

Older Adults and Persons with Disabilities (OAPD) Real Estate Tax Relief Program

The City’s OAPD Real Estate Tax Relief Program is managed by the Department of Finance’s [Real Estate Unit](#). Please see below for more information and resources for the program.

OAPD Real Estate Tax Relief Program General Information

Pursuant to the City of Richmond Code [Sec. 26-364](#) and [Sec. 26-365](#), persons qualifying for relief are deemed to be bearing an extraordinary real estate tax burden in relation to their income and financial worth. The OAPD Program provides tax relief up to 100 percent for qualified older adults (65 and older) and persons with disabilities that are 100 percent permanently and totally disabled.

OAPD Relief Options: Exemption or Freeze

Qualifying participants in the OAPD Program have the option to receive relief in the form of a real estate tax exemption or freeze. However, participants must select only one option and cannot participate in both simultaneously. While the Department of Finance can provide assistance in completing your application, we cannot provide financial advice as to which option applicants should choose. This is a question that can best be answered by your tax advisor or attorney.

Real Estate Tax Exemption: Relieves a portion of the real estate tax based on income as follows:

Range of Income	Percentage of Exemption
\$0 to \$30,000	100%
\$30,001 to \$40,000	75%
\$40,001 to \$50,000	50%
\$50,001 to \$70,000	25%

Real Estate Freeze Program: Provides relief for qualified property owners who are not less Than 65 years of age and who are eligible according to the terms and conditions written in Ord. No. 2024-273. Highlights from Ord. No. 2024-273 include:

- **Increase in allowable income:** \$70,000 to \$125,000
- **Increase in allowable total financial worth:** \$450,000 to \$750,000
- **Immediate benefit in theyear of application:** Taxes now freeze to the prior year's assessment, providing immediate benefit!

OAPD Summary Qualifications and Deadlines

- Maximum total household income is \$70,000 for exemption, \$125,000 for freeze
 - Does not include income of bona fide caregivers
- Maximum total owner(s) financial worth is \$450,000 for exemption, \$750,000 for freeze
 - Does not include value of the primary residence
- **The final filing deadline is December 31**

However, the City strongly encourages all applicants to submit a complete application, including all required documentation, by September 30. This ensures that eligible applicants receive both current-year relief and have their approved relief reflected on the following year's real estate tax bill.

OAPD Specific Program Qualifications

- Applicant must be at least 65 years of age OR 100 percent permanently and totally disabled as of December 31st of the previous year.
- Applicant must occupy as the sole dwelling the residence in question.
- Applicant must hold title to the residence.
- Household may not have a combined total gross income exceeding \$70,000 for exemption, or \$125,000 for freeze, including Social Security for the previous year. Total gross income means all income from all sources of the owner and relatives living in the dwelling for which the exemption is claimed.

- The income of owner's relatives living in the dwelling must be included in the total income, excluding the first \$10,000 of each relative's earnings. If a nurse/family member is assisting you, then their income is not included in the total taxable income.
- Financial worth of owner, spouse, and co-owner may not exceed \$450,000 for exemption, or \$750,000 for freeze as of December 31st. The dwelling and up to one acre of land on which the dwelling is located is excluded from the financial worth. Items included in financial worth are vehicles, checking and savings accounts, certificates of deposit, stocks and bonds, life insurance policies with a cash value, among others.

If you are forced to leave your home and receive treatment in an assisted living facility, hospice care, extended hospital stays, or nursing home, relief will continue as long as your residence is not sold or rented to anyone.

OAPD Program Documentation

Whether you are applying in person or mailing an application, supporting documentation for each entry of income and financial worth must be included with all applications.

Documents needed may include copies or attachments of:

- End of the year tax documents, including W-2's, 1099's, etc., for 2025
- Full checking and savings account statements as of December 2025 and January 2026
- End of the year statements showing values of stocks, bonds, mutual funds, etc., owned as of December 2025
- Proof of disability is required for those under 65 years of age. A certification from the Social Security Administration, such as an awards letter, will suffice or a letter from the Railroad Retirement Board, Department of Veteran Affairs, or two signed affidavits from Virginia licensed doctors to the effect that such person is permanently and totally disabled.

Proof of all income and financial worth must be included in the application, reflecting December 31, 2025.

OAPD Program Application

The OAPD Real Estate Tax Relief Application Form should be completed and submitted by September 30 to ensure the benefit is applied to your next real estate tax bill. Proof of Disability is required for those under 65 years of age only.

If you need to have a family member or friend designated to handle the application process for you, you must submit a signed power of attorney with your application or complete the OAPD Real Estate Tax Relief Authorization Form.

Application forms are available on the Finance Department Webpage and for pick up at several locations:

- **City Hall Real Estate Unit:** 900 E. Broad Street, Room 103, Richmond, VA 23219
- **East District Initiative:** 701 N. 25th Street, Richmond, VA 23223
- **Southside Community Services Center:** 4100 Hull Street Road, Richmond, VA 23224
- **Office of Aging and Disability Services:** 7945 Forest Hill Avenue, Building #26, Richmond, VA 23225

Paper applications must be returned by mail or hand-delivered to **City Hall Real Estate Unit:** 900 E. Broad Street, Room 103, Richmond, VA 23219

OAPD Program Recertification

After entering the program in year one using the OAPD Real Estate Tax Relief Application Form, participants in the program must complete an annual OAPD Real Estate Tax Relief Recertification Form in years two and three of the program. The Real Estate Unit will provide all program participants a copy of this form in years two and three. This form certifies that to the best of the participant's knowledge and belief that no information has changed from their prior application that would violate the limitations and conditions necessary to qualify for relief. All recertifications for the year must be returned prior to December 31 of the same year to maintain relief.

If participants have had a change in qualification that they believe may impact their relief or did not receive a recertification form, please contact RVA 311 at (804) 646-7000 or [click here](#) to submit a ticket. A member of the Real Estate Unit will contact you to discuss your individual situation.

Following the third year in the program and two permitted recertifications, participants in the program who wish to remain in the program must submit a new OAPD Real Estate Tax Relief Application.

OAPD Program Forms

- [OAPD Real Estate Tax Relief Application Form \(with Instructions\) \[en Español\]](#) – Use this form to apply to the program for the first time or to reapply after the third year in the program
- [OAPD Real Estate Tax Relief Authorization Form](#) - Use this form to authorize a third-party to discuss the information contained in your application and handle your application on your behalf with the Department of Finance

2026 OAPD Real Estate Tax Relief Outreach Events

- Stayed tuned for updates to the 2026 outreach event dates.

Oak Grove Civic Association	Tuesday, April 14, 2026	6:00pm	Hickory Hill Community Center
One on One Assistance: Southside	Thursday, April 16, 2026	9:00 AM - 4:00 PM	Southside Community Plaza
One on One Assistance: Northside	Thursday, April 30, 2026	10:00 AM - 4:00 PM	Huguenot Community Center (Door 26)
Info Session: AARP Richmond Chapter Meeting	Tuesday, May 12, 2026	12:00 PM - 3:00 PM	Pine Camp Cultural Arts Center
One on One Assistance: Southside	Thursday, May 14, 2026	9:00 AM - 4:00 PM	Southside Community Plaza
One on One Assistance: Richmond Police Academy	Thursday, May 21, 2026	10:00 AM - 4:00 PM	Richmond Police Academy
One on One Assistance: West End Library	Thursday, June 18, 2026	9:00 AM - 4:00 PM	West End Library
One on One Assistance: Southside	Thursday, July 9, 2026	9:00 AM - 4:00 PM	Southside Community Plaza
One on One Assistance: Southside	Thursday, August 13, 2026	10:00 AM - 4:00 PM	Southside Community Plaza
One on One Assistance: Southside	Thursday, September 3, 2026	9:00 AM - 4:00 PM	Southside Community Plaza

- The Real Estate Unit is available at City Hall - Room 103 to assist with completing the application and answering questions.

If you have questions about the 2026 OAPD Real Estate Tax Relief Program, please contact RVA311 at (804) 646-7000 or [click here](#) to submit a ticket.