

# MONTGOMERY COUNTY SENIOR REAL ESTATE TAX CREDIT

Montgomery County will start accepting senior real estate credit applications April 1, 2026. Applications must be submitted by the end of business day June 30, 2026 to the County Collector's office. Any applications turned in after June 30, 2026 will be applied to the 2027 tax year. Applications will be available in the County Collector's office or by visiting [www.mcmo.us](http://www.mcmo.us). The following requirements must be met to be eligible for the credit.

## AGE REQUIREMENTS TO OBTAIN THE 2026 CREDIT

- \*Applicants must be 62 years or older in, or before 2024, to set their base year as 2024.
- \*Applicants turning 62 years old in the year of 2025 will have 2025 set as their base year.
- \*Anyone turning 62 years old in 2026 will have to apply for the 2027 credit, making 2026 their base year.
- \*Applicants must provide a valid driver's license or government issued photo ID, showing date of birth, and proof of residency at the parcel address. If the ID does not match the property address, a second form of proof of occupancy is required.
- \*Only one owner of the property must be 62.

## REAL ESTATE OWNERSHIP REQUIREMENTS

- \*Applicants must own and occupy the real estate property as their primary residence.
- \*Applicants whose property is owned by a trust, must provide documentation showing they are liable for the payment of real property taxes and occupy the property as their primary residence.
- \*Credits do not transfer to new owners or new residences.
- \*Property that changes ownership after the application deadline will no longer be eligible for the credit.
- \*CREDIT MAY ONLY BE CLAIMED ON ONE RESIDENCE AND ONLY IN ONE COUNTY.**

## APPLICATON PROCESS

- \*Applications will be available in the County Collector's office and at [www.mcmo.us](http://www.mcmo.us).
- \*Walk-in applications and mail in applications will be taken. Please fill out the correct application. (Mail in applications must be notarized.)
- \*Applicants must submit the completed application, proof of age and identity, proof of residency, proof of ownership of property, and any other documentation needed to verify eligibility.
- \*There will be a renewal process every year.
- \*Applications containing false statements or omissions shall be denied. Any taxpayer claiming more than one homestead credit, shall be disqualified.

## THE CREDIT

- \*Starting in 2026, if you were 62 or older in, or before 2024, the credit will be based on the increase from 2024 to 2026 on the house and up to 1 acre only.
- \*If you turned 62 in 2025, the credit will be based on the increase from 2025 to 2026 on the house and up to 1 acre only.
- \*Going forward the credit will be based on the increase from the year the applicant became eligible and the application year. No base year will go beyond 2024.
- \*The credit will only be applied to the primary residence structure and up to 1 acre. Any detached buildings or structures will not be included in the credit.
- \*Any improvements made to the property will still increase the value, and not be included in the credit.
- \*The State Blind Pension Fund, any bonded indebtedness, and any other tax protected under the Missouri Constitution will not be included in the credit.**
- \*No credit will be issued if the parcel has delinquent taxes.**
- \*The credit will be noted on the tax bill.