



# COUNTY OPTION PROPERTY TAX DEFERRAL LOAN APPLICATION

State Form 57886 (R / 9-25)  
Prescribed by the Department of Local Government Finance

FOR COUNTY USE ONLY			
ORDINANCE #	COUNTY	TOWNSHIP	YEAR

**INSTRUCTIONS:** To be filed in person or by mail with the county auditor of the county where the homestead is located. Beginning with property taxes first due and payable in 2026, a qualified individual in a county that has adopted an ordinance to establish a homestead property tax deferral program may defer at least \$100 but not more than \$500 of the qualified individual's homestead property tax liability in a given calendar year.

**Filing Date:** Application must be completed, signed, and filed by January 15 of the calendar year in which the property taxes are first due and payable. A qualified individual must also enter into a tax deferral agreement with the county auditor before March 1 of that year. Any recording fees required by a county recorder to file the application shall be paid by the applicant.

See reverse side for additional instructions, definitions and qualifications.

## CERTIFICATION STATEMENT

I \_\_\_\_\_ hereby request deferral of the due date for my homestead property tax liability in the amount of \$\_\_\_\_\_ (must be at least \$100 and no more than \$500) for the January 1, \_\_\_\_\_ assessment date, due and payable in \_\_\_\_\_ per Indiana Code § 6-1.1-52.

I certify that 1) on the assessment date and 2) for at least five (5) years before first applying for a deferral of homestead property tax liability, I had a qualified interest as indicated below in the homestead property described in this application:

- An ownership interest in the homestead,       An interest in a contract for the purchase of the homestead recorded in the county recorder's office that acquired on \_\_\_\_\_ (date);      provides that a person purchasing the homestead is to pay the property taxes on the homestead, acquired or on \_\_\_\_\_ (date).

I certify that I use the homestead as my principal place of residence and have no delinquent payment of property taxes, special assessments, or fees or charges that are included by law on a tax statement issued under Indiana Code 6-1.1-22-8.1 or 6-1.1-22.5. I have submitted with this application the written approval of any holder of a lien on the homestead property described below. I agree to not pay my remaining non-deferred property tax payments by escrow.

## HOMESTEAD PROPERTY DESCRIPTION

Address of Homestead (number and street, city, state, and ZIP code)

County	Township	Taxing District (city, town, township)	
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Parcel Number	Legal Description	Record Number (contract)	Page Number
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Is the Property in Question: <input type="checkbox"/> Real Property <input type="checkbox"/> Annually Assessed Mobile Home (IC 6-1.1-7)	Are There Any Liens on the Homestead Property? <input type="checkbox"/> Yes <input type="checkbox"/> No
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If there are liens on the homestead property, has applicant submitted the written approval of any lien holder on the homestead property?     Yes     No

Total Amount of Deferred Taxes	Amount of All Other Liens on Homestead Property (if any)
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Outstanding Principal on All Mortgages on Homestead Property	Assessed Value of Homestead Property
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## APPLICANT'S INFORMATION

Name of Applicant (legal name)	Telephone Number (      )	Email Address
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Is Applicant the Sole Legal or Equitable Owner? <input type="checkbox"/> Yes <input type="checkbox"/> No	If No, What is Applicant's Exact Share or Interest?	Identify Any Non-Spouse Co-Owner (if any)
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If Name on Record is Different than Applicant, Indicate Below:

Name of Contract Seller	Address of Contract Seller (number and street, city, state, and ZIP code)
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I certify under penalty of perjury that the above and foregoing information is true and correct.

Signature of Applicant	Printed Name of Applicant	Address of Applicant (number and street, city, state, and ZIP code)
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**AUDITOR USE ONLY**

Upon the filing of an application, the county auditor shall immediately notify the county treasurer and transmit the information that the county treasurer needs to match the application with the county treasurer's records related to the homestead. No deferral of homestead property tax liability shall be granted if the total amount of deferred taxes under Ind. Code § 6-1.1-52 plus the total amount of all other liens on the homestead property plus the outstanding principal on all mortgages on the homestead property exceed 100% of the homestead's assessed value

Does applicant meet all other property tax deferral program qualifications, if any, required under the county's ordinance adopted under Ind. Code § 6-1.1-52?  Yes  No

Describe Additional Qualification Required by County Ordinance:

I have reviewed this application and determined that the applicant qualifies for deferral. After an initial application, an applicant remains eligible for a deferral in subsequent years so long as the applicant continues to meet the eligibility requirements for deferral under IC 6-1.1-52.

20 _____ Pay 20 _____	Taxes approved for deferral must be the lesser of the amount requested by applicant (which may not be less than \$100); or \$500.	Taxes Deferred: \$
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Signature of Auditor	Date Signed (month, day, year)
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If the applicant is qualified for a deferral, the auditor shall provide for the recording of the deferral in the county recorder's office specifying the amount of property tax deferred and shall notify the county treasurer and the Department of Local Government Finance of the amount deferred. The recording of a deferral in the county recorder's office shall constitute a lien on the homestead property.

**PROPERTY TAX DEFERRAL DEFINITIONS AND QUALIFICATIONS**

**IC 6-1.1-52**

The County Option Property Tax Deferral Program has been enacted to allow qualified individuals in a county with a homestead property tax deferral program to defer the due date for the qualified individual's homestead property tax liability. Read carefully the qualifying guidelines below:

**DEFINITIONS:**

"Homestead" means an individual's principal place of residence:

1. that is located in Indiana;
2. that:
  - a. the individual owns;
  - b. the individual is buying under a contract, recorded in the county recorder's office, that provides that the individual is to pay the property taxes on the residence and that obligates the seller to convey title to the individual upon completion of all of the individual's contract obligations;
  - c. the individual is entitled to occupy as a tenant-stockholder (as defined in 26 USC 216) of a cooperative housing corporation (as defined in 26 USC 216);
  - d. is a residence described in IC 6-1.1-12-17.9 that is owned by a trust if the individual is an individual described in IC 6-1.1-12-17.9; or
  - e. is a residence owned by a corporation, partnership, limited liability company, or other entity and the requirements of IC 6-1.1-12-37(r) are met; and
3. that consists of a dwelling and includes up to one (1) acre of land immediately surrounding that dwelling, and any of the following improvements:
  - a. any number of decks, patios, gazebos, or pools.
  - b. one (1) additional building that is not part of the dwelling if the building is predominantly used for a residential purpose and is not used as an investment property or as a rental property.
  - c. one (1) additional residential yard structure other than a deck, patio, gazebo, or pool.

"Dwelling" means any of the following:

1. residential real property improvements that an individual uses as the individual's residence, limited to a single house and a single garage, regardless of whether the single garage is attached to the single house or detached from the single house;
2. a mobile home that is not assessed as real property that an individual uses as the individual's residence; or
3. a manufactured home that is not assessed as real property that an individual uses as the individual's residence.

"Homestead property tax liability" refers to a liability for property taxes:

1. that are assessed on tangible property that is a homestead, including all tangible property, regardless of type, located in any parcel that contains the homestead; and;
2. that would be first due and payable in a certain year if the property taxes were not deferred under IC 6-1.1-52.

"Property taxes" refers to ad valorem property taxes. The term does not include special assessments, fees, or charges that are included by law on a tax statement issued under IC 6-1.1-22-8.1 or IC 6-1.1-22.5.

“Qualified individual” means an individual who:

1. has a qualified interest in a homestead on the assessment date for which homestead property tax liability is imposed;
2. has held a qualified interest in the homestead for at least five (5) years before first applying for a deferral of homestead property tax liability;
3. uses the homestead in which the individual has a qualified interest as the individual's principal place of residence. An individual shall be treated as using a homestead as the individual's principal place of residence if the individual:
  1. is absent from the homestead while in a health care facility (as defined in IC 16-18-2-161 or IC 16-28-13-0.5) for which payment is received from the United States Department of Health and Human Services for the individual's care; but
  2. used the homestead as the individual's principal place of residence immediately before being admitted to a health care facility (as defined in IC 16-18-2-161 or IC 16-28-13-0.5);
4. is not delinquent in the payment of any property taxes, special assessments, or fees or charges that are included by law on a tax statement issued under IC 6-1.1-22-8.1 or IC 6-1.1-22.5; and
5. meets any other qualifications that a county may choose to require in an ordinance adopted under IC 6-1.1-52.

“Qualified interest” means:

1. an ownership interest in a homestead; or
2. an interest in a contract for the purchase of a homestead that:
  - a. is recorded in the county recorder's office; and
  - b. provides that a person purchasing the homestead is to pay the property taxes on the homestead.

**WHO MAY QUALIFY:** A qualified individual in a county with a homestead property tax deferral program may apply to the county auditor to defer the due date for the qualified individual's homestead property tax liability as permitted under IC 6-1.1-52.

**WHAT IS DEFERRED:** A qualified individual may defer at least \$100 but no more than \$500 of the qualified individual's homestead property tax liability in a given calendar year. Amounts deferred for prior years may continue to accumulate until the delayed due date under IC 6-1.1-52. A qualified individual may not defer more than \$10,000 of the qualified individual's homestead property tax liability over consecutive years. The county treasurer may accrue interest on a qualified individual's deferred tax balance amount on a monthly basis not to exceed four percent (4%) beginning on the date of the deferral. No deferral of homestead property tax liability shall be granted if the total amount of deferred taxes plus the total amount of all other liens on the homestead property plus the outstanding principal on all mortgages on the homestead property exceed one hundred percent (100%) of the homestead's assessed value.

**HOW TO FILE:** A qualified individual wishing to obtain a deferral of homestead property tax liability for a calendar year must file with the county auditor a completed loan application on or before January 15 of the calendar year in which the property taxes are first due and payable and must enter into a tax deferral agreement with the county auditor before March 1 of that year. Forms must be filed at the county auditor's office in the county where the homestead is located. Applications must be completed, dated, and filed or postmarked with the county auditor on or before January 15 of the calendar year in which the property taxes are first due and payable. If an individual mails this form and desires to have a file-stamped copy returned, the individual must provide a self-addressed, stamped envelope to the county auditor's office.

**WHEN DEFERRED TAXES MAY BE PAID:** Deferred property taxes and accrued interest may be paid at any time on or before the delayed due date.

**WHEN DEFERRED TAXES MUST BE PAID:** Deferred property taxes are due and payable one hundred and eighty (180) days after the date on which a deferral termination event occurs. Payment of deferred property taxes after the delayed due date shall be collected in the same manner as delinquent property taxes.

**DEFERRAL TERMINATION EVENT:** A deferral termination event occurs on the earlier of the following dates:

1. The first date on which the qualified individual who had a qualified interest in the homestead when the property taxes were deferred:
  - a. ceases to use the homestead as the individual's principal place of residence as provided in IC 6-1.1-52-4(3); or
  - b. no longer has a qualified interest in the homestead.
2. The date of the death of the qualified individual who had a qualified interest in the homestead when property taxes were deferred.

**SURVIVING SPOUSE:** The following only applies to a surviving spouse who was not a qualified individual on the date on which property taxes were deferred. If a deceased individual was a qualified individual on the date on which property taxes were deferred, the deceased individual's surviving spouse shall be treated after the deceased individual's death as if the surviving spouse had been a qualified individual on the date on which property taxes were deferred if:

1. the homestead was the surviving spouse's principal place of residence when the deceased qualified individual died; and
2. the surviving spouse has a qualified interest in the homestead not later than the later of:
  - a. the date of the deceased individual's death; or
  - b. the date on which the estate of the deceased individual transfers any part of the ownership of the homestead from the estate.