

2026 APPLICATION FOR PROPERTY TAX DEFERRAL

Applicant/Owner Name	Social Security No. - -
Applicant's Spouse	Social Security No. - -
Mailing Address	City, State, ZIP Code
Property Address (if different than mailing address)	Parcel Number(s)

To defer your property taxes, please submit this application to your county assessor by September 8, 2026. Be sure to sign the form and have it notarized before filing it with your county assessor.

You must apply each year for property tax deferral. Deferred property taxes, plus interest, are a lien on this property, and you must pay the amount if any of the following occur:

- The property, or any part of it, is sold or the title is transferred.
- The qualified claimant, or the last surviving claimant, dies.
- The property no longer qualifies for the Homeowner's Exemption.
- The Idaho State Tax Commission determines that the property tax deferral was granted to a person who is not a qualified claimant or granted for property that does not qualify.

You must attach the following items to this application:

- A copy of the recorded deed, title, or contract for purchase of this property, including a legal description.
- A copy of your application for property tax reduction for the current year.

Liens and Obligations	
Balance owing as of January 1 of the current tax year. (If there are no mortgages or other liens, please complete each block with a "0".)	
1 st mortgage balance	\$
Other mortgage or home equity loan balance	\$
Other liens:	
_____	\$ _____
_____	\$ _____
_____	\$ _____
TOTAL LIENS & OBLIGATIONS	\$

Fire and Casualty Insurance Information	
Name of Company:	
Policy Number:	Amount of Coverage:
You must name the Idaho State Tax Commission as loss payee on your fire and casualty insurance policy and provide the Tax Commission with a copy of the policy.	

Under penalty of perjury, I declare that to the best of my knowledge and belief, this document and all accompanying documents and statements are true, correct, and complete. I understand a lien will be placed on this property in the amount of the deferred taxes, plus 6% interest for 2026 as described in section 63-3045 (7)(c) Idaho Code.

DATED _____

(applicant signature)

(spouse signature)

On this _____ [day] of _____ [month], 20____, in _____ county in the state of _____

before me, the undersigned notary public, _____ [name of document signer]

personally appeared, proved to me through satisfactory evidence of identification, which was _____

[type of identification], to be the person who signed the preceding or attached document in my presence,

and who swore or affirmed to me that the contents of the document are truthful and accurate to the best

of his/her knowledge and belief.

[Seal]

Notary Public

Residing at: _____

My Commission Expires on _____

FOR COUNTY USE ONLY

Date Received:	_____
Attachments:	
<input type="checkbox"/>	Recorded deed, title, or contract for purchase of this property including legal description.
<input type="checkbox"/>	Property Tax Reduction application.
<input type="checkbox"/>	County assessor statement of current assessed value for the eligible portion of the property.
Verified by Assessor or Deputy Assessor:	
_____ (Signature)	

FOR TAX COMMISSION USE ONLY

1.	Land value (one acre or less) + improvement value (primary residence)	\$	
2.	Total liens and obligations from front of application	\$ ()	
3.	Previous tax deferrals (cumulative deferrals + interest)	\$ ()	
4.	Net value	\$	
5.	Percentage of total value on line 1 (line 4 divided by line 1)	\$	
6.	Line 5 20% or less? <ul style="list-style-type: none">No – continue to line 7Yes – Insufficient equity, not eligible for deferral		
7.	Maximum amount of taxes eligible for deferral	\$	
8.	Amount of Property Tax Reduction benefit allowed	\$ ()	
9.	Preliminary amount of deferral (line 7 – 8)	\$	
10.	Percentage adjustment (\$5,000,000 appropriation cap)	%	
11.	ACTUAL AMOUNT OF DEFERRAL (line 9 x line 10)	\$	
Date Approved:	Date Denied:	Lien Recording Date:	Lien Recording Number:

The Property Tax Deferral Program offers individuals a way to defer property taxes on their home and up to one acre of land.

Note: Property Tax Deferral benefits won't reduce solid waste, irrigation, or other fees charged by government entities.

Who qualifies

You might qualify for a property tax deferral if you meet the following requirements:

- You own and occupy your home or mobile home in Idaho that was your primary residence before April 15, 2026, and it:
 - Doesn't have a reverse mortgage or home equity line of credits
- Your total 2025 income was \$61,674 or less.
- You're any of the following as of January 1, 2026:
 - 65 or older
 - Former POW or hostage
 - Motherless or fatherless child under 18
 - Blind
 - Widow(er)
 - Disabled as recognized by the Social Security Administration, Railroad Retirement Board, Federal Civil Service, Veterans Affairs, or a public employment retirement system not covered by these agencies

Income Guidelines

When you complete your application, you must include income reported to you and your spouse in 2025. Typical types of income are:

- Wages
- Interest and dividends
- Capital gains
- Business, farm, and rental net income
- Social Security and Supplemental Security income
- Railroad retirement
- Unemployment or worker's compensation
- Pensions, annuities, and IRAs*
- Military retirement benefits
- Department of Health and Welfare payments including Aid for Dependent Children and housing assistance
- Child support and alimony
- Loss of earnings compensation
- Disability income from all sources**
- Gambling winnings

** Excluding the return of principal paid by the recipient of an annuity and excluding rollovers as provided in sections 402 and 403 of the Internal Revenue Code.*

*** Excluding compensation received from the VA by a veteran who has a 40 – 100% service-connected disability, dependency, and indemnity compensation, or death benefits paid by Veterans Affairs arising from a service-connected death or disability.*

To learn more, contact:

- Your county assessor
- Tax Commission: (208) 334-7736 in the Boise area or toll free at: (800) 334-7756 ext. 2
Hearing impaired: Use the Idaho Relay Service (TDD) (800) 377-3529
- tax.idaho.gov

When you complete your application, you may deduct the following expenses you or your spouse paid in 2025:

- Medical/dental and related expenses not reimbursed by insurance or other reimbursements*
- Medical insurance premiums*
- Payment or prepayment of funeral expenses
- Farm, rental, and/or business losses (You must submit a copy of the appropriate federal schedule.)
- Early withdrawal penalties
- Alimony paid

* *Qualified medical expenses are defined in section 213(d) of the Internal Revenue Code.*

How to apply

You can get the application through your county assessor's office or the Idaho State Tax Commission website at tax.idaho.gov/property. The Tax Commission administers the program, but you apply through your county assessor's office. They'll help you fill out the application. You must file the application for your 2024 property tax deferral from **January 1 through September 8, 2026**. You and your spouse must sign the application, and these signatures must be notarized.

When you file your application, you must provide:

- A copy of the recorded deed, title, or contract for purchase of this property, including a legal description.
- A copy of your Property Tax Reduction application for 2026.
- A statement of the current assessed value for the eligible portion of the property. You can get this from your county assessor.
- A copy of your fire and casualty insurance policy.

Notes:

- *This benefit isn't automatically renewed. You must apply and qualify each year.*

Repaying Deferred Taxes

Deferred property taxes and interest become a lien on your property. You must repay the amount of the deferral and interest if:

- The property, or any part of it, is sold or the title is transferred.
- The qualified claimant, or the last surviving claimant, dies.
- The property no longer qualifies for Homeowner's Exemption.
- The Idaho State Tax Commission determines that the property tax deferral was granted to a person who isn't a qualified claimant or was granted for property that doesn't qualify.

Insurance Requirements

Your fire and casualty insurance policy must show the Tax Commission as a loss payee, and you must provide the Tax Commission with a copy of this policy.

Note: Idaho laws passed after January 1, 2026, are not reflected in this publication

This information is for general guidance only. Tax laws are complex and change regularly. We can't cover every circumstance in our guides. This guidance may not apply to your situation. Please contact us with any questions. We work to provide current and accurate information, but some information could have technical inaccuracies or typographical errors. If there's a conflict between current tax law and this information, current tax law will govern.