Southwestern CT
Agency on Aging
& Independent Living



2027
ANNUAL MEETING

Tax Relief

Exploring solutions for rising property taxes on fixed income.





Welcome to the 2027 Annual Meeting

For 52 years, the Southwestern Connecticut Agency on Aging (SWCAA) has supported older adults, individuals with disabilities, and their caregivers. Working in partnership with municipal leaders and professionals in senior and human services, we build a strong aging network that helps individuals navigate complex systems of care and support.

Through the Connecticut Home Care Program for Elders, Traumatic Brain Injury Program, and other disability support programs, SWCAA serves more than 4,000 residents. These programs provide alternatives to nursing home care, allowing individuals to safely remain in their homes and communities. We are honored to be part of each person's journey and committed to support quality care and independence.

Understanding aging and disability services can be overwhelming. SWCAA's Aging Answers Department helps individuals and families find the information, resources, and support they need to meet the challenges of aging. Our Grants Department works closely with Southwestern CT nonprofits throughout the funding process, fostering innovative solutions that address gaps in services for older adults and individuals with disabilities.

This year, SWCAA's Annual Meeting focuses on the impact of rising property taxes and relief programs for older and disabled homeowners. Participants will learn about Connecticut's Circuit Breaker Program, which has maintained the same maximum tax credit of $1,250 since 1985, and how it compares with programs offered in neighboring states. Members of the Citizens' Assembly will present recommendations on approaches to reducing the property tax burden while maintaining essential municipal public services. Regional elected officials will share their perspectives and discuss potential solutions from the standpoint of state government. This is an important conversation. We encourage you to make your voice heard.

As always, the SWCAA Annual Meeting provides a valuable opportunity to connect with colleagues, partners, municipal leaders, service providers, and grantees. Meet representatives from our care management teams, strengthen existing relationships, build new connections, and learn more about the services and support available throughout the aging network.

Best regards,

Jeanette Bogdan, Chairman

Marie L. Allen, President/CEO

Property Tax Relief Programs for Older Adults & Persons with Disabilities

	Senior & Total Disabled	Deferral	Tax Freeze	Additional Veteran
Bridgeport	✓	–	–	–
Darien	✓	✓	–	✓
Easton	✓	✓	–	–
Fairfield	✓	✓	–	–
Greenwich	✓	✓	–	–
Monroe	✓	✓	–	–
New Canaan	✓	–	–	–
Norwalk	✓	✓	–	–
Stamford	✓	–	–	✓
Stratford	✓	✓	–	–
Trumbull	✓	✓	–	–
Weston	✓	✓	✓	–
Westport	✓	✓	–	✓
Wilton	✓	✓	–	–

The Southwestern CT Agency on Aging (SWCAA) has made efforts to provide current and accurate information from public sources regarding municipal and state tax relief programs, as of July 1, 2026. This information is provided without any express or implied guarantee of absolute accuracy. The information provided in this booklet is for educational purposes only and does not constitute legal, financial or tax advice. Tax rates, laws and exemption thresholds are subject to change without notice by local and state governing bodies at any time. Therefore, readers must independently verify current rates, laws and thresholds with the relevant municipal and/or state authorities prior to making financial decisions.

Bridgeport

LOCAL AT - A - GLANCE

Local Programs	Senior Tax Relief
Local Senior Tax Relief Benefit	Up to $1,500 of total tax bill
Income (Tax Relief)	<$75,000

Requirements

- **Age or Disability:** Must be 65 years of age by December 31 of the preceding year or totally disabled and receiving Social Security benefits.
- **Ownership and Residency:** Must own and reside in the property on or before October 1.

https://www.bridgeportct.gov/government/departments/tax-assessor/ tax-assessors-forms

Darien

LOCAL AT - A - GLANCE

Local Programs	Senior Tax Relief & Deferral
Local Senior Tax Relief Benefit	10%-50% of total tax bill
Income (Tax Relief)	$55,300 single / $65,500 married
Local Deferral Benfit	Up to 50% of total property tax
Income (Deferral)	$55,300 single / $65,500 married
Veteran	10% reduction in net assessment

Requirements

- **Age or Disability:** Must be 65 years of age by December 31 of the preceding year or totally disabled and receiving Social Security benefits.

https://www.darienct.gov/1350/Guide-to-Assessment-Exemption-Benefits

Easton

LOCAL AT - A - GLANCE

Local Programs	Senior Tax Relief & Deferral
Local Senior Tax Relief Benefit	Up to 50% of total tax bill, $5,000 cap
Income (Tax Relief)	<$90,000 single or married
Asset (Tax Relief)	<$650,000
Local Deferral Benefit	Up to 75% of total property tax after abatement
Income (Deferral)	<$90,000 single or married
Asset (Deferral)	<$650,000

Requirements

- **Age or Disability:** Must be 65 years of age by December 31 of the preceding year or totally disabled and receiving Social Security benefits.
- **Ownership and Residency:** The property must be owned by the applicant and serve as their principal residence.
- **Town Residency:** Must have resided in Easton for at least three years.

https://eastonct.gov/1234/Tax-Relief-Programs

Fairfield

LOCAL AT - A - GLANCE

Local Programs	Senior Tax Relief & Deferral
Local Senior Tax Relief Benefit	Up to 75% of tax, $7,500 cap
Income (Tax Relief)	<$91,500
Asset (Tax Relief)	<$675,000
Local Deferral Benefit	Up to 50%
Income (Deferral)	<$102,400

Requirements

- **Age or Disability:** Must be 65 years of age by December 31 of the preceding year or totally disabled and receiving Social Security benefits.
- **Residency:** The property must be the applicant's legal residence and occupied for more than 183 days each year.
- **Taxpayer Requirement:** Must have been a taxpayer and paid taxes in Fairfield for at least one year as of October 1 of the current Grand List year.

https://www.fairfieldct.gov/service/tax_assessor/senior_and_disabled_tax_relief.php

Greenwich

LOCAL AT - A - GLANCE

Local Programs	Senior Tax Relief & Deferral
Local Senior Tax Relief Benefit	Up to $2,654
Income (Tax Relief)	<$86,500 single or married
Local Deferral Benefit	Up to $3,000
Income (Deferral)	<86,500 single or married

Requirements

- **Age or Disability:** Must be 65 years of age by December 31 of the preceding year or totally disabled and receiving Social Security benefits.
- **Taxpayer Requirement:** Must have been a Greenwich taxpayer for at least one year.
- **Residency:** Must occupy the property as their primary residence for at least 183 days each year.
- **State Program Requirement:** Must first apply for tax relief under applicable state programs.
- **Tax Status:** Must not have any delinquent taxes owed.

https://www.greenwichct.gov/1855/Senior-Tax-Relief-Documents

Monroe

LOCAL AT - A - GLANCE

Local Programs	Senior Tax Relief & Deferral
Local Senior Tax Relief Benefit	Up to $1,500 of total tax bill
Income (Tax Relief)	<$75,000
Local Deferral Benefit	Up to 75% of total property tax after abatement
Income (Deferral)	<75,000

Requirements

- **Age or Disability:** Must be 65 years of age by December 31 of the preceding year or totally disabled and receiving Social Security benefits.
- **Ownership:** Must own the property or have a deeded "Life Use" recorded in the Monroe Land Records by October 1 of the preceding year.
- **Residency:** Must occupy the property as their principal residence for more than 183 days each year.
- **Taxpayer Requirement:** Must have been a Monroe taxpayer for at least one year immediately preceding receipt of tax relief.
- **Tax Status:** Must be current on all Town of Monroe taxes.

https://www.monroect.gov/p/resident-tax-relief

STATE PROGRAMS & EXEMPTIONS

Senior Tax Relief: 10%-50% reduction in the tax bill up to $1,250 or defer up to 50% of total property tax. Income thresholds of $46,300 single / $56,500 married.

Basic Veteran Tax Relief: $1,000 property tax exemption, subject to military service. $46,300 single / 56,500 married.

Additional Veteran Tax Relief (200%): In addition to the basic exemption, the additional veterans' exemption is twice the basic exemption ($2,000) of assessed value. Subject to military service.

Disabled Veteran Tax Relief: VA rating more than 10%, up to $3,500 in reduction of assessment. $18,000 single / $21,000 married

Disabled Veteran Severe Service Tax Relief: Based on specific nature of disability up to $10,000 in reduction of assessment.

Totally Disabled: Up to $1,000 of assessed value.

Blind: Up to $3,000 of assessed value.

WHO QUALIFIES



65 +

BY DECEMBER 31ST OF PRIOR YEAR



Disabled

TOTAL SOCIAL SECURITY DISABILITY



Blind

PHYSICIAN VERIFICATION



Veteran

EXEMPTIONS VARY

STATE COMPARISON

STATE	STATE MAXIMUM	STATE BENEFIT
Connecticut	Up to $1,250 (M) or $1,000 (S)	Circuit Breaker credit [portal.ct.gov]
Massachusetts	Up to $2,820	Senior Circuit Breaker tax credit. [mass.gov]
New Jersey	All property tax increases above a base year	Can reach several thousand dollars annually depending on the homeowner's tax bill. [njprograms.com]
New York	Typically produces savings well above Connecticut's maximum credit	Seniors may receive Enhanced STAR school-tax relief plus local exemptions that can reduce assessed value by up to 50%. [tax.ny.gov]
Rhode Island	Maximum credit about $675-$700	Generally restricted to lower-income households (historically capped around $39,275 to $40,730, though lawmakers have pushed to expand eligibility limits). [https://rilegislature.gov/]
Vermont	Up to about $8,000+	property tax credits for qualifying homeowners. [tax.vermont.gov]

New Canaan

LOCAL AT - A - GLANCE

Local Programs	Senior Tax Relief
Local Senior Tax Relief Benefit	Up to $3,300
Income (Tax Relief)	<$70,000 single or married
Asset (Tax Relief)	<$500,000

Requirements

- **Town Residency:** Must have been a resident of New Canaan for one year immediately preceding the application.
- **Tax Payment:** All taxes must have been paid in full for the year preceding the first application.
- **Age or Disability:** Must be 65 years of age or older by December 31 of the year preceding the filing period, or totally disabled with proof of disability submitted at the time of application.
- **Residency:** The property must be the applicant's legal residence and occupied by the applicant.
- Property Ownership: The property cannot be owned by an LLC.
- **Property:** The property value cannot exceed the average selling price during the preceding year. The applicant may not own any other real estate.

https://www.newcanaan.info/departments/assessor/index.php

Norwalk

LOCAL AT - A - GLANCE

Local Programs	Senior Tax Relief & Deferral
Local Senior Tax Relief Benefit	Up to $1,250
Income (Tax Relief)	$76,500 single or married
Local Deferral Benefit	Up to 50%, $4,000 cap
Income (Deferral)	$76,500 single or married

Requirements

- **Age or Disability:** Must be 65 years of age by December 31 of the year preceding the issuance of the tax bill, or approved 100% disabled by Social Security. Applicants qualifying through Social Security disability must provide current proof of disability.
- **Ownership:** Must own the property or hold a life use.
- **Residency:** Must occupy the property as their principal legal residence for at least six months and one day during the program year.

https://www.norwalkct.gov/232/Tax-Credits-Deferrals

Stamford

LOCAL AT - A - GLANCE

Local Programs	Senior Tax Relief & Veterans
Local Senior Tax Relief Benefit	Up to $2,250
Income (Tax Relief)	$91,800 single /$108,000 married
Asset (Tax Relief)	<$400,000 single / <$600,000 married
Local Veterans Benefit	$20,000 assessment reduction
Income (Veterans)	$100,000 single / 120,000 married

Requirements

- **Age or Disability:** Must be 65 years of age by December 31, or approved 100% disabled by Social Security.
- **Ownership:** Must be the legal owner of the property before October 1.
- **Residency:** The property must be the applicant's primary or legal residence.
- **Taxpayer Requirement:** Must have been a real property taxpayer in Stamford for one year immediately preceding receipt of tax benefits.
- **Veteran Exemption:** Veterans eligible for the Standard and Disabled Veterans' Exemptions may also qualify for an Additional Veterans' Exemption based on income requirements.

https://www.stamfordct.gov/government/administration/property-assessment/elderly-tax-credit

Stratford

LOCAL AT - A - GLANCE

Local Programs	Senior Tax Relief & Deferral
Local Senior Tax Relief Benefit	$140 -$500, increased annually by 75% of your total tax increase
Income (Tax Relief)	$66,600 single or married
Local Deferral Benefit	75% of total property tax
Income (Deferral)	$66,600 single or married

Requirements

- **Age or Disability:** Must be 65 years of age by December 31, 2025, or approved 100% disabled by Social Security. Applicants qualifying through Social Security disability must provide current proof of disability.
- **Ownership:** Must own real estate in Stratford by October 1.
- **Taxpayer and Residency Requirement:** Must have resided in Stratford and paid real estate taxes for at least one year prior to application.
- **Residency:** Must occupy the property for more than 183 days each year.

https://www.townofstratford.com/o/stratford/page/tax-relief-programs

Trumbull

LOCAL AT - A - GLANCE

Local Programs	Senior Tax Relief & Deferral
Local Senior Tax Relief Benefit	$312 -$2,600
Income (Tax Relief)	<$70,000
Local Deferral Benefit	Up to 75% of total property tax
Income (Deferral)	<$70,000

Requirements

- **Age or Disability:** Must be 65 years of age by December 31 of the year preceding the filing period, or totally disabled with proof of disability submitted at the time of application.
- **Residency:** The property must be the applicant's legal residence and occupied for more than 183 days each year.
- **Ownership and Residency:** Must own and reside in Trumbull as of July 1.
- **Income Calculation:** Business losses in excess of capital gains or negative income are not allowed.

https://www.trumbull-ct.gov/1203/Elderly-and-Disabled-Tax-Relief

Weston

LOCAL AT - A - GLANCE

Local Programs	Senior Tax Relief, Deferral & Freeze
Local Senior Tax Relief Benefit	Up to 75% of total tax bill, $400,000 max assessed value
Income/Asset (Tax Relief)	$56,500 single or married / Net worth <1.2 Million
Local Deferral Benefit	Up to 75% of tax due, $400,000 max assessed value
Income (Deferral)	<$125,000
Local Freeze Benefit	$800,000 max assessed value
Income (Freeze)	<$100,000

Requirements

- **Age Requirement:** Must be 65 years of age or older by December 31 of the preceding year.
- **Taxpayer Requirement:** Must have paid taxes for a minimum of one year prior to application.

https://www.westonct.gov/Home/Components/News/News/1309/

Westport

LOCAL AT - A - GLANCE

Local Programs	Senior Tax Relief, Deferral & Veterans
Local Senior Tax Relief Benefit	Up to $5,606
Income (Tax Relief)	<$65,000 single or married
Local Deferral Benefit	Up to 100% / Tax increase only
Income (Deferral)	<$75,000 / $75,000-$100,000
Local Veterans Benefit	$20,000
Income (Veterans)	$71,300 single / $81,500 married

Requirements

- **Ownership and Residency:** Must have owned and occupied the property for at least one year.
- **Age or Disability:** Must be 65 years of age by December 31 of the year preceding the filing period, or totally disabled with proof of disability submitted at the time of application.

https://www.westportct.gov/government/departments-a-z/assessor-s-office/property-tax-relief

Wilton

LOCAL AT - A - GLANCE

Local Programs	Senior Tax Relief & Deferral
Local Senior Tax Relief Benefit	Up to $5,400
Income/Asset (Tax Relief)	<$107,360 single or married
Local Deferral Benefit	All tax after abatement
Income (Deferral)	<$107,360 single or married

Requirements

- **Town Residency:** Must have resided in Wilton for one year prior to application.
- **Taxpayer Requirement:** Must have been a Wilton taxpayer for one year immediately preceding receipt of tax relief.
- **Residency:** The property must be the applicant's principal residence.
- **Age or Disability:** Must be 65 years of age by December 31 of the year preceding the filing period, or totally disabled with proof of disability submitted at the time of application.

https://www.wiltonct.gov/assessors-office/pages/town-elderly-and-disabled-homeowners-program

Designated by the Federal and State government, the Southwestern CT Agency on Aging provides is the trusted source of advocacy, information, and access to care for older and vulnerable adults that provides resources to strengthen the regional aging network.

Find resources and information at www.swcaa.org

1000 Lafayette Blvd. FL 9, Bridgeport, CT 06604