

How to Apply



Property Tax Relief Cumberland County Tax Administration



North Carolina law provides three types of property tax relief for North Carolina residents:

Disabled Veteran Exclusion Elderly or Disabled Exclusion Circuit Breaker Tax Deferment

This brochure outlines the property tax relief programs for which you may qualify. Please read this information carefully. If you have further questions regarding the programs or eligibility, please contact us at (910) 678-7507.

Tax Year 2025

- **Telephone**
(910) 678-7507
- **Office Visit**
Cumberland County Courthouse
117 Dick Street
5th Floor Room 530 Fayetteville,
NC 28301
- **Internet**
www.cumberlandcountync.gov
- **Mail**
Cumberland County
Tax Administration
PO Box 449
Fayetteville, NC 28302

Email: TaxRelief@cumberlandcountync.gov

- Applications are to be filed during the regular listing period, but may be timely filed through June 1, 2025.
- Applications received after June 1, 2025 are considered untimely.
- An application must be filed to receive the tax exclusion/deferment.
- Circuit Breaker recipients must file a new application annually.

Disabled Veteran Exclusion

Veterans & Surviving Spouses that qualify for this program will receive an exclusion of the first \$45,000 of appraised value on their permanent residence.*

Who is Eligible?

- All qualifying owners must be a North Carolina resident and must occupy the property as their permanent residence or be the surviving spouse, *who has not remarried*, of a qualified disabled veteran. A qualifying disabled veteran is one whose character of service upon separation was honorable or under honorable conditions and meets one of the following as of January 1, 2025:
 1. Provides acceptable proof from the VA that benefits under 38 U.S.C. 2101 were received;
 2. Provides certification from an acceptable federal agency on form NCDVA-9 indicating that, as of January 1, 2025, the veteran had a service connected, permanent and total disability.
- For the surviving spouse, *who has not remarried*, of a qualified disabled veteran, the certificate must indicate one of the following:
 1. The veteran had a service connected, permanent and total disability;
 2. The veteran's death was a result of a service connected condition;
 3. The veteran's death occurred in the line of duty while serving on active duty and was not due to service member's own misconduct.

Note:

There is no age or income qualification for this program. Benefit limitations may apply when there are multiple owners of a property.

Application:

- Applicants must complete Form AV-9 from the county and NCDVA-9 certification from the VA.
- The surviving spouse, *who has not remarried*, must submit a copy of the death certificate and Form AV-9 from the county and NCDVA-9 certification from the VA, showing that the deceased spouse met all requirements at the time of death.

Veteran Services Contact:

Cumberland County Veterans Service
301 East Russell Street
Fayetteville, NC 28301
Phone: (910) 677-2970
Fax: (910) 677-2964
E-mail: eredrick@cumberlandcountync.gov



* See Definitions under Elderly or Disabled Exclusion.

Elderly or Disabled Exclusion

Residents that qualify for this program will receive an exclusion of the greater of \$25,000 or 50% of the qualifying, appraised value of their permanent residence.

Who is Eligible?

- A permanent resident of Cumberland County age 65 or older as of January 1, 2025, with an income not exceeding \$37,900 for the previous year (2024).

Or

- A permanent resident of Cumberland County, totally and permanently disabled, regardless of age, with an income not exceeding \$37,900 for the previous year (2024).

Definitions:

- Income is defined as all monies received from every source other than gifts or inheritances. For married applicants residing with their spouses, the income of both spouses must be included, whether or not the property is in both names. Only one spouse must meet the age or disability requirement.
- Examples of income: Wages, Social Security, Disability, SSI, VA Benefits, Pensions, Annuities, Interest, IRA Distributions, Rental Income, Dividends.
- A person's permanent residence is the person's legal residence. This includes the dwelling, up to 1 acre of the dwelling

site, and any related improvements. The dwelling may be a single family residence, a unit in a multi-family residential complex, or a manufactured home.



Note:

- An otherwise qualifying owner does not lose the benefit of the exclusion because of a temporary absence from his or her permanent residence for reasons of health or because of an extended absence while confined to a rest home or nursing home, so long as the residence is either unoccupied or occupied by the owner's spouse or dependent.
- Persons who are totally and permanently disabled must provide proof of their disability in the form of a certificate signed by a physician licensed to practice medicine in the state of North Carolina or from a governmental agency authorized to determine qualification for disability benefits.

Circuit Breaker Property Tax Deferment

This program limits taxes to a percentage of the qualifying owner's income. Excess taxes are deferred, with the three most current years of deferred taxes becoming due, with interest, when a disqualifying event occurs.

Who is Eligible?

- A permanent resident of Cumberland County, age 65 or older as of January 1, 2025, whose total income for 2024 did not exceed \$56,850 **and** who has owned and occupied their residence for the five calendar years immediately preceding January 1, 2025. *

Or

- A permanent resident of Cumberland County, totally and permanently disabled, regardless of age, whose total income for 2024 did not exceed \$56,850 **and** who has owned and occupied their residence for the five calendar years immediately preceding January 1, 2025.*

Effects on Your Tax Bill

An owner whose income amount for the calendar year 2024 is less than \$37,900, the 2025 tax bill will be limited to four percent (4%) of the owner's income.

An owner whose income amount for the calendar year 2024 is more than \$37,900 but does not exceed \$56,850 the 2025 tax bill will be limited to five percent (5%) of the owner's income.

- Circuit Breaker Property Tax Deferment limits taxes assessed to the permanent residence only. *
- All multiple owners of property, other than spouses, must qualify and elect to defer taxes under this program.
- If your income exceeds \$56,850 for calendar year 2024 you are not eligible for this program. *
- Deferred taxes are the amount of taxes remaining over the 4% or 5% tax limitation amount. Upon disqualification, the three most current years of deferred taxes become due and payable with interest. **Deferred taxes are a lien on your property.**
- The disqualifying events are:
 1. Death of the owner;
 2. Transfer of the property;
 3. Owner ceases to use the property as a permanent residence.
- **An annual application is required.**

* See Definitions under Elderly or Disabled Exclusion.