



Note: Utah State Law (Section 59-2-103-5) requires a property owner to declare the proper classification of their property whenever a deed records to obtain a primary residential tax exemption. Similar filings are also necessary to maintain or receive greenbelt property tax exemptions. Please consult the applicable County Assessor's Office to determine whether this exemption applies to this transaction.

- Verify the wiring instructions provided by the title company and confirm them directly with your bank or a trusted contact to prevent wire fraud.
- If applicable, complete the water right or water share transfer after closing with the state or with the irrigation company and ensuring that all necessary documentation and fees are properly submitted.
- File for a primary residence exemption with the county assessor to potentially qualify for property tax savings.
- Sign up for "Property Watch" from your county recorder (if available)
- Arrange for payment of HOA/Association dues and ensure that you are aware of the payment schedule and any specific requirements.
- Coordinate with the seller to transfer the utilities into your name and set up any desired automatic payments or billing preferences.
- Arrange for the changing of locks either through a locksmith or your home warranty company.
- Identify the garbage and recycling pick-up days in your new neighborhood to properly dispose of waste and recycling materials.
- Set up or transfer TV/internet services and gym memberships according to your preferences and needs.
- Familiarize yourself with the location of shut-off valves for water and gas in case of emergency situations.
- Forward your mail using the United States Postal Service (USPS) online forwarding service.
- Take pictures of receipts for any deductible expenses related to the purchase of the property or potential reimbursements.
- Prepare for moving day by fully charging your cell phones, having essentials like paper towels, bathroom tissue, and plastic cups/utensils readily available. Also, keep some cash on hand for unexpected expenses.
- Inform your insurance agent about your new home and ensure that your homeowner's insurance policy is active and covers the correct property.
- Consider creating a home maintenance checklist to keep track of regular tasks such as changing air filters, servicing HVAC systems, or scheduling lawn care.
- Research local service providers, such as plumbers, electricians, and landscapers, and keep their contact information handy for any future needs or emergencies.
- Familiarize yourself with any homeowner association (HOA) rules, regulations, and restrictions, and ensure compliance with their guidelines.
- Take the time to explore your new neighborhood and introduce yourself to neighbors, making connections and getting to know the community.

Several companies & service providers may require notice of your new address.

- Auto, life, & health insurance companies. (Ensure your policies reflect the correct information and coverage).
- HR department at your workplace for payroll and benefits purposes.
- Transfer your prescriptions to a new pharmacy and notify your healthcare providers, including doctors, dentists, & other specialists.
- Banks, credit unions and credit card companies, especially those that mail monthly statements.
- Subscription services, such as streaming platforms, online shopping accounts, or meal delivery.
- Any professional associations or fraternal organizations you are a member of.
- Driver's license & other state/professional licenses and permits. Remember other government agencies, such as the Department of Motor Vehicles (DMV), Medicare, Medicaid, and the Social Security Administration.
- Schools, educational institutions, and student financial aid lenders.
- Magazine & newspaper subscriptions.



Are Title Thieves Really Stealing Utah Homes?



QR for KSL-TV
Story

If you've come across those infomercials touting services that promise to protect homeowners from fraudulent title theft, you might be wondering about the actual likelihood of such an event occurring. Rest assured, while title fraud is indeed a possibility, it's an exceptionally rare and unlikely occurrence.

In fact, earlier this year, several reputable local media outlets delved into the subject, seeking insights from experts. A notable example is KSL-TV's Matt Gephardt and Sloan Schrage, who explored the truth behind claims of title thieves in this eye-opening piece:

www.ksl.com/article/50334898/ads-claim-title-thieves-can-steal-your-home-but-can-you-really-lose-your-house

Benefits of Title Insurance – Built in coverage for marketable title, fraud & forgery

While the news coverage shed light on this issue, it's worth noting that numerous homeowners are already safeguarded by their title insurance policies, often acquired at the time of property purchase. An Owner's policy encompasses protection against unmarketable titles, and many policies obtained since 2008 have extended coverage that includes safeguarding against post-policy forgery, fraud, and title-related complications. The specifics of coverage can vary, and deductibles might apply depending on the policy type. Remarkably, many policyholders could potentially have coverage that reaches up to 150% of their property's original purchase price.

Property Watch - Free service in some counties

For homeowners seeking a proactive approach to staying informed about their property's status, the Property Watch service is a remarkable resource available in select Utah counties. This service allows residents to stay in the loop about any recorded changes affecting their property. Once you enroll, you'll receive email notifications whenever a document is recorded that impacts your property's status. Currently, this service is available in the following Utah counties:

Washington: <https://www.washco.utah.gov/2021/11/04/sign-up-for-property-watch/>

Salt Lake: <https://slco.org/data-services/PropertyWatch/PropertyWatch.aspx>

Uintah: <https://co.uintah.ut.us:8443/ords/ucdev/r/property-watch-signup/home>

Weber: https://www.webercountyutah.gov/forms/property_watch/

Cache: <https://www.cachecounty.org/recorder/propertywatch/faq.html>

Utah: <https://property-watch.utahcounty.gov/>

Daggett: <https://www.daggettcountry.org/CivicAlerts.aspx?AID=1324>

While the fear of title theft might be a headline-grabbing concern, the reality is that this type of fraud is an anomaly rather than the norm. Existing title insurance policies offer significant protection for homeowners, and the Property Watch service provides a valuable tool for staying informed about changes to your property.

Corporate Fraud Watch

The Utah Division of Corporations and Commercial Code provides a service to assist businesses in monitoring and receiving notifications regarding changes to their corporate information. These changes may be indicative of identity theft or fraudulent activities. The State promptly sends an email within 24 hours of any modification to a Business Address, Registered Agent, or Registered Principal. The cost for this service is \$3.00 per year.

<https://secure.utah.gov/fraudalert/>

Corporate

(801) 288-8818

Bountiful

(801) 295-7676

Layton

(801) 774-8818

Ogden

(801) 475-6100

Midvale

(801) 263-1500

Lehi

(385) 336-8390

Provo

(801) 224-9020

St. George

(435) 688-8808



KANE COUNTY, UTAH

☰ Primary Residential Exemption Informati...

 Q ▼

Primary Residential Exemption Information

Residential properties that are occupied **full-time** by the owner or a tenant may be eligible to receive a property tax exemption of 45% of market value. A qualifying property is assessed and taxed based on the remaining 55% of market value. The exemption applies only to the qualified improvements and up to one acre of land. In order to receive the exemption the owner must apply. To download or print an application click on the following link, [Primary Residential Application](#).

The exemption is limited to one per household. If a household occupies more than one residence during a given year, the assessor determines which one qualifies as the primary residence. In making that determination, the assessor consults [Administrative Rule R884-24P-52](#).

Below is an example of the effect the primary residential exemption can have. For the example we will assume the subject property is 1 acre in size, has a total market value of \$250,000 and a tax rate of 1%.

Example of property tax **without** residential exemption:

\$250,000 market value = \$250,000 assessed value

\$250,000 assessed value x 1% tax rate = **\$2,500.00 property tax**

Example of Property tax **with** residential exemption:

\$250,000 market value x 55% taxable portion = \$137,500 assessed value

\$137,500 assessed value x 1% tax rate = **\$1,375.00 property tax**

Short term rentals, vacation homes, time-shares, or other types of transitory housing do not qualify for the exemption.

References:

Utah Constitution Article III, Section 3

Utah Code Annotated 59-2-103

Utah Code Annotated 59-2-103.5

Kane County Code 1-10-3

Primary Residential

Application

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Contact

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County Offices

- [County Courthouse](#)
76 N Main
Kanab, UT 84741
- [Administration](#)
180 W 300 N
Kanab, UT 84741
- [Sheriff / Public Safety](#)
971 E Kaneplex Dr.
Kanab, UT 84741

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APPLICATION FOR RESIDENTIAL EXEMPTION
KANE COUNTY ASSESSOR / 180 WEST 300 NORTH / KANAB, UT. 84741 / 435-644-4908
(Pursuant to Utah Code Ann. §59-2-103.5, Kane County Code 1-10-3 as amended)

OWNER(S) NAME(S): _____ DATE: / /

MAILING ADDRESS: _____

TELEPHONE #: _____ EMAIL: _____

PROPERTY LOCATION: _____ PARCEL #: _____ ACCOUNT #: _____

BASIC QUALIFICATIONS & INFORMATION

| | |
|-----------------------------|--|
| Application/ Declaration | An application/declaration is required to be submitted and approved before the exemption can be applied. See Utah Code Annotated §59-2-103.5 and Kane County Code 1-10-3. |
| Limits | Utah’s Residential Exemption is limited to one per Household. “Household” means the association of individuals who live in the same dwelling, sharing its furnishings, facilities, accommodations, and expenses and includes married individuals who are not legally separated, that have established domiciles at different locations within the state. See Utah Code Annotated §59-2-103(1) and §59-2-103(6)(a). |
| Multiple Properties | An owner of multiple residential properties in the state is allowed a residential exemption for each residential property that is the primary residence of a tenant. See Utah Code Annotated 59-2-103(6)(b). |
| Occupancy | The residential property must be occupied as a primary residence for 183 or more consecutive calendar days during the calendar year the owner seeks to obtain the residential exemption. See Utah Code Annotated. §59-2-103(4). |
| Transient Use | Residential property used as a secondary home, short term rental, vacation rental or other similar transient use do not qualify for the residential exemption. See Utah Code Annotated §59-2-102(34)(c). |
| Use Change | The owner(s) of property receiving the residential exemption are required to notify the county if the property use changes and it no longer qualifies for the residential exemption. See Utah Code Annotated §59-2-103.5(4). |

OWNER(S) CERTIFICATION

(INITIAL ONE OF THE FOLLOWING CERTIFICATIONS)

- Owner Qualified I am the owner of the above-identified residential property in Kane County, Utah. This property is my and my household’s permanent, full-time residence. **Date of Occupancy:** _____, **(Copy of Utah Drivers License must be attached)**
- Tenant Qualified I am leasing/renting out the above-identified property on a full-time basis. The tenant(s) are using the property as their permanent, full-time residence. **Date of Occupancy:** _____, **(Copy of Lease Agreement must be attached)**
- Non-Primary The above-identified property is not a permanent, full-time residence and does not qualify for the primary residential exemption.

INCOME TAX INFORMATION

Utah Code Annotated 59-2-103.5(8)(e) states: “If a property owner or property owner’s spouse claims a residential exemption under Utah Code Ann. §59-2-103 for property in this state that is the primary residence of the property owner or the property owner’s spouse, that claim of residential exemption creates a rebuttable presumption that the property owner and the property owner’s spouse have domicile in Utah for income tax purposes. The rebuttable presumption of domicile does not apply if the residential property is the primary residence of a tenant of the property owner or the property owner’s spouse.”

SIGNATURES

(Owner MUST sign this application)

Under penalties of perjury I declare to the best of my knowledge and belief, this application and accompanying pages are true, correct and complete. I understand pursuant to Utah Code Annotated, Section 59-2-309(2), that any misrepresentation of these statements subjects the owner to a 100% penalty equal to the tax on value.

Signed: _____

All applications must be submitted no later than September 15th in order to avoid a \$50 dollar fee. Applications submitted after September 15th for the tax year a \$50 dollar fee will apply.

Office Use Only

Approval: _____ Primary or Non-Primary Tax Year: _____
Appraiser: _____ Date Entered: _____

Five County Resource Guide

United Way 2-1-1 is a free and confidential number that individuals and families can call or text to find local community resources, programs and services based on their needs.



ABUSE, NEGLECT, & SEXUAL ASSULT

Adult Protective Services helps prevent or stop abuse, neglect and exploitation of vulnerable adults; 800-371-7897.

Child Abuse and Neglect Reporting Line is a 24-hour hotline to report suspected child abuse; 855-323-3237.

Domestic Violence Information Line provides a 24-hour information and referral on domestic violence issues; 800-897-5465.

Child and Family Services investigates child abuse and neglect cases and offers family and youth services; 855-374-7005.

Children's Justice Center Provides a safe environment for children while being interviewed regarding alleged abuse.

North (Salt Lake City); 385-468-4560
South Valley (West Jordan); 385-468-4580

COUNSELING & MENTAL HEALTH

Southwest Behavioral Health helps clients and community members recover mental illness.

Washington County; 435-634-5600
Iron County; 435-867-7654
Beaver County; 435-438-5537
Kane County; 435-644-4520
Garfield County; 435-676-8176

CRISIS/SUICIDE PREVENTION

Southwest Behavioral Health provides a 24-hour emergency mental health intervention line for callers in crisis; 800-574-6763.

National Suicide Prevention Lifeline; 800-273-8255

EDUCATIONAL SERVICES FOR ADULTS

Utah Adult Education Services provides programs to adults to further education; 801-538-7500.

EMPLOYMENT SERVICES

Department of Workforce Services provides employment help, training and general application for welfare; 866-435-7414 x3.

LDS Employment Center assists with job referral and training for all community members regardless of their faith.

Cedar City; 435-586-0684

Utah State Rehabilitation Services provides vocational rehabilitation and employment services for individuals with a disability. Cedar City; 435-865-6531 St George; 435-673-5091

FOOD ASSISTANCE

Department of Workforce Services offers the SNAP nutrition assistance program to eligible low-income individuals and families; 866-435-7414 x3 or jobs.utah.gov.

Care and Share provides emergency food assistance for needy persons without other resources.

Cedar City (Iron County); 435-586-4962
Hurricane (Washington County); 435-635-0995
Kanab (Kane County); 435-644-4327
Escalante (Garfield County); 435-690-0592
Panguitch (Garfield County); 435-676-2509

Switchpoint - St. George a community resource center that assists with temporary food assistance to help individuals on the road to independence; 435-767-1201. Daily hot meals are served at Grace Episcopal Church; 435-767-1201.

Women, Infants and Children (WIC) offers nutritional counseling and food assistance for families; 877-942-5437.

HEALTHCARE

Medicaid provides low-income families and individuals access to healthcare; 866-435-7414 x3. or jobs.utah.gov.

Doctor's Volunteer Clinic of St. George offers general medical care, mental health services, optometry, and dental services for the uninsured, low income or homeless; 435-656-0022.

Family Healthcare provides general medical, mental health and dental care; visit familyhc.org for more information.

Cedar City; 435-865-1387
Saint George & Hurricane; 435-986-2565

Garfield Memorial Clinic provides general medical care for Garfield County residents; 435-676-8842.

NeedyMeds is an online information resource that provides assistance to people who are unable to afford their medications; 800-503-6897 or visit needymeds.org

Utah Health Policy Project helps people find understand their options for affordable healthcare coverage; 801-433-2299

Medicare; 800-633-4227

PARENTING & FAMILY SERVICES

Head Start Program increase social competence of prekindergarten children in low income families.

Beaver City; 800-796-6070
Cedar City; 435-586-6070 Enoch;
435-865-6959
Hurricane Valley; 435-635-5603
Parowan; 435-477-1715
St George; 800-796-5070

Help Me Grow Utah provides an information and referral line to connect families to resources. They also provide developmental screenings; 2-1-1 or 801-691-5322.

Family Support Center helps parents and guardians as they strive to provide a healthy, happy environment for their children.

Washington County; 435-674-5133

Hope Pregnancy Care Center provides free and confidential services to women and men experiencing an unplanned pregnancy. Services include pregnancy tests, adoption and abortion information, mentoring support, parenting programs and material resources; 435-652-8343.

SHELTER & HOUSING SERVICES

Housing Authority provides affordable, safe housing for low-income families, elderly, and disables persons.

Beaver City (Beaver County); 435-438-2935
Cedar City (Iron County); 435-586-8462
Saint George (Washington County); 435-628-3648

Iron County Care and Share Provides programs and services which help homeless and low-income individuals and families work toward self-sufficiency. Programs include food pantries, homeless shelter, laundry and bathing facilities, and other forms of assistance; 435-586-4962.

Switchpoint Community Resource Center in Saint George provides services for individuals who are homeless including shelter, and housing search assistance; 435-628-9310.

Community Action provides rental assistance and a rapid rehousing program through Five County Association of Governments.

Cedar City; 435-867-8384
Saint George; 435-674-5757

Community Housing Services provides information about affordable rentals; 801328-1050.

Weatherization provides helps households reduce energy costs through the Five County Association of Governments; 435-586-0585.

Habitat for Humanity of Southwest Utah offers a sweat equity program to help families build a home; 435-674-7669 x3.

Disability Services

Red Rock Center for Independence empowers people with disabilities to live independently through education, personalized services, and technology.

Cedar City; 435-704-4798
St George; 435-673-7501

Southern Utah Autism Support Group provides support to families of persons with autism and related conditions; southernutah.org.

TURN Community Services helps people with developmental disabilities through community-based programs.

Cedar City; 435-586-1128
Saint George; 435-673-5251

SENIOR CITIZEN SERVICES

Five County Area Agency on Aging provides in-home services and advocacy for the elderly; 435-673-3548.

Easter Seals Employment Program provides employment and job training opportunities to persons 55 years or older who are low income.

Saint George; 435-986-3576

SUBSTANCE USE DISORDER & ADDICTION TREATMENT

Alcoholics Anonymous helps alcoholics and their families overcome alcoholism; 801-484-7871.

Southwest Behavioral Health Center helps individuals to prevent and recover from severe and persistent mental illness and addiction.

Washington County; 435-634-5600
Iron County; 435-867-7654
Beaver County; 435-438-5537
Kane County; 435-644-4520
Garfield County; 435-676-8176

UTILITY ASSISTANCE

H.E.A.T. provides winter home heating assistance and year-round energy crisis intervention for eligible low-income households.

Beaver County; 435-438-3584
Garfield County; call 435-826-4410
Iron County; 435-586-0858
Kane County; 435-644-3803
Washington County; 435-652-9643

LEGAL SERVICES

Utah Legal Services in Saint George represents low-income individuals in domestic, civil and public issues; 800-662-4245.

FINANCIAL ASSISTANCE

Office of Recovery Services helps collect child support and alimony; 801-536-8500.

Money Management International offers a 24-hour hotline for free individualized financial counseling; 866-889-9347.

Fair Credit Foundation helps individuals achieve lasting financial stability through education; 801-483-0999.

VITA provides tax preparation assistance for low-income families and individuals from January - April; visit utahtaxhelp.org for more information.

Updated September 2021



211utah.org

Access 2-1-1 Utah by downloading the app, Instagram, our website, or by texting 898-211

For more information and assistance, call 2-1-1 or text your zip code to 898211.