



2026 Tax Freeze Application City of Chattanooga

Deadline to submit this application: April 5, 2027

For internal use only

Staff Review

☐ Approve
☐ Deny

Initials

Treasurer Review

☐ Approve
☐ Deny

Initials

Reason (if denied)

Tax Freeze is a program that "freezes" the City of Chattanooga property tax amount for your primary residence. By re-applying each year, qualifying homeowners can generally keep their property taxes frozen at the same amount, even if the City property tax rate increases and even if there is a county-wide reappraisal.

Applicants must meet the program's age and income requirements. So, let's start by determining your eligibility.

Section 1. Eligibility Questions

1. Were you born before 01/01/1962?
2. Was your total 2025 income below \$63,470?
3. Do you own the property?
4. Is the property your primary residence?*

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

**If the property is your primary residence, but you are temporarily relocated, check "Yes."*

If you answered "no" to any question, then **STOP**.

You are not eligible for Tax Freeze, and you can disregard this form.

If you answered "yes" to all four qualifying questions, proceed to Section 2.

Section 2. Applicant Information

First Name

Mid. Initial

Last Name

Date of Birth (MM/DD/YYYY)

Last 4 SSN

Telephone Number

Email Address

Section 3. Property Information

☐ Use My Tax Relief Information

Property Address

City, State

Zip Code

Mailing Address (if different from the property address)

City, State

Zip Code

Section 4. Other Parties

☐ Use My Tax Relief Information

1. Are you married?

Yes ☐ No ☐

2. Is anyone else listed on the property deed?

Yes ☐ No ☐

If you answered "yes" to either question, then enter your spouse's or co-owner's information to the right.

If you are not married and are the sole owner of the property, move on to Section 5.

Other Party Name

Other Party Date of Birth (MM/DD/YYYY)

Year Deceased
(this only applies to deceased co-owners)

If someone is listed on the deed who has passed away, enter their name under "Other Party Name," and add the year they passed away here.

Turn over to complete Sections 5 - 7.

Section 5. Income Information

☐ Use My Tax Relief Information ("Elderly" and "Disabled" only)

Applicant Income

List the applicant's 2025 income from *all sources* below.

Social Security Benefits	
Supp. Security Income	
Retirement / Pension	
Veterans Benefits	
Workers Comp	
Wages / Salaries	
Dividends / Interest	
Other Income	
Rental Income	
Income Loss	
TOTAL 2025 INCOME	

Other Party Income

List the spouse's or co-owner's 2025 income from *all sources* below.

Social Security Benefits	
Supp. Security Income	
Retirement / Pension	
Veterans Benefits	
Workers Comp	
Wages / Salaries	
Dividends / Interest	
Other Income	
Rental Income	
Income Loss	
TOTAL 2025 INCOME	

Section 6. Documentation

Every Tax Freeze applicant must provide supporting documentation proving their eligibility. Use the lists below to make sure you've attached all the required documentation.

Proof of Age (choose one)

- Tax Relief Voucher (*must be completed & signed*)
- Current driver license
- Valid state-issued ID
- Current passport
- Birth certificate
- Military ID
- Medicare card
- Valid census record

Proof of Income (choose 1 of the 3 options)

- Tax Relief Voucher (*only for elderly and disabled applicants, disabled vets and vet's widows must choose one of the other options*)
- OR
- 2025 Federal Income Tax Return
- OR
- Affidavit (for those not required to file income taxes) + proof of 2025 income from *all sources*.

Proof of Residency (choose one)

- Valid driver license
- Valid state-issued ID
- Current voter registration card
- 2 different utility bills from 2025
- Social security letter
- VA letter
- Bank statement
- Auto insurance policy declaration page

Section 7. Signatures

I certify this information to be correct and understand I am subject to penalty and interest for intentionally providing false information. Any taxpayer, who knowingly provides false information concerning the taxpayer's income or other information relative to eligibility for such program, commits a Class A misdemeanor. I certify that the property for which the tax freeze is sought is my principal residence for voting purposes and that I have not submitted another property as my principal residence for any purpose in the jurisdiction, the State of Tennessee, or any other state.

Applicant Signature

Date

Other Party (spouse or co-owner) Signature

Date

Send your completed form and the required documentation by mail or in person to:
City of Chattanooga, Office of the City Treasurer, 101 E. 11th St, Room 100, Chattanooga, TN 37402.

Any questions? Call us at (423) 643-7274.