

CITY OF WILMINGTON DELAWARE



Application for Property Tax Abatement for Low-to-Moderate Income, Long-Term Homeowners

FINANCE DEPARTMENT
Revenue Division

Property Tax Abatement for Low-to-Moderate Income, Long-Term Homeowners

ELIGIBILITY REQUIREMENTS

WHAT IS THE MAXIMUM EXEMPTION?

- Following the most recent property tax reassessment conducted by New Castle County, if your City of Wilmington property tax bill increased by 50% or more, then your bill will be reduced to the amount of your last bill before the reassessment.

HOW DO I KNOW IF MY TAX BILL INCREASED BY MORE THAN 50%?

- Subtract the amount of your old tax bill from your new tax bill. Divide the difference by the amount of your old bill.
- Example: last bill prior to reassessment: \$1,000. First bill after reassessment: \$1,500. Difference: \$500. \$500 divided by \$1,000 = 50% increase.

YOU ARE ELIGIBLE FOR AN EXEMPTION UNDER CITY CODE SECTION 44-72 IF:

- Your property is located within the city limits of Wilmington, Delaware.
- You have owned the property for at least 10 years.
- The property has been your primary residence for at least 10 years.
- Your City property tax bill, exclusive of penalty and interest, increased by 50% or more from before the reassessment.
- You are not in arrears in property taxes.
- Your combined household income is less than or equal to 80% of Wilmington's annual median income. A chart of qualifying incomes is attached. Your household includes your spouse and any other adult who lives with you.
- You do not currently receive any other property exemption from the City of Wilmington.

WHEN IS THE APPLICATION DEADLINE?

- Applications should be received by May 16 of each year, to receive a full exemption for taxes levied the following July.

OTHER INFORMATION:

- The exemption will be applied as a credit to your next property tax bill.
- Exemptions are not retroactive.
- **This application only applies to the current year and must be completed every subsequent year.**

FOR ADDITIONAL INFORMATION OR ASSISTANCE WITH THIS APPLICATION:

- Please contact 311 (or 302-576-2620 outside City limits), Monday – Friday, 8:30 am through 7:30 pm.
- Or visit us at 800 N. French Street, Wilmington, DE, 19801, 1st Floor.

HOW TO RETURN THE APPLICATION:

- Drop off at 800 N. French Street, 1st Floor
- Mail to CITY OF WILMINGTON PROPERTY TAX EXEMPTION Attention:
Revenue Division, 6th Floor, 800 North French Street, Wilmington, Delaware 19801
- Submit online at www.wilmingtonde.gov/residents/real-estate-tax



**CITY OF WILMINGTON
DEPARTMENT OF FINANCE • REVENUE DIVISION
APPLICATION FOR PROPERTY TAX EXEMPTION**

PLEASE READ ELIGIBILITY REQUIREMENTS BEFORE COMPLETING APPLICATION
APPLICATION MUST BE SUBMITTED BY MAY 16

SECTION 1 – APPLICANT'S INFORMATION

FIRST NAME: _____

LAST NAME: _____ TODAY'S DATE: ____/____/____

EMAIL ADDRESS: _____ PHONE #: _____

SECTION 2 – PROPERTY INFORMATION

PARCEL #: _____

PROPERTY ADDRESS: _____ WILMINGTON, DE ZIP CODE _____

IS THIS YOUR PRIMARY RESIDENCE: YES NO

WHAT YEAR DID YOU PURCHASE THE PROPERTY? _____

I OWN THE ABOVE PROPERTY: SOLELY WITH SPOUSE WITH OTHER THAN SPOUSE

SECTION 3 – APPLICANT'S INCOME

SOCIAL SECURITY BENEFITS	\$ _____	INTEREST/DIVIDENDS	\$ _____
PENSIONS	\$ _____	NET RENTALS	\$ _____
SALARY/WAGES, PROFITS TAX	\$ _____	CAPITAL GAINS	\$ _____

RETURNS FILED FOR Previous Year: FEDERAL STATE I DID NOT FILE

SECTION 4 – SPOUSE AND/OR OTHER OWNER'S OR OCCUPANT'S NAME AND TOTAL INCOME (If Applicable)

FIRST NAME: _____ LAST NAME: _____

ANNUAL INCOME: \$ _____

TAX RETURNS FILED FOR Previous Year: FEDERAL STATE DID NOT FILE

SECTION 5 – REQUIRED DOCUMENTATION

COPY OF DEED COPY OF FEDERAL 1040 TAX RETURN FORM

**There must be an attached copy of your
SOCIAL SECURITY BENEFIT STATEMENT AND FEDERAL 1040 TAX RETURN FORM**

I hereby affirm that I am an owner/occupant of the above-referenced property and that all the information provided herein is true to the best of my knowledge. To assist in determining my eligibility for exemption under the City of Wilmington Code, I have attached a copy of my IRS form for the previous year. I hereby authorize the Finance Department to verify this information with the IRS.

Signature of Applicant: _____ Signature of Co-Applicant: _____
NOT VALID WITHOUT SIGNATURE

FOR OFFICE USE ONLY	
Tax #: _____	Balance: \$ _____
Comments: _____	
Approved or Denied By: _____	Date: _____



CITY OF WILMINGTON
OFFICE OF THE MAYOR
800 N. FRENCH STREET
WILMINGTON, DELAWARE 19801

JOHN CARNEY
MAYOR

PHONE: (302) 576-2100
FAX: (302) 571-4102

Name: _____

Address: _____

Please sign this letter if you have checked the box on the Property Tax Abatement for Low-to-Moderate Income, Long-Term Homeowners Application on your primary residence stating that you, your spouse, or other adult member of your household did not file taxes for the previous calendar year.

I hereby attest that I, my spouse, or adult member of my household did not file taxes for the previous calendar year.

Signature

Date

INCOME GUIDELINES
Effective June 1, 2025

<i>Number in Household</i>	<i>Less than 75% of Median Income</i>	<i>Less than 80% of Median Income</i>	<i>Less than 90% Median Income</i>	<i>Less than 100% Median Income</i>	<i>Less than 120% Median Income</i>
1	\$62,700	\$66,850	\$75,300	\$83,600	\$100,300
2	\$71,600	\$76,400	\$85,950	\$95,500	\$114,650
3	\$80,600	\$85,950	\$96,750	\$107,500	\$129,000
4	\$89,550	\$95,500	\$107,450	\$119,400	\$143,300
5	\$96,750	\$103,150	\$116,100	\$129,000	\$154,750
6	\$103,900	\$110,800	\$124,650	\$138,550	\$166,250
7	\$111,050	\$118,450	\$133,250	\$148,100	\$177,700
8	\$118,200	\$126,100	\$141,850	\$157,650	\$189,150

For each person in excess of eight, 8.00 percent for the four-person base should be added to the eight person income limits. All limits should be rounded to the nearest \$50.

\$119,400 Median Income (FY 2025), family of four—New Castle County (Philadelphia-Camden-Wilmington, PA-NJ-DE-MD Metropolitan Statistical Area)

<http://www.huduser.org/portal/datasets>