

This is a big one and not many people know about it. Kansas has a Property Tax Relief Claim for Seniors and Disabled Veterans (Form K-40SVR) that is separate from the Homestead Refund and separate from the Kansas income tax return. It is a stand-alone refund claim, even though eligibility depends on age, income, and property taxes. This program refunds seniors and qualifying disabled veterans for increases in their home's property taxes above the amount paid in the first year they fully qualified.

The year you first fully qualify becomes your base year. The base year is the first year all requirements are met at the same time: you are age-eligible or disabled, you own and occupy the home as your principal residence, you are a full-year Kansas resident, and your household income is under the state limit. Kansas then locks in the actual property tax paid in that base year and uses it as the benchmark for future years.

For example, if your base year was 2018 and the property tax you paid that year was \$1,850, that amount becomes your baseline. If your property tax bill in 2025 is \$2,450, Kansas generally refunds the \$600 increase. This program is based on property tax paid, not the assessed value of the home.

If you have never applied for this refund before, Kansas generally allows you to file retroactively for up to the last three tax years, as long as you were eligible in those years. A separate Form K-40SVR must be filed for each year claimed.

Here are some common scenarios that help explain how the base year works.

Example 1 — Owned the home before turning 65

Bought the home in 2005, turned 65 in 2021, income qualified in 2021, and property tax paid in 2021 was \$1,900. The base year is 2021 and the base amount is \$1,900. If the 2024 property tax is \$2,500, the refund would be \$600.

Example 2 — Bought the home after turning 65

Turned 65 in 2018, bought the home in 2022, income qualified in 2022, and property tax paid in 2022 was \$2,100. The base year is 2022 and the base amount is \$2,100.

Example 3 — Turned 65 and bought the home in the same year

Turned 65 in 2020, bought the home in 2020, and income qualified in 2020. The base year is 2020.

Example 4 — Income too high at age 65

Turned 65 in 2019, but income was too high in 2019 through 2021. Income qualified in 2022, which becomes the base year. Earlier years do not count.

Your base year starts over if you sell the home, move to a different residence, stop using the home as your principal residence, or lose eligibility and later re-qualify.

Unlike the Kansas Homestead Refund, the K-40SVR can grow as property taxes increase over time, rewards long-term homeowners, and can become more valuable each year. For many seniors and disabled veterans, this program eventually provides more relief than any other Kansas property tax refund available.

The forms for tax years 2023, 2024 and 2025 are on the same page you downloaded this PDF.

If I can assist in doing your income taxes, feel free to email me at [mailto:iamgreggkatz@gmail.com?subject=Tax Inquiry](mailto:iamgreggkatz@gmail.com?subject=Tax%20Inquiry)