

equipment during the winter. Virginia Beach Housing and Neighborhood Preservation's Owner-Occupied Rehabilitation Program helps make home rehabilitation and repairs more affordable for low- and moderate-income Virginia Beach homeowners. Loans and grants are provided to eligible applicants for emergency home repairs in order to remove health and safety hazards, exterior home rehabilitation and correcting certain code violations.

Other eligible emergency activities include replacing defective air conditioning equipment in the summer; correcting electrical, gas and plumbing hazards; correcting defective roof/ceiling assemblies in life-threatening situations; and making accessibility and usability modifications. The program is not intended for making routine maintenance repairs to systems or equipment.

Assistance is provided based on the availability of funding to applicants who meet income and other eligibility requirements. Call the Department of Housing and Neighborhood Preservation at 385-5750 or go online at VBgov.com/home-rehab for more information.

Virginia Beach Real Estate Tax relief for Seniors and Disabled

Applications for real estate tax exemption are taken in the office of the Commissioner of the Revenue, Municipal Center, Building 1, by appointment only **from February 1 through June 30**. **To qualify, individuals must meet income and net worth limitations.**

BASIC REQUIREMENTS TO QUALIFY

- SENIOR CITIZENS must be at least 65 years of age
- TOTALLY DISABLED individuals must be totally AND permanently disabled - there is

NO age limit - \$10,000 income exclusion allowed

- MUST RESIDE in the Virginia Beach home or mobile home or a convalescent facility

TAX EXEMPTION/FREEZE

- Annual household income must not exceed \$54,989 for TAX EXEMPTION
- Annual household income must not exceed \$71,750 for the FREEZE
- Assets must not exceed \$350,000 (OTHER THAN RESIDENCE)

The percentage of tax exemption varies based upon income level

Call the Virginia Beach Commissioner of the Revenue Taxpayer Assistance office at 385-4385 for information or to make an appointment.

Food for Thought for the New Year

I'm walking into 2019 with a clear heart and mind.

If you owe me, don't worry about it—you're welcome.

If you've wronged me, it's all good—lesson learned.

If you're angry with me, you won—I've let it go.

If we aren't speaking, it's cool—I wish you well.

If I wronged you, I apologize—it wasn't intentional.

I am grateful for every experience that I received. Life is too short for pent up anger, holding of grudges and extra stress or pain.

I welcome 2019.

Remember, forgiving someone is for you, not for the other person...

Author unknown

HAPPY
New Year