

Who is eligible?

- Iowa residents.
- Total household income less than \$26,895 and age 65 or older on December 31, 2025, or
- Total household income less than 250% of the federal poverty level (*see 250% Federal poverty level guidelines*) and age 70 or older on December 31, 2025, or
- Totally disabled and age 18 or older by December 31, 2025.

A claim for property tax credit may be filed on behalf of a deceased person by the person's spouse, attorney, guardian, or estate executor or administrator. To be eligible the deceased person must have been an Iowa resident at the time of death. If two or more persons occupying a home qualify for a credit, each person may file a claim based on each person's income and each person's share of property tax due. Married couples are considered one household, may file only one claim, and must combine their incomes.

Mobile/Manufactured/Modular Homes

A claim for property tax credit may be filed if your mobile, manufactured, or modular home was assessed as real estate. If your mobile, manufactured, or modular home was not assessed as real estate, you may claim a credit on the property taxes due on the land where the home is located, if you own the land.

If your home is subject to the annual tax based on square footage, you may be eligible for a reduced square footage tax. Your county treasurer has the details on the Mobile/Manufactured/Modular Home Reduced Tax Rate Program.

Due date

This claim must be filed with your county treasurer on or before June 1, 2026. The treasurer may extend the filing deadline to March 31, 2027.

Additional information

The location of your county treasurer can be found at the Iowa Treasurers website: iowatreasurers.org.

For information about your Social Security benefits, go to the Social Security Administration website:

ssa.gov/myaccount.

Claimant instructions

Line 3b: "Living with" refers to domicile and does not include a temporary visit.

Line 3c: "Totally disabled" means:

- You are unable to engage in any substantial gainful employment;
- The unemployment is due to a physical or mental impairment that is:
 - Medically determined; and
 - Expected to last 12 months or longer or result in death.

Current proof of disability must be included with your claim in one of these forms:

- A current statement from the Veteran's Administration that in 2025 you were receiving a disability benefit due to 100% disability, or
- A copy of the current Social Security Administration document stating the date the disability began, or
- A written statement from your doctor noting the beginning date of disability and whether the disability is permanent or temporary.

Claims without proper documentation will be denied. Proof of disability is not required if you were age 65 or older as of December 31, 2025.

Line 4: Mark "Yes" if you are a resident of a nursing home or care facility. If not, mark "No." If you are living in a nursing home or care facility, you are eligible for the property tax credit on your homestead if it is not being rented to someone else. If it is being rented, you are not eligible to file a property tax credit claim, but you may be able to file a rent reimbursement claim based upon the rent payment you made to the nursing home.

Line 6: Mark "Yes" if part of your home was rented or used for business purposes during 2025. If not, mark "No." If you marked "Yes," you are entitled to a credit of property tax due on only that portion of the home utilized as the dwelling place by you and your spouse.

If you answered "Yes", on line 6, calculate the percentage of property tax that is allowable for a credit by determining the square footage of the home that is utilized as the personal dwelling, in proportion to the square footage of the entire home. Enter this percentage on line 6.

For example: if the square footage for personal use is 750, and the total square footage is 1,000, the percentage is 75% (750 divided by 1,000 equals 75 percent).

2025 Household income

Household income includes your income and your spouse's income, if living together, and monetary contributions received from any other person living with you. If you and your spouse do not live together, you may file separate claims. If you received a property tax credit in 2025, do not report this as income. Income reported for the purpose of this application may be different than that reported on an income tax return.

Line 8: Iowa taxable income - Enter the amount of Iowa taxable income from your state individual income tax return (2025 IA 1040, Step 4, Line 4). Do not include any net operating loss. If you did not file a 2025 IA 1040, use the IA 1040 to calculate the amount on Step 4, line 4 and enter it on this line. If you are unable to use the IA 1040, enter the amount of your wages, salaries, unemployment compensation, tips, bonuses, commissions, dividends, distributions, or any profit from a business that exceeds the applicable standard deduction amount or itemized deductions amount, if you itemize deductions. For information about the standard deduction amount, see IRS Publication 501. If you are below age 65 and not required to file an IA 1040 for the 2025 tax year because you are below the income threshold, enter zero. If you live with your spouse, include their income. If less than zero, enter zero.

Lines 9-17: Any amounts entered on these lines shall be amounts not already included in line 8.

Line 9: In-kind assistance - Enter any portion of your housing expenses, including utilities, that were paid for you. Do not enter Federal Energy Assistance.

Line 10: Title 19 benefits - Enter your Title 19 benefits received for housing only. Do not include medical benefits. If you live in a nursing home or care facility, contact the administrator for the amount to enter, or:

- Enter 20% of your benefits if you lived in a nursing home, or
- Enter 40% if you lived in a care facility.

Line 11: Social Security income - Enter the total Social Security benefits received, even if not reportable for income tax purposes. Include any Medicare premiums withheld. Do not include child insurance benefits received by a member of your household.

Line 12: Disability income and workers' compensation - Enter the total received for disability or workers' compensation, even if not reportable for income tax purposes.

Line 13: All retirement income - Enter the total amount received from a governmental or other pension or retirement plan, including defined benefit or defined contribution plans; annuities; individual retirement accounts; plans maintained or contributed to by an employer, or maintained and contributed to by a self-employed person as an employer; and deferred compensation plans or any earnings attributable to the deferred compensation plan. Include retirement pay for military service, even if not reportable for income tax purposes.

Line 14: Interest income from federal, state, or local governments - Enter interest income from federal, state, and local governments.

Line 15: Capital gains and income from a farm tenancy agreement - Enter any capital gain received from the sale or exchange of capital assets that is not already included in line 8. Capital losses are limited to the same amount reportable for income tax purposes. Any loss must be offset against gain, and a net loss must be reported as zero. Enter the amount of income from a farm tenancy agreement covering real property that is not already included in line 8.

Line 16: Money received from others - Enter money received from others living with you. Do not include goods and services received.

Line 17: Other income - Enter total income received from the following sources:

- Child support and alimony payments.
- Welfare payments. Include Family Investment Program (FIP), children's Supplemental Security Income (SSI), and all other welfare program cash payments. Do not include foster grandparents' stipends or non-cash government assistance (food, clothing, food stamps, medical supplies, etc.).
- Insurance income not reported elsewhere on this form.
- Gambling and all other income not reported elsewhere on this form.

Treasurer's Instructions

Line C: Follow the steps below.

1. Obtain the taxable value of the land in the homestead for January 1, 2025, from the city or county assessor's office.
2. Divide line B by line A.
3. Multiply the result in step 2 by the number in step 1.
4. Enter the result from step 3 on Line C.

Line D: Obtain the taxable value of the homestead buildings for January 1, 2025, from the city or county assessor's office. Multiply this number by the percentage provided by the claimant on line 6 of the form. Enter the result on line D.

Line J: If line 5b was answered "Yes" enter the prorated gross property tax on line J or, if applicable, the prorated property tax base on line L.

Example: There are three owners of a home, but only two of the owners reside there. The gross property taxes equal \$1,800. The prorated amount to be entered on line J is \$1,200, $[(\$1,800 / 3) \times 2 = \$1,200]$. Alternatively, each person may file a claim individually using their share of the property taxes. Prorate the Homestead Credit proportionately among the claimants.

Line M: This percentage is to be used in computing the amount to enter on line J or, if applicable, the prorated property tax base on line L. This computation will adjust the taxes on the land in the homestead in the same proportion.

Lines Q - T: A claimant filing a claim for the property tax credit who is at least 70 years of age and who has a household income of less than 250 percent of the federal poverty level is eligible to receive a credit against property taxes due on the claimant's homestead. Follow the Treasurer's Use Only instructions below to determine property tax credit eligibility.

Total household income and allowable credit %

Total household income	Allowable credit
\$0.00 – \$13,854.99	enter 100%
\$13,855.00 – \$15,484.99	enter 85%
\$15,485.00 – \$17,114.99	enter 70%
\$17,115.00 – \$20,374.99	enter 50%
\$20,375.00 – \$23,634.99	enter 35%
\$23,635.00 – \$26,894.99	enter 25%
\$26,895.00 – or greater	no credit is allowed

250% Federal poverty level guidelines

Number of persons in family/household	Total household income is less than or equal to
1	\$39,125.00
2	\$52,875.00
3	\$66,625.00
4	\$80,375.00
5	\$94,125.00
6	\$107,875.00
7	\$121,625.00
8	\$135,375.00

For families/households with more than 8 persons, add \$13,750 for each additional person.

TREASURER'S USE ONLY**Treasurer's office will complete this part of form when taxes are ready.**

Claimant name: _____ Parcel number: _____

Schedule for rented homestead tracts

Taxable valuation information for the schedule below may be obtained from the city or county assessor's office.

- A. Number of acres in homestead tract. (From county land records) A. _____
- B. Number of acres in homestead tract used exclusively by claimant as reported on line 7.
Do not include acres rented or rented on share B. _____
- C. Taxable value as of January 1, 2025 of land in homestead used exclusively by claimant.
Do not include the value of land rented or rented on shares C. _____
- D. Taxable value as of January 1, 2025, of homestead buildings used exclusively by claimant.
Do not include the value of rented homestead building D. _____
- E. Total. Add lines C and D E. _____
- F. Tax rate for taxes payable in fiscal year 2026-2027 F. _____
- G. Multiply line E by line F G. _____
- H. Enter any Agricultural Land Tax Credit and/or Family Farm Tax Credit received on the land
valuation as shown on line C H. _____
- I. Subtract line H from line G. Enter the amount here. This amount cannot exceed claimant's
gross tax shown on line J below I. _____

Credit computation

- J. Gross property tax due (include Homestead Credit) during the fiscal year 2026-2027.
(See instructions) , .00
- K. Special assessments , .00
- L. Property tax base: If you have an amount on line I, add it to line K. (See instructions)
If no amount on line I, add lines J and K.
Enter this amount or \$1,000, whichever is less , .00
- M. Percent of property tax base used in computing credit, from the schedule below %
If total household income from line 18, page 1 is:

Total household income	Allowable credit
\$0.00 – \$13,854.99	enter 100%
\$13,855.00 – \$15,484.99	enter 85%
\$15,485.00 – \$17,114.99	enter 70%
\$17,115.00 – \$20,374.99	enter 50%
\$20,375.00 – \$23,634.99	enter 35%
\$23,635.00 – \$26,894.99	enter 25%
\$26,895.00 – or greater	no credit is allowed

- N. Tentative credit: Multiply line L by line M , .00
- O. Homestead Credit applicable to taxes payable in fiscal year 2026-2027 , .00
- P. Property Tax Credit: Subtract line O from line N , .00

Treasurers, proceed to the next page if the claimant is 70 years or older.

TREASURER'S USE ONLY

A claimant filing a claim for the property tax credit who is at least 70 years of age and who has a household income of less than 250 percent of the federal poverty level is eligible to receive a credit against property taxes due on the claimant's homestead.

For such a claimant, the tentative credit amount is equal to the greater of the following:

(1) the amount of the credit as calculated under the schedule of credit amounts specified in Iowa Code section 425.23(1)(a) as if the claimant was an eligible claimant for a credit under that provision (see credit computation in lines J through P above); and

(2) the difference between the actual amount of property taxes due on the homestead during the applicable fiscal year minus the actual amount of property taxes due on the homestead based on a full assessment during the first fiscal year for which the claimant checked "Yes" for box 3b and if the claimant has filed for the credit for each of the subsequent fiscal years after the first credit claimed.

Eligibility for claimants who are age 70 or older as of December 31, 2025. If a claimant's household income exceeds the federal poverty level table as described below, then the claimant is ineligible for the credit.

250% Federal poverty level table

Number of persons in family/household	Total household income is less than or equal to
1	\$39,125.00
2	\$52,875.00
3	\$66,625.00
4	\$80,375.00
5	\$94,125.00
6	\$107,875.00
7	\$121,625.00
8	\$135,375.00

For families/households with more than 8 persons,
add \$13,750 for each additional person

Q. Actual amount of property taxes due on homestead in fiscal year 2025-2026

(Subtract all credits).....

, .00

R. Actual amount of property taxes due on the homestead based on full assessment during first fiscal year for which the claimant filed a credit for claimants who checked "Yes" in box 3b (Subtract all credits).....

, .00

S. Tentative credit: Subtract line R from line Q

, .00

T. Homestead Credit applicable to taxes payable in fiscal year 2026-2027

, .00

U. Property Tax Credit: Subtract line T from line S

, .00

V. Actual credit: Enter the greater of line U and line P

, .00