

2025 -- H 6248

LC002748

STATE OF RHODE ISLAND

IN GENERAL ASSEMBLY

JANUARY SESSION, A.D. 2025

A N A C T

RELATING TO TAXATION -- LEVY AND ASSESSMENT OF LOCAL TAXES-TAX  
DEFERRAL PROGRAM

Introduced By: Representatives Cotter, Speakman, Spears, Chippendale, Potter, Giraldo,  
McGaw, and Carson

Date Introduced: April 23, 2025

Referred To: House Municipal Government & Housing

It is enacted by the General Assembly as follows:

SECTION 1. Chapter 44-5 of the General Laws entitled "Levy and Assessment of Local  
Taxes" is hereby amended by adding thereto the following section:

**44-5-20.13.2. Statewide deferment of payment of tax for qualified senior citizens,  
disabled citizens and disabled veterans.**

(a) The city or town councils in the state may, by ordinance, provide that the payment of  
property taxes on a single-family dwelling, including manufactured homes, owned and occupied  
by a senior citizen, disabled citizen or disabled veteran be deferred until the property is disposed  
by reason of death of all qualified owners, or by reason of transfer or conveyance; provided  
however, that any taxes so deferred shall constitute a lien against the real estate. Interest, in an  
amount of six percent (6%) annually, shall accrue during said deferral period and shall be added to  
the final tax bill. The city or town shall file a written notice of the lien in its land evidence records.

(b) For the purposes of this section the following definitions shall apply:

(1) "Senior citizen" means any resident who is sixty-two (62) years of age or older.

(2) "Disabled citizen" means a resident who has been determined to be totally disabled by  
the United States Social Security Administration.

(3) "Disabled veteran" means a resident who is a veteran, and has been determined to be  
totally disabled by the United States Veterans Administration.

(c)(1) Single-family dwellings including manufactured homes, with reverse mortgages,

1     shall not be eligible for the deferment of property taxes.

2             (2) Single-family dwellings including manufactured homes with less than twenty percent  
3     (20%) equity in the home shall not be eligible for this deferment of property taxes.

4             (d) The city or town councils shall, by ordinance, establish the requirements and application  
5     and/or verification procedures for taxpayers to avail themselves of the benefit of the deferment  
6     provided in this section.

7             (e) If, following the granting of a deferral, a tax assessor determines that an owner who  
8     applied and was granted a deferral of property taxes did not file the claim in good faith, the owner  
9     shall be assessed a delinquency penalty for the nonpayment of the deferred taxes.

10            (f) If an eligible city or town has adopted an ordinance in accordance with this section, the  
11     tax collector shall certify to the director of finance on or before the end of business on January 31,  
12     the total amount of supplemental roll property tax deferral claims submitted pursuant to this section.

13            (g) This section does not apply to property taxes paid through escrow accounts.

14            SECTION 2. This act shall take effect upon passage.

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EXPLANATION  
BY THE LEGISLATIVE COUNCIL  
OF

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- 1           This act would enable any city or town council to adopt a property tax deferral program for  
2 senior citizens, disabled persons or veterans.  
3           This act would take effect upon passage.

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