

Mail Homestead Application to:

City of Derby
 Assessor's Office
 1 Elizabeth St.
 Derby, CT 06418

Hand deliver Homestead Application to:

City of Derby
 Assessor's Office
 1 Elizabeth St.
 Derby, CT 06418



Name 1
 Name 2
 Street 1
 Street 2
 City, St Zip

UNIQUE ID:

The Homestead Exemption

The City of Derby Board of Aldermen & Alderwomen recently enacted a "Homestead" property assessment exemption ordinance pursuant to Connecticut General Statute (CGS) §12-81oo.

The exemption may apply to the primary residence of an owner, and the dwelling must not consist of more than two (2) units (i.e. 1-Family or 2-Family dwelling).

The intent of the homestead exemption is to reduce the taxable value of your residential property. The Town Council will establish a percentage exemption between 5% and 35% of your property's assessed value once the results of the 2025 revaluation are finalized in January 2026.

This exemption is applicable to the October 1, 2025 Grand List with tax billing to occur on or about July 1, 2026.

In the meantime, you may apply for a homestead exemption if you are a permanent City of Derby resident.

You must be the owner of the property on or before October 1, 2025 and submit an application by March 31, 2026.

Per the City of Derby ordinance, failure to file for the homestead exemption on or before March 31st, 2026 constitutes a waiver of the exemption for that year.

Qualifications:

On or before October 1, 2025 you must:

- Be a permanent resident of the State of Connecticut and the City of Derby
- Hold title to the property
- Make the property your permanent residence.
 - If you rent your property and do not reside there, it does not qualify as a homestead.
- Have no other permanent, resident based property benefits in another state or Connecticut town (e.g. Florida homestead, STAR, Enhanced Star, abatement).

How to Apply:

1. Visit the Assessor's Office to file in person with a completed application form
2. Complete the application form and mail it to the Assessor's Office

Renewal:

Once you qualify, your homestead exemption will be renewed annually until the next reassessment period, provided you continue to qualify for the exemption.

- **Moving:**
 If you move within the City of Derby, please note that the homestead exemption does not apply to your new residence. You must file a new application.

Change of Ownership

- If you change the ownership of the property (e.g. recording a deed that adds or removes a name to the property, placing the property in a trust or life estate) you must file a new application.

Instructions for Completing the Homestead Application

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(Use additional form(s) for more than two applicants)

You must own and establish your permanent residence on the property on or before
October 1, 2025.

- The UNIQUE ID is provided on the cover page of this application.
- All owners applying must provide information in the applicant and co-applicant columns (if applicable) using additional forms as necessary.
- Provide your Connecticut driver's license number or, if you do not drive, a Connecticut identification card number.
- Provide the Connecticut motor vehicle plate number for the vehicle you primarily drive. Your DMV tax town must be the City of Derby.
- If married and both spouses own the property, but one **spouse is not filing** for homestead, the non-filing spouse must provide co-applicant information as follows:

Name
Phone number
Date of birth
Marital Status
Mailing address if not residing on property

Any person who is the owner of real property who owes an unpaid sum for real property taxes due to the City of Derby is not eligible.

Note: Upon review of your application, you will receive a Notice of Assessment in May 2026 informing you of either the approval of your homestead application or denial.

If the Assessor determines that more information is needed to make a determination concerning your application, you will receive a form requesting specific information.

Direct questions concerning the Homestead Application to the Assessor's Office at:

Phone: (203) 736-1455

Deadline to file: Tuesday, March 31, 2026

ORIGINAL APPLICATION FOR HOMESTEAD EXEMPTION

Permanent Derby residency required on or before **October 1, 2025**.

Application due to assessor **by March 31, 2026**.

Complete pages 1 through 2

If more than two owners complete additional applications as necessary.

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City of Derby	Grand List Year 2025	UNIQUE ID:
I am applying for homestead exemption <input type="checkbox"/> New or <input type="checkbox"/> Change		
Property Information		
Homestead address	Mailing address, if different	
Is the property in a trust? <input type="checkbox"/> Yes <input type="checkbox"/> No Name of trust on the property deed _____		

Applicant / Co-applicant Information		
	Applicant	Co-applicant/Spouse
Name		
Phone number		
Date of birth		
Date homestead was established		
Name and address of any owners not residing on the property		
Marital status of Applicant <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Other, Explain _____		
Marital status of Co-applicant <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Other, Explain _____		
Co-applicant relationship to Applicant (Example: Spouse, parent, sibling)		
Do you currently claim residency or homestead in another Connecticut town or state? Applicant? <input type="checkbox"/> Yes <input type="checkbox"/> No Co-applicant? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Email Address:		
Please provide as much information as possible. Your assessor will make the final determination.		
Proof of Residence	Applicant	Co-applicant/Spouse
Previous residency outside New Milford and date terminated	date	date
CT driver license or ID card number		
CT vehicle registration (plate)		
Are you registered to vote in Derby	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Address on your last CT Income Tax Return		
Bank statement & checking account mailed to homestead address?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Utilities (cell phone, cable, electric etc.) billed & mailed to the homestead address?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

**File the signed application for exemption with the City of Derby
assessor**



I authorize the City of Derby to obtain information to determine eligibility for the homestead exemption. I own the property above and it's my permanent residence. I understand that pursuant to the City of Derby Ordinance XXXX, XXXXX, §19-69, any person that knowingly and willfully gives false information to receive a homestead exemption is subject to revocation of the homestead exemption, additional tax, and interest.

I have read, or have had someone read to me, the contents of this form.

I certify all information on this form is true, correct, and in effect on October 1, 2025.

Signature, applicant	Date	Signature, co-applicant	Date

You will be notified in **May 2026** of your homestead eligibility.

Penalties

The assessor has a duty to notify the Tax Collector if you received a homestead exemption in the past that you were not entitled to. The Assessor will revoke the exemption for the Grand List years of ineligibility resulting in an additional tax due. The Collector shall then add the interest authorized by Connecticut General Statutes Section 12-145 on all unpaid, delinquent taxes retroactive to the date that the tax became due had relief not been provided and forthwith send a bill for the unpaid taxes and interest to such person. The Collector shall place a notice of lien encumbering such person's property on the land records for all delinquent additional taxes and interest. Should such person neglect or refuse to pay the additional tax and interest within 30 days of the Collector's mailing of such bill, the City of Derby may, in addition to and without limiting any and all other remedies that may exist, sue such person for the delinquent additional taxes and interest due as a result of the false application together with costs of suit, including a reasonable attorney's fee.

Final Determination

The City of Derby assessor will determine if you are eligible. Any information omitted will not be interpreted in your favor. The assessor may request additional information to determine eligibility.

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Homestead Property Tax Exemption

§ 19-57. Enactment. [Ord. 2025]

Pursuant to Connecticut General (CGS) Statute § 12-8100, the City of Derby hereby enacts a real property assessment exemption applicable to a percentage of the assessed value of owner occupied dwellings.

The Board of Alders will determine an exemption of not less than five (5%) percent or more than thirty (35%) percent of the assessed value.

There is established, for the assessment year commencing October 1, 2025, and each assessment year thereafter, an exemption based upon the terms and conditions provided herein.

§ 19-58. Definitions

1. "Permanent resident" means a person who has established a permanent residence as defined in subsection (2).
2. "Permanent residence" means a place where a person has his or her true, fixed, and permanent home and principal establishment to which, whenever absent, he or she has the intention of returning. A person may have only one permanent residence at a time; and, once a permanent residence is established in a foreign state or country, it is presumed to continue until the person shows that a change has occurred.
3. "Dwelling" means a building designed exclusively for residential occupancy.

§ 19-59. Property Type - Dwelling

The following property type, consisting of not more than two (2) units, is eligible for a percentage exemption:

1. Owner occupied dwellings, including mobile homes as defined in CGS 12-63a, condominiums as defined in CGS §47-68a, and units in a common interest community as defined in CGS §47-202.
2. The exemption is applicable to the assessed value of the dwelling and the contiguous land.
3. Mobile Homes. If the owner of a mobile home does not own the land, he or she may apply for the exemption pursuant to this ordinance only upon the assessment attributable to the mobile home.

§ 19-60. Permanent residency; factual determination by the assessor

Intention to establish a permanent residence in the City of Derby is a factual determination to be made, in the first instance, by the assessor. The residents will be required to produce any combination of three of the six items below to qualify for the homestead exemption in Derby:

1. A valid Connecticut driver's license issued under Chapter 246, Title 14 of the CGS or a valid Connecticut non-driver identification card issued under CGS §1-1h.
2. A valid Connecticut vehicle registration on any motor vehicle owned by the applicant.
3. The address listed on the most recent Connecticut state income tax return filed by the applicant.
4. The location where the applicant's bank statements and checking accounts are registered.
5. Proof of payment of utilities at the property for which permanent residency is being claimed.
6. Proof of voter registration in Derby.

§ 19-61. Eligibility for Exemption

1. Any person who is the owner of real property who, on October 1, has the legal title or beneficial title in equity to real property in Derby and who resides thereon and in good faith makes the same his or her permanent residence is entitled to an exemption from taxation as stipulated in §19-57 of this ordinance on the residence and contiguous real property. Such title may be held by the entireties, jointly, or in common with others. Such title may also be held in trust provided such owner or such owner and such owner's spouse are the grantor and beneficiary of such trust.
2. Any person who, on October 1, is a life tenant in the City of Derby and is liable for payment of taxes thereon pursuant to CGS §12-48 and who occupies said real property as his or her permanent residence shall be entitled to an exemption from all taxation as stipulated in §19-57
3. The following types of ownership are not eligible:
 - a. Limited Liability Company (LLC)
 - b. Partnership or Limited Partnership
 - c. S-Corporation or C-Corporation
4. Any person who is the owner of real property who on October 1 owes an unpaid sum for real property taxes due the City of Derby is not eligible.

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§ 19-62. Exemption of Dwelling

1. The exemption provided in this section applies only to those parcels classified and assessed as owner-occupied residential property or only to the portion of property so classified and assessed.
2. A person who is receiving or claiming the benefit of an ad valorem tax exemption or a tax credit in another Connecticut municipality or another state where permanent residency is required as a basis for the granting of that ad valorem tax exemption or tax credit is not entitled to the homestead exemption provided by this section.
3. When homestead property is damaged or destroyed by misfortune or calamity and the property is uninhabitable on October 1 after the damage or destruction occurs, the homestead exemption may be granted if the property is otherwise qualified and if the property owner notifies the assessor that he or she intends to repair or rebuild the property and live in the property as his or her primary residence after the property is repaired or rebuilt and does not claim a homestead exemption on any other property or otherwise violate this section. Failure by the property owner to commence the repair or rebuilding of the homestead property within 3 years after October 1 following the property's damage or destruction constitutes abandonment of the property as a homestead.
4. Unless the homestead property is totally exempt from ad valorem taxation, the exemptions provided herein shall be applied before other exemptions, which shall then be applied in the order that results in the lowest taxable value.
5. If the homestead property is receiving an exemption pursuant to Connecticut General Statute (CGS)§12-81(83)(A)(i) (Veterans 100% Permanent & Total Disability), the homestead exemption shall be calculated based upon the assessment of the contiguous land, and before other exemptions are applied.

§ 19-63. Rental of homestead to constitute abandonment.—As of October 1, the rental of all or substantially all of a dwelling previously claimed to be a homestead for tax purposes shall constitute the abandonment of such dwelling as a homestead, and the abandonment shall continue until such dwelling is physically occupied by the owner.

§ 19-64. Notice Requirement.


1. With respect to the October 1, 2025 Grand List, the Town shall notify each person owning residential real property of the provisions of this ordinance.
2. The notice shall be in the following form: “Owner occupied residential real property consisting of not more than two (2) units may qualify for a partial exemption from town taxes under the City of Derby’s Homestead Property Tax Exemption. For further information please contact the assessor’s office.”

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3. With respect to subsequent Grand List year's beyond October 1, 2025, the town shall mail a notice to a person upon the sale or transfer of the property. Also, the town shall mail a notice to a person if the property type changes to a dwelling pursuant to § 19-59 above
4. Notice not mailed or received. Failure to mail a notice required by this section, or the failure of a person to receive same, shall not affect the validity of the levy, collection, or enforcement of taxes on property owned by such person.

§ 19-65. Application.

1. All owners of the property who primarily reside thereon as of the October 1st Grand List Date may file an application.
2. In order to be entitled to the homestead exemption provided for herein, an application must be filed with the assessor on or before March 31st immediately following the October 1st Grand List Year in which such owner or owners becomes eligible for benefits pursuant to the requirements of § 19-60 above.
3. Such application may be filed by mail if it is enclosed in a postpaid envelope properly addressed to the assessor, deposited in a post office or official depository under the exclusive care of the United States postal service, and postmarked by the United States postal service on or before the December 31st of the October 1 Grand List Year in which such owner or owners becomes eligible for benefits pursuant to the requirements of § 19-60 above. Each such application shall be made on a form prescribed by the assessor, which shall require the applicant or applicants to agree to notify the assessor if their primary residence changes while their property is receiving the exemption. The three proof of residency items detailed in § 19-60 must be submitted with the application.

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4. If the assessor determines that the applicant or applicants are entitled to an exemption pursuant to this section, he or she shall approve the application and such real property shall thereafter be exempt from taxation as provided herein. If the assessor determines that the applicant or applicants are not entitled to an exemption pursuant to this section, he or she shall, not later than ten days prior to the date for hearing complaints in relation to assessments, mail to each applicant not entitled to the exemption a notice of denial of that application for the exemption herein for that Grand List year. The notice of denial shall specify each reason for such denial and shall be sent on a form prescribed by the assessor. Failure to mail any such notice of denial or the failure of any person to receive such notice shall not prevent the levy, collection and enforcement of the taxes on property owned by such person.
 5. Any person aggrieved at the action of the assessor or board of assessors, may appeal, within the time prescribed by law for such appeals, to the board of assessment appeals. Any person aggrieved by the action of the board of assessment appeals may, within two months from the time of such action, make application in the nature of an appeal therefrom to the superior court for the judicial district in which such property is situated.
 6. Reapplication for such benefits is not required unless ownership of the homestead property changes in any manner. Specific examples include but are not limited to the following:
 - Recording a deed adding a name to the property
 - Recording a deed removing a name from the property
 - Recording a deed placing the property into a trust
 - Recording a deed placing the property into a life estate

§ 19-66. Grant of relief.

1. Upon approval by the Assessor of an application or a reapplication for a homestead exemption, the Tax Assessor shall grant such homestead exemption.

§ 19-67. Special Situations

1. Married couples with two or more separate residences. A husband and wife may receive an exemption on no more than one residence unless living apart due to legal separation.
2. Parcels with two or more separate residences thereon. When a parcel includes two or more separate residences, an exemption may be granted to the residence which serves as the primary residence of at least one of the owners of the parcel and the contiguous land up to one acre in size.

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3. When two or more individuals own a homestead property, only the owner or owners who make it their permanent residence may claim exemption, and then only to the extent of their ownership interest.
4. Absence from residence. An exemption may be granted pursuant to this subdivision notwithstanding the fact that an owner is absent from the residence while receiving health-related care as an inpatient of a residential health care facility (Military Deployment/Service), provided that during such confinement such property is not occupied by anyone other than the spouse or co-owner of such owner.

§ 19-68 Compliance Review

1. The assessor may review the continued compliance of recipients of the homestead exemption with the applicable ownership and residency requirements.
2. Proof of residency. From time to time, the assessor may request proof of residency from the owner or owners of any property which is exempt pursuant to this ordinance.
3. Timing. A request for proof of residency shall be mailed at least sixty days prior to the ensuing Grand List date. The owner or owners shall submit proof of their residency to the assessor on or before the ensuing Grand List date.

§ 19-69 Penalty Reimbursement & Material Misstatements.

In the event any person who received a homestead exemption under the provisions of this article obtains such benefit as a result of filing an application that contains false eligibility information, the Assessor shall, upon proof of ineligibility, revoke the exemption granted as a result of the false information, calculate the additional tax due had relief not been provided and notify the Tax Collector of such revocation and additional delinquent tax. The Assessor shall also notify the applicable state and local jurisdictions of the filing of the false application. The Collector shall then add the interest authorized by Connecticut General Statutes Section 12-145 on all unpaid, delinquent taxes retroactive to the date that the tax became due had relief not been provided and forthwith send a bill for the unpaid taxes and interest to such person. The Collector shall place a notice of lien encumbering such person's property on the land records for all delinquent additional taxes and interest. Should such person neglect or refuse to pay the additional tax and interest within 30 days of the Collector's mailing of such bill, the City of Derby may, in addition to and without limiting any and all other remedies that may exist, sue such person for the delinquent additional taxes and interest due as a result of the false application together with costs of suit, including a reasonable attorney's fee.