

PROPERTY TAX RELIEF

Wilson County programs you may not know about

If you or a neighbor is 65 or older, totally disabled, or a disabled veteran, please read this. The income limit for the senior tax freeze was raised to \$63,470 for 2026, so many people who didn't qualify before now do.

THE PROPERTY TAX FREEZE (AGE 65+)

Wilson County offers a Property Tax Freeze for residents 65 and older. If you qualify and apply, your property tax on your principal residence is frozen at the base year amount. As long as you continue to qualify, the amount generally does not change going forward, even if rates go up or there is another reappraisal in the future.

Who qualifies

- 65 or older
- Household income at or below \$63,470 for tax year 2026 (raised from \$51,790)
- Property must be your principal residence
- Includes the home and up to 5 acres for farm or Greenbelt properties

You must reapply each year through the Wilson County Trustee's Office.

STATE TAX RELIEF PROGRAM

Tennessee also runs a state-administered Property Tax Relief Program. There are three categories:

1. Elderly Low-Income Homeowners

- 65 or older AND household income at or below approximately \$37,530 for 2026
- Relief on the first \$30,000 of property market value
- State reimburses up to approximately \$27,000 of value

2. Totally and Permanently Disabled Homeowners

- Must be totally and permanently disabled
- Same income test as the elderly program
- Same benefit: relief on the first \$30,000 of property value

3. Disabled Veterans and Surviving Spouses

- No income test
- Relief on the first \$175,000 of property market value
- Eligibility requires documented service-connected total and permanent disability, or qualifying surviving spouse status

CAN I COMBINE PROGRAMS?

Yes. The Property Tax Freeze and the state Tax Relief Program are separate but compatible. You can be on both. Approval for Tax Relief as a low-income elderly recipient counts as evidence of age and income for the Tax Freeze, but you still file a separate application for the freeze.

HOW TO APPLY

Where to go, what to bring, and when

WHERE TO APPLY

Wilson County Trustee's Office 228 East Main Street, Room 102, Lebanon, TN 37087 (615) 444-0894

Visit wilsoncountyttn.gov for current office hours. The Trustee's staff can walk you through which programs you qualify for and help you fill out the application.

WHEN TO APPLY

Applications are filed annually, after you receive your tax bill in October. The deadline is approximately 35 days after the delinquency date, usually early April.

Important: You must reapply for the Property Tax Freeze every year. Approval in one year does not carry over automatically.

WHAT TO BRING

All applicants

- Photo ID (driver's license)
- Proof of residency (utility bill or other)
- Most recent property tax bill

Senior programs (age 65+)

- Proof of age (driver's license or birth certificate)
- Proof of household income (Social Security statements, pension records, prior year tax returns)

Disability programs

- Documentation from Social Security, VA, or other qualifying agency
- Proof of household income (for the elderly/disabled relief program)

Disabled veterans

- VA documentation of service-connected total and permanent disability
- Surviving spouses: proof of qualifying status

IF YOU PAY THROUGH A MORTGAGE ESCROW

Your mortgage servicer will adjust your monthly payment in the fall when the new bill is calculated. Call your servicer in late summer to plan ahead. You still have the right to apply for relief and appeal your value, regardless of how the bill is paid.

FOR VETERANS

Wilson County Veterans Service Office: 304 E Main St, Lebanon · (615) 444-2460. Can help with the disability documentation required for the Disabled Veterans tax relief program.

Most people who qualify don't know these programs exist. The senior tax freeze, in particular, can keep someone in their home. Please share this with a neighbor.
