A New Property Tax Law Helps Island County Seniors. But Will They Know to Apply?

Alice woke up, brewed some tea, and sat outside in her garden to watch the morning unfold. It was going to be a good day, she said to herself, but worries tugged at the edge of her thoughts.

Alice, as we will call her, is a retired teacher in Freeland and has lived in the same one-story home for over thirty years. After her husband died in 2015, maintaining her home, keeping up with expenses and rising property taxes have been increasingly difficult on a fixed income. Last year, her emergency fund was drained from a few thousand dollars to just hundreds.

Alice is fictional, but the situation isn't. Too many Island County residents are living with these fears.

On March 23, Governor Bob Ferguson signed Senate Bill 6162, likely the most significant change to Washington's senior, persons with disabilities, and veteran property tax exemption program in years. The bill raises income eligibility thresholds tied to each county's median household income and creates a simplified standard deduction that lets more retirees qualify. The Department of Revenue has posted the new thresholds for tax years 2027 through 2029 and they take effect January 1, 2027.

The effect on many Island County homeowners could be profound: seniors, veterans, and individuals with disabilities who previously were a few thousand dollars above the threshold and unable to qualify will now be eligible. Those already enrolled at one tier may move to a more beneficial tier due to the income threshold changes and standard deduction. Both the freeze on the assessed value of qualifying homes and the exemption of certain levies can be worth many hundreds of dollars to our neighbors.

This bill enjoyed wide bipartisan support in Olympia and the Washington State Association of County Assessors helped draft and advocate in favor of it. As the bill has now passed, the harder question we face is this: What happens next?

That afternoon, Alice met her friends for lunch and they were talking about a new program or policy that helped seniors. No one seemed to know the details of what this program was, who it helped or by how much. She wasn't able to find out who could tell her if she might qualify. Later, Alice said goodbye until next week and left feeling slightly hopeful, but frustrated.

A property tax exemption is only as useful as a senior's ability to learn of it, qualify for it, and renew it. And that is a function that falls to the county. It belongs to the Assessor's Office.

Effective, prompt implementation in Island County would look something like this. Throughout the year, the Assessor's Office mails multiple letters to taxpayers on a variety of subjects. Some mailers arrive months before the qualifying-year income period ends. Inside would be a brightly colored, plain-language note explaining what changed, an example of what new thresholds mean in actual dollars, and how to apply. Each additional letter sent to taxpayers would carry either a similar note or a brightly colored informational strip to grab attention and enhance awareness of the exemptions available to seniors, to persons with disabilities, and to our veterans.

On a regular basis, enrollment clinics would be held in person at senior centers, veteran groups, or libraries in Langley, Freeland, Coupeville, along the Clinton and Greenbank corridor, and at sites like Terry's Corner on Camano Island. Staff would guide applicants through filling out the application to ensure it is ready for a successful submission the first time.

Cooperating with organizations already serving individuals with disabilities would be an excellent channel to communicate the recent changes to the program. A small stack of information brochures would be kept current at services such as primary care offices, the Island Transit paratransit program, Meals on Wheels, Camano Center, and centers that assist in independent living.

Partnerships could be created with VFW and American Legion posts, identifying disabled-veteran-eligible households, and helping to spread the word of how their benefits have expanded. Quality checks would be created to ensure that during renewals, like what is occurring now on Camano Island, that no one would be left in a lower tier when the law now places them higher.

Each year, when appraisers visit thousands of homes, the occupants would be asked if there were anyone in the household who may qualify for the senior citizen, persons with disabilities, or veteran property tax exemption program. If yes, details would be shared, program fliers given, and encouragement to call our office offered.

It's important to understand that this program, and its recent enhancements, are intended to keep longtime residents such as seniors, persons with disabilities, and veterans in the homes they've earned. When a qualifying individual does not enroll, this failure is often administrative.

With prompt implementation of a new, robust outreach program, by the end of 2027, the Island County Assessor's Office should be able to report that the number of enrolled residents has grown impressively, that renewals are caught up, and that participants are all at the new, correct tiers. And that significant progress has been made in its outreach efforts to bring awareness to qualifying residents in the county. This law was passed with these accomplishments in mind.

Alice returned home, brewed some tea, and sat outside in her garden to watch the evening unfold. It was a good day, she said to herself. A good day with her friends.

But worries still tugged at the edge of her thoughts.

The Assessor's Office has the power to lift these worries from hundreds, possibly thousands, of Island County residents.

Doug Stults, AAS, RES, is a candidate for Island County Assessor. He is currently serving his second term on the International Association of Assessing Officers (IAAO) Ethics Committee.

The General Election is November 3, 2026.

Paid for by Stults for Island County Assessor 316 SE Pioneer Way #606, Oak Harbor, WA 98277

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If you or someone you know may qualify under the new thresholds, contact the Island County Assessor's Office to learn more. The Department of Revenue's exemption thresholds and application materials are also available at https://dor.wa.gov

To learn more about my approach to the Assessor's Office, please visit any of the pages on DougStultsforAssessor.com or reach out at 360-358-4344.

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The Primary Election is August 4 and the General Election is November 3, 2026.

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