Delaware: Help for Homeowners and Renters

Financial assistance for low-income, older, and disabled homeowners and renters · 22 programs listed

Programs are grouped by category, with what each provides, who qualifies, the income limits, and how to reach it. Dollar figures and income limits carry the year they apply to, since they change annually.

WHERE TO START

Delaware delivers most of this help through a few central doors. The single most useful first call is the **Aging and Disability Resource Center (ADRC) at 1-800-223-9074**, run by the Division of Services for Aging and Adults with Physical Disabilities (DSAAPD), which handles in-home supports, long-term care, and referrals. For home repair, the statewide intake is **Milford Housing Development Corporation at 1-844-413-0038**. For energy and utility help, **Catholic Charities** is the statewide LIHEAP intake agency, and **Energize Delaware (1-888-735-1510)** runs efficiency and Delmarva relief programs. Property tax relief is filed with your county assessment office. One recurring theme worth flagging up front: several of Delaware's biggest benefits (the Senior School Property Tax Credit, the Disabled Veterans credit) have NO income test, so homesharing does not jeopardize them, while the income-tested programs (repair, weatherization, energy, county exemptions, SRAP) do count household income.

PLEASE CHECK BEFORE YOU ACT ON THIS

We look up each program on the website of the organization that runs it. Most of this page was confirmed on July 24, 2026. 1 of the 22 entries below are marked **Not confirmed**, which means the program's own website would not open for us. Treat those as a lead worth following, not as settled fact.

Dollar amounts, income limits, and deadlines change, sometimes in the middle of a year. Confirm the details with the program itself before you make a decision about your home or your money. This sheet is information, not advice about your own situation.

Home modification and aging in place

Diamond State Health Plan Plus (DSHP Plus) Medicaid long-term care - home modifications and PERS

SERVICE · STATE

WHO IT IS FOR	homeowner (or renter with landlord permission)
WHO RUNS IT	Delaware Health and Social Services, Division of Medicaid and Medical Assistance (DMMA), with the Division of Services for Aging and Adults with Physical Disabilities (DSAAPD)
WHAT YOU GET	Long-term services and supports authorized in the care plan, including minor home modifications (ramps, grab bars, handrails), personal emergency response systems, specialized medical equipment, personal care, and consumer-directed attendant care
WHO QUALIFIES	65+, or any age with a qualifying physical disability (nursing-facility level of care)
INCOME LIMIT	Medicaid long-term care limits (2026: about $2,485/month income, 250% of the Federal Benefit Rate; $2,000 assets for a single person, $3,000 for a couple both applying)
HOW TO APPLY	Apply through ASSIST at assist.dhss.delaware.gov, or call the DMMA Central Intake Unit at 1-866-940-8963; the ADRC (1-800-223-9074) can help start the assessment

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

302-255-9040 (DMMA); 1-866-940-8963 (Central Intake) https://dhss.delaware.gov/dmma/home/medicaid/dshp-plus/

Delaware Aging and Disability Resource Center (ADRC)

SERVICE STATE EITHER

WHO RUNS IT	Delaware Health and Social Services, Division of Services for Aging and Adults with Physical Disabilities (DSAAPD)
WHAT YOU GET	Free information and assistance, options counseling, and help enrolling in in-home supports, modification services, and long-term care programs
WHO QUALIFIES	older adults, adults with physical disabilities, and caregivers (any age)
INCOME LIMIT	none (information and referral service)
HOW TO APPLY	Call 1-800-223-9074 (Monday to Friday, 8:00 AM to 4:30 PM) or visit delawareadrc.com

1-800-223-9074 https://dhss.delaware.gov/dsaapd/adrc_services/

Delaware Assistive Technology Initiative (DATI)

SERVICE STATE EITHER

WHO RUNS IT	University of Delaware, Center for Disabilities Studies (funded by the Administration for Community Living)
WHAT YOU GET	Free assistive technology device demonstrations, short-term device loans (over 1,900 items) to try before buying, the AT Exchange reuse marketplace, and funding navigation
WHO QUALIFIES	any
INCOME LIMIT	none (free to all Delaware residents)
HOW TO APPLY	Call 1-800-870-3284 (800-870-DATI) or 302-831-0354; resource centers in Newark and Milford

1-800-870-3284 https://www.cds.udel.edu/at/dati

Home repair and deferred maintenance

Statewide Emergency Repair Program (SERP)

GRANT STATE HOMEOWNER

WHO RUNS IT	Delaware State Housing Authority (DSHA), delivered by Milford Housing Development Corporation (MHDC)
WHAT YOU GET	Repairs of immediate health and safety threats: plumbing, electrical, heating repair or replacement, roofing, and accessibility items (safety bars, ramps); air conditioning with a medical-necessity letter
WHO QUALIFIES	any
INCOME LIMIT	At or below 80% of Area Median Income (AMI)
HOW TO APPLY	Call MHDC at 1-844-413-0038 or 302-491-4010 for prequalification and intake

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

1-844-413-0038 https://www.destatehousing.com/news/statewide-emergency-repair-program-helps-delaware-homeowners-fix-health-and-safety-threats/

USDA Section 504 Home Repair Loans and Grants

LOAN AND GRANT | FEDERAL-IN-STATE | HOMEOWNER | NOT CONFIRMED

We could not open this program's own website to check these details, so they may be out of date or incomplete. Please call or visit the program before relying on anything here.

WHO RUNS IT	USDA Rural Development (Delaware/Maryland State Office)
WHAT YOU GET	Loan up to $40,000 at 1% fixed for 20 years; grant up to $10,000 (age 62+); combined up to $50,000
WHO QUALIFIES	any for the loan; 62+ for the grant
INCOME LIMIT	Very-low income (county-specific limits via the USDA eligibility site, 2026)
HOW TO APPLY	Contact the Delaware Rural Development Single Family Housing Direct office at 302-857-3595 or SFHDirect-DE@usda.gov; confirm the property is in an eligible rural area

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

302-857-3595 https://www.rd.usda.gov/programs-services/single-family-housing-programs/single-family-housing-repair-loans-grants-15

CDBG-funded housing rehabilitation (state and local)

GRANT, LOAN | STATE | HOMEOWNER

WHO RUNS IT	Delaware State Housing Authority (state CDBG for non-entitlement Kent and Sussex areas); City of Wilmington and New Castle County run their own entitlement CDBG programs
WHAT YOU GET	Owner-occupied rehabilitation and accessibility repairs; amounts and terms set by the local administering jurisdiction
WHO QUALIFIES	any (some local programs prioritize older adults)
INCOME LIMIT	Low- and moderate-income, generally at or below 80% of Area Median Income
HOW TO APPLY	In Kent/Sussex non-entitlement areas contact DSHA (1-888-363-8808); in Wilmington contact the City's Real Estate and Housing office; in New Castle County contact the County community development office

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

1-888-363-8808 (DSHA) https://www.destatehousing.com/

Weatherization and energy efficiency

Weatherization Assistance Program (WAP)

SERVICE STATE

WHO IT IS FOR	either (renters eligible with landlord permission)
WHO RUNS IT	Delaware Dept. of Natural Resources and Environmental Control (DNREC), Division of Climate, Coastal and Energy; delivered by contracted local agencies (Energy Coordinating Agency)
WHAT YOU GET	Free energy audit plus weatherstripping, insulation, air sealing, duct sealing, hot-water pipe insulation, and efficient lighting (typically 30 to 50% bill reductions)
WHO QUALIFIES	any (priority given to age and special needs of residents)
INCOME LIMIT	At or below 200% of the Federal Poverty Level (2025: about $30,120 for 1 person, $40,880 for 2, $62,400 for 4; add $10,280 per additional person)
HOW TO APPLY	Call the Energy Coordinating Agency at 302-504-6111 (coletted@ecasys.org); general DNREC questions 302-735-3480 or DNREC.WAP@delaware.gov

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

302-504-6111 https://dnrec.delaware.gov/climate-coastal-energy/energy-office/programs/wap/

Energize Delaware income-qualified energy services (Home Energy Check-up)

SERVICE STATE EITHER

WHO RUNS IT	Delaware Sustainable Energy Utility (Energize Delaware)
WHAT YOU GET	Home Energy Check-up and Counseling (HEC2) with free direct-install measures and energy counseling; a path into further efficiency and bill-relief programs
WHO QUALIFIES	any
INCOME LIMIT	Income-qualified (limited income aligned with LIHEAP/60% state median income; moderate income up to 350% of the Federal Poverty Level for some offerings, 2025)
HOW TO APPLY	Schedule an HEC2 appointment at energizedelaware.org or call 1-888-735-1510

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

1-888-735-1510 https://energizedelaware.org/delmarva-power-customer-relief-fund/

Utility bill assistance and discounts

Delaware Energy Assistance Program (DEAP / LIHEAP) - heating and cooling

GRANT · FEDERAL-IN-STATE · EITHER

WHO RUNS IT	Delaware Health and Social Services, Division of Social Services; delivered statewide by Catholic Charities
WHAT YOU GET	Winter heating assistance and summer cooling assistance paid toward energy bills; amount varies by household size, income, and fuel type
WHO QUALIFIES	any
INCOME LIMIT	At or below 200% of the Federal Poverty Level (about 60% of state median income), program year 2025-2026
HOW TO APPLY	Apply through Catholic Charities: New Castle 302-654-9295, Kent 302-674-1782, Sussex 302-856-6310; DSS general line 302-255-9040 or ASSIST at assist.dhss.delaware.gov

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

302-255-9040 https://dhss.delaware.gov/dss/liheap/

DEAP Crisis Assistance (disconnection / no-heat emergencies)

GRANT · STATE · EITHER

WHO RUNS IT	Delaware Health and Social Services, Division of Social Services; delivered by Catholic Charities
WHAT YOU GET	Emergency payment help for households facing utility shut-off, no heat, or a fuel emergency
WHO QUALIFIES	any
INCOME LIMIT	At or below 200% of the Federal Poverty Level (2025-2026)
HOW TO APPLY	Contact Catholic Charities basic-needs offices: New Castle 302-655-9624, Kent 302-674-1600, Sussex 302-856-9578

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

302-655-9624 https://publicadvocate.delaware.gov/utility-bill-assistance/

Delmarva Power Customer Relief Fund

GRANT UTILITY

WHO IT IS FOR	either (active Delmarva Power residential customer)
WHO RUNS IT	Delaware Sustainable Energy Utility (Energize Delaware), funded by Exelon/Delmarva Power
WHAT YOU GET	One-time credit up to $300 applied directly to a Delmarva Power account; first-come, first-served
WHO QUALIFIES	any
INCOME LIMIT	Limited income at LIHEAP level (about 60% state median income) OR moderate income up to 350% of the Federal Poverty Level with a $250+ balance (2025)
HOW TO APPLY	Complete an Energize Delaware Home Energy Check-up (HEC2); apply at delmarva.com/reliefDE or energizedelaware.org, or call 1-888-735-1510

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

1-888-735-1510 https://energizedelaware.org/delmarva-power-customer-relief-fund/

Delaware has no permanent legislated percentage-of-income or ongoing bill-discount rate for limited-income customers at Delmarva Power. Help is delivered as annual/one-time grants (LIHEAP/DEAP, the Customer Relief Fund, Good Neighbor Energy Fund) rather than a standing monthly discount.

Property tax relief

Senior School Property Tax Credit

CREDIT STATE HOMEOWNER

WHO RUNS IT	Delaware Dept. of Finance (Division of Revenue); applications processed by county assessment/finance offices
WHAT YOU GET	Credit of 50% of school property taxes on the primary residence, up to a maximum of $500 per year (2025-2026; HB 73, which would have raised the cap to $1,000, was defeated August 2025)
WHO QUALIFIES	65 or older (by June 30 before the county fiscal year)
INCOME LIMIT	None (no income test as of 2026)
HOW TO APPLY	File with your county: New Castle 302-323-2600, Kent 302-744-2341, Sussex 302-855-7871; statewide deadline April 30

If you share your home: this program does not count a home seeker's income, so sharing your home does not affect it.

302-323-2600 (New Castle County) https://financefiles.delaware.gov/docs/ssptc_app.pdf

Disabled Veterans School Property Tax Credit

CREDIT STATE HOMEOWNER

WHO RUNS IT	Delaware Dept. of Finance (Division of Revenue); applications processed by county assessment offices
WHAT YOU GET	Credit of 100% of the non-vocational school district property tax on the primary residence (no $500 cap)
WHO QUALIFIES	any
INCOME LIMIT	None
HOW TO APPLY	File with your county assessment office (Disabled Veterans School-Property Tax Credit application); New Castle County Office of Assessment 302-395-5520

> **If you share your home:** this program does not count a home seeker's income, so sharing your home does not affect it.

302-395-5520 https://www.newcastlede.gov/182/Tax-Exemptions

County property tax exemptions for older adults and people with disabilities

EXEMPTION COUNTY-CITY HOMEOWNER

WHO RUNS IT	County assessment offices (New Castle, Kent, Sussex)
WHAT YOU GET	Partial exemption of assessed value on the primary residence for qualifying owners 65 and older and owners with disabilities; amount and income cap set by each county
WHO QUALIFIES	65+ (age-based exemption) or any age if disabled
INCOME LIMIT	Income-based, limit set by each county (New Castle County over-65 and disability exemptions are means-tested)
HOW TO APPLY	Contact your county assessment office; New Castle County Office of Assessment 302-395-5520 (filing deadline commonly June 1)

> **If you share your home:** a home seeker's income counts toward this program's income test, so it can change what you qualify for.

302-395-5520 https://www.newcastlede.gov/182/Tax-Exemptions

> *Delaware has no statewide property tax deferral (lien/repay-with-interest) program, no income-based circuit-breaker credit, and no assessment freeze for older adults. Relief comes through the Senior and Disabled Veterans School Property Tax Credits (state) and county exemptions for older adults and people with disabilities.*

Insurance-related help

Delaware FAIR Plan (last-resort property insurance)

SERVICE STATE HOMEOWNER

WHO RUNS IT	Delaware FAIR Plan (association of property insurers; overseen by the Delaware Dept. of Insurance)
WHAT YOU GET	Basic property insurance (fire, wind, and other essential coverages) for owners unable to obtain coverage in the standard market
WHO QUALIFIES	any
INCOME LIMIT	none
HOW TO APPLY	Apply through a licensed Delaware insurance agent or the FAIR Plan online portal; office 215-629-8800; consumer questions to the Delaware Dept. of Insurance 1-800-282-8611

215-629-8800 https://defairplan.com/

Delaware Medicare Assistance Bureau (DMAB / SHIP)

SERVICE STATE EITHER

WHO RUNS IT	Delaware Dept. of Insurance
WHAT YOU GET	Free, unbiased Medicare counseling: Part D, Medigap, Medicare Advantage, long-term care insurance, low-income subsidies, Medicaid/Medicare Savings Programs, and billing help
WHO QUALIFIES	Medicare-eligible (65+ or disabled under 65)
INCOME LIMIT	none
HOW TO APPLY	Call 1-800-336-9500 or 302-674-7364 for one-on-one help by phone or in person

1-800-336-9500 https://insurance.delaware.gov/divisions/dmab/

> *Delaware has no state-run homeowners insurance premium assistance or discount program. Discounts come from private insurers (age 55+/retiree, security systems, bundling). The Dept. of Insurance Consumer Services Division (1-800-282-8611) can help with rate comparisons and complaints.*

HomeShare-relevant extras

Delaware Senior Home Shares (homeshare matching)

SERVICE NONPROFIT EITHER

WHO RUNS IT	Delaware Senior Home Shares (nonprofit)
WHAT YOU GET	Matching of older home providers who have a spare room with older home seekers needing affordable housing, with background checks, reference verification, and interviews
WHO QUALIFIES	home providers 55+; home seekers are older adults seeking affordable housing
INCOME LIMIT	none
HOW TO APPLY	Call 302-434-2856 or email support@deseniorhomeshares.org (Monday to Friday, 9:00 AM to 3:00 PM)

302-434-2856 https://deseniorhomeshares.org/

State Rental Assistance Program (SRAP)

VOUCHER STATE RENTER

WHO RUNS IT	Delaware State Housing Authority (DSHA), with DHSS and DSCYF referrals
WHAT YOU GET	State-funded rental assistance (tenant pays about 28% of monthly income) plus links to supportive services to live independently in the community
WHO QUALIFIES	18+
INCOME LIMIT	At or below 50% of State Median Income
HOW TO APPLY	Referrals must come through DHSS or DSCYF; DHSS clients call the ADRC at 1-800-223-9074; DSCYF clients contact their case manager

If you share your home: a home seeker's income counts toward this program's income test, so it can change what you qualify for.

1-800-223-9074 https://www.destatehousing.com/find/subsidized-rental-programs/

Delaware has no statewide accessory dwelling unit (ADU) mandate; ADU rules are set by each county and municipality, so check local zoning. Delaware also has no statewide renter property tax credit or rebate. Renters can still access LIHEAP/DEAP, WAP (with landlord permission), and SRAP.

Programs that work the same in every state

Some of the biggest sources of help are federal and work much the same everywhere, including USDA Section 504 home repair, LIHEAP energy assistance, the Weatherization Assistance Program, and VA housing grants. They are described once, in detail, at homeshareoregon.org/benefits/federal-programs, and the entries above give you the Delaware contacts.

ONE MORE OPTION

Sharing your home is not on this list, but it belongs beside it.

Every program here helps you afford the home you have. Home sharing does something different: it turns a spare room into steady income and company. It is worth considering before you sell, before you move, and before things get harder to manage alone. Learn more at **homeshareoregon.org/share**.