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ANSWERS TO SOME COMMONLY ASKED QUESTIONS ABOUT THE SENIOR SCHOOL PROPERTY TAX CREDIT**HOW THE PROGRAM WORKS:**

- **Who qualifies for the new Senior School property Tax Credit?**

If you are 65 or over, you make take the credit against regular school property taxes assessed on your primary residence.

Note: Taxpayers must pay their property tax bill in full by the end of each tax year in order to qualify for this credit for the subsequent property tax year.

- **How do I receive my credit?**

You must complete an application for the credit and submit it to the county in which you reside. You can access a copy of the Senior School Property Tax Credit application [here](#). (PDF format – 12KB)

- **How will I receive my credit next year, and in years to follow?**

The amount of the credit will be deducted from your property tax bill before it is mailed to you by the County.

- **Will I have to complete an application for the Senior School Property Tax Credit each year?**

No. Once you qualify for the program, you do not need to re-apply each year.

MARRIED TAXPAYERS:

- **What if I am married and over 65, but my spouse is not yet 65 years old?**

If you and your spouse own the property in its entirety, the property is treated as if wholly owned by each spouse for the purposes of this credit. However, no more than one credit per property may be granted in any one year.

EXAMPLE 1: John and Jane Doe are married and jointly own their home. Jane is 66, but John is only 63. Jane may apply for the senior property tax credit without prorating the credit amount between she and John, even though they own the property jointly and John is not yet 65.

EXAMPLE 2: Harry and Margaret Smith are married and both over 65. They are joint owners of their home. Harry and Margaret may apply for the credit, but only one credit may be awarded for their home in any one year.

On [Line D of the application](#), married couples should enter 1.000, even though listed as co-owners in the spaces above.

- **Do we have to submit separate applications?**

No. If only one spouse is 65 or over, this spouse should complete the [primary section](#) of the application. Personal information for the spouse who is not yet 65 should be recorded in the ["co-owner" portion](#) of the application.

UNMARRIED TAXPAYERS:

- **What if I am 65 and co-own my home with another individual who is also 65, but am not married to that person?**

The law does not prevent more than one person from claiming a credit for the same property (provided they meet all established qualification criteria). However, no more than one full credit may be taken per property. Your share of the credit is determined by your ownership interest in the property.

EXAMPLE: Ethel O'Brien and Marvin Jones are co-owners of a home that they both occupy. Marvin is 66 and Ethel is 65. Marvin qualifies and may apply for the credit. However, the value of the credit for each person is reduced to reflect the fact that the property is co-owned and only one credit may be taken per property.

For the purposes of this credit, the ownership shares of each of the owners of the property are assumed to be equal, unless it is demonstrated that the ownership shares are not equal. If you are not the sole owner of the property (unless the co-owner is your spouse) you must state your percentage ownership in the property on [Line D of the application](#).

- **Do we have to submit separate applications?**

Yes. Each co-owner should submit an application that contains their personal information in the primary section of the application

and their co-owner(s) personal information in the co-owner section of the application.

(See discussion under "Married Taxpayers" section for an explanation of the primary and co-owner section of the application.)

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