



Key Dates

January 1	Age, disability, ownership, and residence are determined as of this date. New 2027 values take effect.
June 1, 2027	Application deadline for the 2027 tax year.
Every year	Circuit Breaker participants must file a new application.
Changes	Let us know promptly if your income, ownership, or residence changes.

How to Apply

1. Get **Form AV-9** from our office, our website, or ncdor.gov. You don't need your parcel number.
2. Attach your **2026 federal tax return** (first two pages and Schedule 1). If you don't file, attach your **SSA-1099** and proof of any other income.
3. Under 65 and disabled? Add **Form AV-9A**, signed by a physician or government agency.
4. Veterans: add **Form NCDVA-9**, completed by a Veterans Service Officer.
5. Return it to Tax Administration by **June 1**.

Helpful Resources

- **N.C. Department of Revenue** — Form AV-9, Form AV-9A, and program details (ncdor.gov)
- **Alamance County Veterans Services** — help completing Form NCDVA-9
- **N.C. Dept. of Military & Veterans Affairs** — state veterans service centers (milvets.nc.gov)



Alamance County Tax Administration

Graham, North Carolina

Revaluation in 2027

Alamance County's next general reappraisal takes effect January 1, 2027. If you already receive the Homestead Exclusion, **you don't need to reapply**. For homes valued over \$50,000, the exclusion is half of the new appraised value, so it adjusts automatically.

Good to Know

- **Income is verified.** Application details may be checked with the N.C. Department of Revenue. Your tax return is kept confidential.
- **Missed the deadline?** With good cause, a late application may be approved. Approval applies to the current year only.
- **Requirements can change.** Eligibility rules are set by the General Assembly, and the income limit is adjusted each year.

Questions? Contact Us

Alamance County Tax Administration

Tax Relief Programs

124 West Elm Street

Graham, NC 27253

PHONE 336-570-4116

EMAIL taxexemptions@alamancecountync.gov

WEB tax.alamancecountync.gov

ALAMANCE COUNTY TAX ADMINISTRATION

Homestead Exclusion

*Property tax relief for seniors,
persons with disabilities
& disabled veterans*



Property Tax Relief Programs

N.C. General Statutes 105-277.1, 105-277.1B & 105-277.1C

2027 Tax Year · Rev. 09/2026

What Is the Homestead Exclusion?

The Elderly or Disabled Homestead Exclusion was created by the North Carolina General Assembly for homeowners who are 65 or older or totally and permanently disabled and who meet an income limit.

Part of your home's value is **excluded**, or removed from taxation. Unlike a deferral, excluded taxes never have to be paid back.

What It's Worth

The exclusion is the **greater of \$25,000 or 50%** of your home's appraised value. It covers your home, up to one acre of the land it sits on, and related improvements such as a garage.

EXAMPLE	
Appraised value of home	\$240,000
Excluded (50%)	- \$120,000
Value that is taxed	\$120,000

Ownership & Residence

- **Life estates count.** Holding a life estate in the home counts as ownership.
- **Part owners** may receive a reduced benefit. Spouses file one application; other co-owners each apply separately.
- **Time away for health reasons**, including a stay in a nursing or rest home, doesn't end eligibility if the home is empty or occupied by your spouse or a dependent.

Apply once. Once approved, the Homestead Exclusion continues each year as long as you qualify. File a new application if you move or the owners on your deed change. Each year the county reviews a share of approved parcels and may ask you to confirm eligibility.

2027 INCOME LIMIT

\$39,900

Based on your 2026 income, plus your spouse's if you live together

Do I Qualify?

You must be **one** of the following:

Age 65 or older
as of January 1

or

Totally & permanently disabled
certified on Form AV-9A

And you must:

- Be a North Carolina resident
- Own the home
- Live in it as your permanent residence
- Have 2026 income of **\$39,900 or less**

What Counts as Income?

All money received from every source, including wages, Social Security, pensions, IRA distributions, interest, dividends, capital gains, and disability payments.

Gifts and inheritances from a spouse, parent, child, or other direct ancestor or descendant **don't count**.

Not sure you qualify? Call us at **336-570-4116**. We'll walk you through the application.

Compare the Programs

	Homestead	Circuit Breaker	Disabled Veteran
Who	65+ or disabled	65+ or disabled	Disabled veteran or surviving spouse
Income limit	\$39,900	\$59,850	None
Benefit	Excludes \$25,000 or 50% of value	Caps tax at 4% or 5% of income	Excludes \$45,000 of value
Apply	Once	Every year	Once
Repaid?	No	Yes, if you leave the program	No

Circuit Breaker Deferment

If your 2026 income is \$39,900 or less, your tax on the home is limited to **4%** of your income; up to \$59,850, **5%**. You must have owned and lived in the home for the past five years.

Taxes above the limit are **deferred, not forgiven**. They stay a lien on the home, and the last three years, plus interest, become due when the owner dies, the home is sold or transferred, or it is no longer the owner's residence. Some exceptions apply.

Disabled Veteran Exclusion

Excludes the first **\$45,000** of appraised value for an honorably discharged veteran with a total and permanent service-connected disability, or who received specially adapted housing benefits. No age or income limit. An unmarried surviving spouse may also qualify.

Choose one. Each owner may receive only one of these programs. Not sure which is best? Check more than one on Form AV-9 and we'll send you options once 2027 values and tax rates are set.