Louisa County Commission on Aging
Real Estate Tax Relief – Seniors 65+ and Disabled Individuals
September 2026

The mission (in part) of the Louisa County Commission on Aging (COA) is as follows:
"To assess the needs of senior citizens in Louisa County and advocate for their improved quality of life."

Last Year, 2025, at one of our meetings it was noted that Louisa has a 65+ and Disability tax relief program that was not being utilized by many landowners in the county. At that time 461 individuals were enrolled in the program.

The COA saw the need to review the program and suggest changes that would benefit the seniors in Louisa County. Bill Groome was appointed to chair a committee including Bob Babyok and Wanda Apperson to study the program and to look into the tax relief programs of surrounding jurisdictions.

With the assistance of the Office of the Commissioner of the Revenue for Louisa County, Stacey Fletcher, the application process, requirements, deadline, and qualifications were reviewed. Statistical information was obtained from surrounding counties. It was noted, with appreciation, that Board of Supervisors raised the annual income of participants from $50,000 to $55,000, in 2026.

The total participants for 2026, is 487, twenty-six above the 461 for 2025 approved applications.

The committee compared Louisa County (home and a portion of land is exempt)
with the following counties:

	Annual Salary	Total Worth
Goochland,	$67,000	$250,000
Spotsylvania,	$68,000	$250,000
Powhatan,	$75,000	$250,000
Orange,	$60,000	$150,000
Louisa,	$55,000	$200,000
Hanover	$60,000	$400,000

It was difficult to compare with some of the Counties because of their geographic locations, their annual budgets, along with their income sources. Orange County seemed to be the closest to compare. However, we feel that Louisa County is showing growth potential with the new data centers and continued growth on Lake Anna. Louisa needs to be the county to set high goals for our neighboring counties to follow in relieving the tax burden on seniors. It is expected that most of the properties created by this growth would not be affected by tax relief and the desire is to assist senior homeowners whose assessments have risen due to growth.

Per data received from the Louisa County Assessment office, real estate assessments have risen, as follows:
In the Year 2021, there was an average increase of 6%.
2022, there was an average increase of 12%.
2023, there was an average increase of 14%.
2024, there was an average increase of 8%.
2025, there was an average increase of 8%.
2026, there will be an average increase of 7%.

Let it be understood, when an application is approved for tax relief, there is a table that calculates the amount the tax will be reduced based on the applicant's income and net worth. Attached is a copy of this table which reflects the method of deciding the amount of tax relief, from a 100% exemption with an income of 0 to $19,800 and a net worth of $35,000 to 45% with an income of $44,001 to $55,000 and a net worth of $$200,000. The maximum relief is $3,000.

Let it be noted that in support of increasing the net worth, local nursing homes and assisted living facilities were surveyed and currently the $250,000 net worth would allow a senior to live in a nursing home, room and board only, for about two years. We all want to be able to take care of ourselves if, and when, that time comes.

With this information that has been gathered, we do not want to forget our main mission is to understand and inform the community about aging services and support systems that make it possible for older adults to age well at home. Unfortunately, only a small percentage (2025 Statistics noted 28%) are seniors, and only a small amount of this 28% still live in their homes. However, this small percentage will benefit from any action the Board of Supervisors take to ease the burden of expenses on them. This will free up funds for these seniors to purchase food, transportation, housing, and caregivers.

The COA is requesting the Board of Supervisors consider increasing the Annual Income for 65+ and Disabled landowners who qualify for Tax Relief in 2027 to $70,000 and that the Board of Supervisors consider increasing the annual Total Net Worth of 65+/Disabled property owners who qualify for Tax Relief in 2027 to $250,000.

Respectfully submitted:

William Groome, Sub-Committee Chair
Susan Fletcher, Chair, Louisa County Commission on Aging