

# HOUSE BILL 1546

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By: **Delegate Metzgar**

Introduced and read first time: February 13, 2026

Assigned to: Ways and Means

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## A BILL ENTITLED

1 AN ACT concerning

2 **Baltimore County – Homestead Property Tax Credit – Individuals at Least 65**  
3 **Years Old**

4 FOR the purpose of altering the calculation of the homestead property tax credit percentage  
5 for a homeowner in Baltimore County who is at least a certain age; and generally  
6 relating to the calculation of the homestead property tax credit.

7 BY repealing and reenacting, without amendments,  
8 Article – Tax – Property  
9 Section 9–105(b) and (d)(6)(i)  
10 Annotated Code of Maryland  
11 (2019 Replacement Volume and 2025 Supplement)

12 BY repealing and reenacting, with amendments,  
13 Article – Tax – Property  
14 Section 9–105(d)(6)(ii) and (e)  
15 Annotated Code of Maryland  
16 (2019 Replacement Volume and 2025 Supplement)

17 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
18 That the Laws of Maryland read as follows:

19 **Article – Tax – Property**

20 9–105.

21 (b) (1) If there is an increase in property assessment as calculated under this  
22 section, the State and the governing body of each county and of each municipal corporation  
23 shall grant a property tax credit under this section against the State, county, and municipal  
24 corporation property tax imposed on real property by the State, county, or municipal  
25 corporation.

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1           (2)    A property tax credit granted under this section shall be applicable to  
2 any State, county, or municipal corporation property tax and any property tax imposed for  
3 a bicounty commission.

4           (d)   (6)   (i)    Except as provided under paragraph (7) of this subsection, to  
5 qualify for the credit under this section, a homeowner shall submit an application for the  
6 credit to the Department as provided in this paragraph.

7                   (ii)   The application shall:

8                           1.    be made on the form that:

9                                   A.    the Department provides; **AND**

10                                   B.    **INCLUDES A CHECKBOX BY WHICH A HOMEOWNER**  
11 **SHALL INDICATE WHETHER THE HOMEOWNER IS AT LEAST 65 YEARS OLD;**

12                           2.    provide the information required by the form;

13                           3.    include a statement by the homeowner under oath that the  
14 facts stated in the application are true, correct, and complete; and

15                           4.    except as provided in subparagraph (iii) of this paragraph,  
16 be filed on or before the May 1 preceding the first taxable year for which the property tax  
17 credit under this section is to be allowed.

18           (e)   (1)    For each taxable year, the property tax credit under this section is  
19 calculated by:

20                   (i)    multiplying the prior year's taxable assessment by the  
21 homestead credit percentage as provided under paragraph (2) **OR (6)** of this subsection;

22                   (ii)   subtracting that amount from the current year's assessment; and

23                   (iii)   if the difference is a positive number, multiplying the difference  
24 by the applicable property tax rate for the current year.

25           (2)    **[For] EXCEPT AS PROVIDED IN PARAGRAPH (6) OF THIS**  
26 **SUBSECTION, FOR** each taxable year, the homestead credit percentage under paragraph  
27 (1)(i) of this subsection is:

28                   (i)    for the State property tax and for any property tax imposed for a  
29 bicounty commission, 110%;

30                   (ii)   for the county property tax:

1                   1.     the homestead credit percentage established by the county  
2 under paragraph (3) of this subsection; or

3                   2.     if the county has not set a percentage for the taxable year  
4 under paragraph (3) of this subsection or has not notified the Department as required under  
5 paragraph [(6)] (7) of this subsection, the homestead credit percentage in effect for the  
6 county for the preceding taxable year; and

7                   (iii)   for the municipal corporation property tax:

8                   1.     the homestead credit percentage established by the  
9 municipal corporation under paragraph (4) of this subsection; or

10                  2.     if the municipal corporation has not set a percentage  
11 under paragraph (4) of this subsection or has not notified the Department as required under  
12 paragraph [(7)] (8) of this subsection, the homestead credit percentage for the taxable year  
13 for the county in which the property is located.

14                  (3)    Subject to paragraph (5) of this subsection, the Mayor and City Council  
15 of Baltimore City and the governing body of a county on or before March 15 of any year  
16 shall set, by law, the homestead credit percentage for the taxable year beginning the  
17 following July 1.

18                  (4)    Subject to paragraph (5) of this subsection, on or before March 25 of any  
19 year, the governing body of a municipal corporation may set or alter, by law, a homestead  
20 credit percentage for the taxable year beginning the following July 1 and any subsequent  
21 taxable year.

22                  (5)    The homestead credit percentage for any county or municipal  
23 corporation property tax:

24                   (i)     may not be less than 100% or exceed 110% for any taxable year;  
25 and

26                   (ii)    shall be expressed in increments of 1 percentage point.

27                  (6)    **FOR A HOMEOWNER IN BALTIMORE COUNTY WHO IS AT LEAST 65**  
28 **YEARS OLD, THE HOMESTEAD CREDIT PERCENTAGE UNDER PARAGRAPH (1)(I) OF**  
29 **THIS SUBSECTION FOR THE STATE, COUNTY, AND MUNICIPAL CORPORATION**  
30 **PROPERTY TAX IS 100%.**

31                  (7)    The Mayor and City Council of Baltimore City and the governing body  
32 of a county shall notify the Department of any action taken under paragraph (3) of this  
33 subsection on or before March 15 preceding the taxable year for which the action is taken.

1                    **[(7)] (8)**      A municipal corporation shall notify the Department of any  
2 action taken under paragraph (4) of this subsection on or before March 25 preceding the  
3 taxable year for which the action is taken.

4                    SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect June  
5 1, 2026, and shall be applicable to all taxable years beginning after June 30, 2026.