through your county assessor's office. They'll help you fill out the application. You must file the application for your 2023 property tax deferral from **January 1 through September 3, 2024**. You and your spouse must sign the application, and these signatures must be notarized.

When you file your application, you must provide:

- A copy of the recorded deed, title, or contract for purchase of this property, including a legal description.
- A copy of your Property Tax Reduction application for 2023.
- A statement of the current assessed value for the eligible portion of the property. You can get this from your county assessor.
- A copy of your fire and casualty insurance policy.

Notes:

- *This benefit isn't automatically renewed. You must apply and qualify each year.*

## Repaying Deferred Taxes

Deferred property taxes and interest become a lien on your property. You must repay the amount of the deferral and interest if:

- The property, or any part of it, is sold or the title is transferred.
- The qualified claimant, or the last surviving claimant, dies.
- The property no longer qualifies for Homeowner's Exemption.
- The Idaho State Tax Commission determines that the property tax deferral was granted to a person who isn't a qualified claimant or was granted for property that doesn't qualify.

## Insurance Requirements

Your fire and casualty insurance policy must show the Tax Commission as a loss payee, and you must provide the Tax Commission with a copy of this policy.

*Note: Idaho laws passed after January 1, 2024, are not reflected in this publication*

*This information is for general guidance only. Tax laws are complex and change regularly. We can't cover every circumstance in our guides. This guidance may not apply to your situation. Please contact us with any questions. We work to provide current and accurate information, but some information could have technical inaccuracies or typographical errors. If there's a conflict between current tax law and this information, current tax law will govern.*