

RESOLUTION NO. 32598

A RESOLUTION AUTHORIZING THE DEPARTMENT OF FINANCE TO UTILIZE THE NEW SENIOR TAX FREEZE AMOUNTS SET FORTH IN TENN. CODE ANN. SECTION 67-5-705(f)(3)(A)(iii), WITH AN INCOME LIMIT OF SIXTY THOUSAND DOLLARS (\$60,000.00) ON ALL APPLICATIONS FOR THE SENIOR TAX FREEZE PROGRAM ESTABLISHED AT CITY CODE SECTION 2-111 IN THE FORM ATTACHED HERETO AS EXHIBIT 1.

---

BE IT RESOLVED BY THE CITY COUNCIL, CHATTANOOGA, TENNESSEE, that it is hereby authorizing the Department of Finance to utilize the new Senior Tax Freeze amounts set forth in Tenn. Code Ann. Section 67-5-705(f)(3)(A)(iii), with an income limit of \$60,000.00 on all applications for the Senior Tax Freeze Program established at City Code Section 2-111 in the form attached hereto as Exhibit 1.

ADOPTED: August 5, 2025

PAN/mem/v2



# 2025 Tax Freeze Application

## City of Chattanooga

**Deadline to submit this application: April 3, 2026**

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 01/01/1961?
2. Was your total 2024 income below \$60,000?
3. Do you own the property?
4. Is the property your primary residence?\*

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

Yes ☐ No ☐

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.

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

### 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.

## Section 5. Income Information

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

### Applicant Income

List the applicant's 2024 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	
<b>TOTAL 2023 INCOME</b>	

### Other Party Income

List the spouse's or co-owner's 2024 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	
<b>TOTAL 2023 INCOME</b>	

## 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
- 2024 Federal Income Tax Return
- OR
- Affidavit (for those not required to file income taxes) + proof of 2024 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.



## Property Tax Relief/ Tax Freeze

### Tax Relief

The Knox County Trustee's Office administers a state funded Property Tax Relief Program to assist elderly, disabled, and disabled veteran as well as surviving spouses of disabled veteran homeowners. For applicants who qualify, the State of Tennessee will pay or reimburse a portion of their property taxes for their primary residence. You may complete the applications by mail **OR** request an application by email: [taxrelief@knoxcounty.org](mailto:taxrelief@knoxcounty.org). Be sure to sign the applications and list at least one phone number where we can reach you.

### Property Tax Relief for Elderly and Disabled Homeowners up to \$89

You must be 65 or older or have been rated totally and permanently disabled by Social Security Administration or another qualified agency on or before December 31, 2024. Your combined 2023 annual income for you, your spouse and all other owners of the property cannot exceed the income limit \$36,370.

### Property Tax Relief for Disabled Veteran & Widow(er) of a Disabled Veteran up to \$487

Veterans who have an honorable discharge and a total and permanent rating from a service-connected disability or their widow(er) may qualify for tax relief. **No income limit!**

\*\* For a complete list of qualifications and answers to frequently asked questions, visit the State of Tennessee's Tax Relief Website: <https://comptroller.tn.gov/office-functions/pa/property-taxes/property-tax-programs.html>.

To hear a recording of the latest information regarding Property Tax Relief and Senior Tax Freeze, call the Trustee's information line at 865-215-8554 **OR** visit one of our convenient satellite locations with any questions or concerns **OR** request an application by emailing us at [taxrelief@knoxcounty.org](mailto:taxrelief@knoxcounty.org).

### Property Tax Freeze for Seniors

The State of Tennessee passed legislation that permits counties to "freeze" property tax amounts for homeowners who are 65 or older on or before December 31, 2024, and the combined 2023 annual income for you, your spouse and all other owners of the property cannot exceed the income limit \$60,000.

Your home and up to five (5) acres can be frozen. The appraisal and assessment values are not affected by the freeze program. If you qualify for Senior Tax Freeze, we will lock in your tax amount due so that it will generally not increase. If your property taxes decrease, your frozen base amount will also decrease.

\*\* Both programs require that you own and use the property on which you apply as your primary residence. Proof of eligibility will be required. Other restrictions may still apply.

For Application, [CLICK HERE](#)



# KNOX COUNTY TENNESSEE

[Skip to content](#)

Mayor Glenn Jacobs  
400 Main Street • Knoxville, Tennessee 37902  
865-215-2005 • [www.knoxcounty.org](http://www.knoxcounty.org)

## Tax Relief / Tax Freeze Applications

### Tax Relief for Elderly & Disabled Homeowners

Click on appropriate box to access application, print, complete and sign.

2024 PROPERTY TAX RELIEF APPLICATION  
- ELDERLY & DISABLED

2024 SENIOR PROPERTY TAX FREEZE APPLICATION (MUST BE 65 OR OLDER)

2024 PROPERTY TAX RELIEF APPLICATION - DISABLED VETERAN

2024 PROPERTY TAX RELIEF APPLICATION – WIDOW(ER) OF DISABLED VETERAN

First time applicants will need to provide the following with their completed application(s):

- Proof of identity, age, and residency for applicant, applicant's spouse, and any other owners of the property.
- Paid receipt for the 2024 Property Taxes (applies only to Tax Relief applicants).
- Copy of a Bill of Sale or Title for mobile home if applicable.
- Copy of revocable Trust or Life Estate if applicable (resident remainder information required if living on property).
- Proof of 2023 income for applicant, applicant's spouse, and any other owners of the property. Income proof NOT required for Disabled Veterans or Widow(er) of Disabled Veteran applicants.
- Disabled Veterans or Widow(er) of a Disabled Veterans must also complete an F-16 or F-16S form.

You may complete the applications by mail **OR** request an application by email: [taxrelief@knoxcounty.org](mailto:taxrelief@knoxcounty.org). Be sure to provide a copy of the required identifications, sign the applications and list at least one phone number where we can reach you.

If you are applying for Property Tax Relief *and* Senior Property Tax Freeze you must submit an application for each program. Each program must also be renewed yearly!

Applications are also available at all Trustee locations. If you need assistance filling out an application or copies of required documentation, you may go to one of our convenient satellite locations.

To hear a recording of the latest information regarding Property Tax Relief and Senior Property Tax Freeze, call the Trustee's information line at 865-215-8554 **OR** visit one of our satellite locations with any questions or concerns **OR** email: [taxrelief@knoxcounty.org](mailto:taxrelief@knoxcounty.org).

**Once approved for either program you must requalify every year and prove eligibility.**



# MEDIA RELEASE

OFFICE OF COUNTY MAYOR GLENN JACOBS

400 Main Street, Suite 615, Knoxville, TN 37902

FOR IMMEDIATE RELEASE: May 4, 2023

Contact: Mike Donila Abbey Harris  
306-1177 cell 215-4579 office  
705-1681 cell

## **Mayor Jacobs and Trustee Biggs to Introduce Tax Freeze for Seniors**

*KNOXVILLE, Tenn.*— Knox County Mayor Glenn Jacobs and Knox County Trustee Justin Biggs are co-sponsoring a resolution that would provide a tax freeze for thousands of local senior citizens who own homes in the area.

Knox County currently offers a property tax freeze program for those 65 years and older who earn no more than \$42,440 annually. State lawmakers recently agreed to let local leaders increase the ceiling on the income to \$60,000. The program provides for an exemption to hold steady the assessed value of their primary residence, so that their taxes don't increase.

"Big thanks to the state and to Trustee Biggs for making this program possible and for raising the income limit for inclusion," said Mayor Jacobs. "It's a great way to take care of vulnerable people while helping them stay in their homes."

"It feels good to be able to work with Mayor Jacobs to bring this to Commission," said Trustee Biggs. "I think this program change will make a big impact for a lot of folks."

Mayor Jacobs and Trustee Biggs plan to bring their resolution to the Knox County Commission later this month during the board's regularly scheduled meetings. If approved, the increased income cap would take effect July 1. Property taxes for those eligible would be frozen at the current assessed value.

###