

Introduced	<u>09.02.2025</u>
Public Hearing	<u>09.15.2025</u>
Council Action	<u>10.06.2025</u>
Executive Action	<u>10.09.2025</u>
Effective Date	<u>12.09.2025</u>

County Council of Howard County, Maryland

2025 Legislative Session

Legislative Day No. 13

Bill No. 60 -2025

Introduced by the Chairperson at the request of the County Executive

SHORT TITLE: Property Tax Credit for Seniors and Property Tax Credit for Seniors and Retired Military Personnel –Amendments

AN ACT amending the Property Tax Credit for Seniors in order to amend certain eligibility requirements; amending the Property Tax Credit for Seniors and Retired Military in order to increase the duration of the tax credit to 10 years; and generally relating to the property tax credit for seniors and military personnel.

Introduced and read first time Sep 2, 2025. Ordered posted and hearing scheduled.
By order Michelle Harrod
Michelle Harrod, Administrator

Having been posted and notice of time & place of hearing & title of Bill having been published according to Charter, the Bill was read for a second time at a public hearing on Sep 15, 2025.

By order Michelle Harrod
Michelle Harrod, Administrator

This Bill was read the third time on Oct 6, 2025 and Passed ✓, Passed with amendments ✓, Failed .

By order Michelle Harrod
Michelle Harrod, Administrator

Sealed with the County Seal and presented to the County Executive for approval this 7 day of Oct, 2025 at 5⁰⁰ a.m./p.m.

By order Michelle Harrod
Michelle Harrod, Administrator

Approved by the County Executive Oct 9, 2025

Calvin Ball
Calvin Ball, County Executive

NOTE: [[text in brackets]] indicates deletions from existing law; TEXT IN SMALL CAPITALS indicates additions to existing law; ~~Strike-out~~ indicates material deleted by amendment; Underlining indicates material added by amendment.

1 **WHEREAS**, the County wishes to make certain immediate changes to the property tax credit for
2 senior citizens and the property tax credit for seniors and retired military personnel (known as the “Aging
3 in Place” tax credit); and
4

5 **WHEREAS**, these immediate changes will allow more senior citizens to access the tax credits,
6 which aligns with the Age-Friendly Howard County Action Plan; and
7

8 **WHEREAS**, the County Executive intends to establish, by separate Executive Order, a
9 temporary commission to review the impact of the aging-in-place tax credit, property tax credit for
10 seniors, and real property tax deferrals for elderly homeowners.
11

12 ***NOW, THEREFORE,***
13

14 ***Section 1. Be It Enacted by the County Council of Howard County, Maryland, that the Howard***
15 ***County Code is amended as follows:***

16 *By amending:*

17 *Title 20. - “Taxes, Charges, and Fees”*

18 *Subtitle 1. “Real Property Tax; Administration, Credits, and*
19 *Enforcement”*

20 *Section 20.129. “Property tax credit for senior citizens”*
21

22 *Section 20.129E. “Property tax credit for seniors and retired*
23 *military personnel.”*
24

25 **Title 20. – Taxes, Charges and Fees**

26 **Subtitle 1. Real Property Tax; Administration, Credits, and Enforcement.**
27

28 **Section 20.129. Property tax credit for senior citizens.**

29 (a) *Definitions:*

30 (1) In this section, the following terms have the meanings indicated:

31 (2) *Combined income* means the combined gross income of all individuals who actually
32 reside in a dwelling except an individual who:

- 1 (i) Is a dependent of the homeowner under § 152 of the Internal Revenue Code; or
2 (ii) Pays a reasonable amount for rent or room and board.
- 3 (3) *Net worth* means, after deducting outstanding liabilities, the sum of the current market
4 value of all assets:
- 5 (i) Including real property, cash, savings accounts, stocks, bonds, and other investments;
6 but
7 (ii) Not including the dwelling for which a property tax credit is sought under this
8 section, the cash value of any life insurance policies on the life of the homeowner,
9 and tangible personal property.

10 (b) *Credit Established:*

- 11 (1) In accordance with section 9-245 of the Tax-Property Article of the Annotated Code of
12 Maryland, the owner of real property may receive a property tax credit against the
13 County property tax imposed on the property if the property is owned, wholly or partly,
14 by an individual:

- 15 (i) Who is at least 65 years old;
16 (ii) Who uses the property as the individual's principal residence for at least the period
17 that would be required to qualify for the credit under section 9-104 of the Tax-
18 Property Article of the Maryland Annotated Code;
19 (iii) Who lives in a household with a combined income that does not exceed 500 percent
20 of the most recent poverty guidelines for a household of two individuals updated
21 periodically in the Federal Register by the United States Department of Health and
22 Human Services under 42 U.S.C. 9902(2); and

23 [[(iv) Who lives in a household with a combined net worth that does not exceed
24 \$500,000.00.]]

25 (IV) WHO LIVES IN A HOUSEHOLD:

- 26 1. FOR TAX YEAR 2025, WITH A COMBINED NET WORTH THAT DOES NOT EXCEED
27 \$800,000; AND
28 2. FOR TAX YEAR 2026, AND AFTER, THE DEPARTMENT OF FINANCE SHALL ADJUST
29 THE MAXIMUM ALLOWABLE AMOUNT OF COMBINED HOUSEHOLD NET WORTH TO
30 ACCOUNT FOR INFLATION AS FOLLOWS:

- 1 A. THE DEPARTMENT OF FINANCE SHALL MAKE ANNUAL ADJUSTMENTS FOR
2 INFLATION BASED ON THE CONSUMER PRICE INDEX FOR ALL URBAN
3 CONSUMERS (CPI-U) FOR THE BALTIMORE-COLUMBIA-TOWSON, MD AREA, OR
4 A SUCCESSOR INDEX, PUBLISHED BY THE BUREAU OF LABOR STATISTICS OF THE
5 UNITED STATES DEPARTMENT OF LABOR; AND
- 6 B. THE DEPARTMENT OF FINANCE SHALL MAKE NOTIFICATION OF THE ADJUSTED
7 MAXIMUM COMBINED NET WORTH TO THE PUBLIC NO LATER THAN THE LAST
8 DAY OF FEBRUARY IN EACH TAX YEAR SUBSEQUENT TO TAX YEAR 2025.
- 9 (2) The amount of the credit shall equal 25 percent of the County property tax due in the
10 current year after applying the homestead credit authorized under section 9-105 of the
11 Tax-Property Article of the Annotated Code of Maryland.
- 12 (3) The amount of the credit shall be calculated after all other credits granted for that
13 property under this subtitle or the Tax-Property Article of the Annotated Code of
14 Maryland have been applied so that the credit granted under this section makes up any
15 difference between (i) the sum of all the other property tax credits and (ii) the amount that
16 this credit would be if there were no other credits.
- 17 (4) Property taxes attributable to an increase in the value of the property because of
18 substantial improvements to the property shall be excluded from the calculation described
19 in paragraph (2) of this subsection.
- 20 (c) *Duration of Credit.* The tax credit authorized by this section continues as long as an owner
21 and the property remain qualified under subsection (b) of this section.
- 22 (d) *Application.* To receive the credit, a property owner shall apply for all other credits that may
23 be available for that property and submit an application to the Department of Finance:
- 24 (1) On the form that the Department of Finance Requires;
25 (2) That demonstrates that the owner is entitled to the credit; and
26 (3) On or before the date that the Department of Finance sets.
- 27 (e) *Administration.* The Department of Finance may adopt guidelines and procedures to
28 administer this section.
- 29 (f) *Publicity:*

(1) The Director of Finance shall develop and carry out a plan to publicize the credit authorized by this section. The plan shall be designed to reach those taxpayers most likely to be eligible for the credit.

(2) The Office of Aging and Independence, or another appropriate unit of County Government that the County Executive selects, shall develop and carry out a plan to educate senior citizens about the credit authorized by this section.

(g) *Effective Date.* The credit authorized by this section applies to tax years beginning after June 30, 2007.

(h) *Report.* Subject to section 22.1000 of the County Code, on or before September 30 of each year, the Department of Finance shall submit a report to the County Council and the County Executive that includes the number of applications and amounts of credits granted under this section.

Section 20.129E. Property tax credit for seniors and retired military personnel.

(a) *Definitions.* In this section, the following terms have the meanings indicated:

~~(1) Uniformed services of the United States as defined in 10 U.S.C. § 101, the military reserves, or the National Guard.~~

~~(2)~~ 1 Dwelling has the meaning set forth in section 9-105 of the Tax-Property Article of the Annotated Code of Maryland.

~~(3)~~ 2 Eligible County Tax means the amount of County tax on the lesser of \$650,000.00 or the assessed value of the dwelling reduced by the amount of any assessment on which a property tax credit is granted under section 9-105 of the Tax-Property Article of the Annotated Code of Maryland.

~~(3) SERVICE MEMBER HAS THE MEANING SET FORTH IN SECTION 9-901 OF THE STATE GOVERNMENT ARTICLE OF THE ANNOTATED CODE OF MARYLAND.~~

(b) *Credit Established and Eligibility.* In accordance with section 9-258 of the Tax-Property Article of the Annotated Code of Maryland, the owner of a dwelling may receive a property tax credit against the County property tax imposed on the property containing the dwelling if the property is owned by an individual:

(1) Who is at least 65 years old and has lived in the same dwelling for the preceding number of years specified in subsection (c) of this section;

(2) Who is at least 65 years old and is a retired ~~member of the Armed Forces of the United States~~ SERVICE MEMBER; ~~or~~

(3) A surviving spouse WHO IS AT LEAST 65 YEARS OLD AND, who has not remarried, of an individual described in item (2) of this subsection;

(4) AN INDIVIDUAL WHO IS AN ACTIVE DUTY, RETIRED OR HONORABLY DISCHARGED SERVICE MEMBER WHO HAS A SERVICE-CONNECTED DISABILITY RATING OF 75% TO 99% AS CERTIFIED BY THE DEPARTMENT OF VETERAN AFFAIRS; OR

(5) A SURVIVING SPOUSE WHO HAS NOT REMARRIED OF AN INDIVIDUAL DESCRIBED IN ITEM (4) OF THIS SUBSECTION.

(c) *Longevity Qualification.* The longevity qualification provided in subsection (b)(1) of this section is:

(1) Tax year 2022: at least 38 years; and

(2) Tax year 2023 and subsequent tax years: at least 30 years.

(d) *Amount of Credit.* An individual who meets the qualifications of subsection (b) of this section is eligible for a property tax credit equal to 20 percent of the eligible County tax.

(e) *Duration of Credit.* The credit may be granted for a period of up to ~~[[eight]]~~ **TEN** years and as long as the property owner remains qualified under subsection (b) of this section.

(f) *Prohibition.* Notwithstanding subsection (b) of this section, a property owner who is granted a credit under this section may not be granted a credit under section 20-129 of this Code during the same fiscal year.

(g) (1) *Application.* To receive the tax credit, a property owner shall submit an initial application to the Department of Finance:

(i) On the form that the Department of Finance requires;

(ii) That demonstrates that the owner is entitled to the credit; and

(iii) On or before the date that the Department of Finance sets.

(2) The Department of Finance shall automatically renew the tax credit ~~unless the property owner is no longer eligible~~ IF THE PROPERTY OWNER ANNUALLY SUBMITS AN ATTESTATION TO THE DEPARTMENT ON THEIR CONTINUED ELIGIBILITY FOR THE CREDIT.

(h) *Administration.* The Department of Finance may adopt guidelines, regulations, or procedures to administer this section.

(i) *Publicity.*

1 (1) The Director of Finance shall develop and carry out a plan to publicize the credit
2 authorized by this section. The plan shall be designed to reach those taxpayers most
3 likely to be eligible for the credit.

4 (2) The Office on Aging and Independence, or another appropriate unit of County
5 Government that the County Executive selects, shall develop and carry out a plan to
6 educate senior citizens about the credit authorized by this section.

7 (j) *Effective Date.* The tax credit authorized by subsection (b) of this section applies to tax years
8 beginning after June 30, 2022.

9
10 ***Section 2. And Be it Further Enacted by the County Council of Howard County, Maryland that***
11 ***this Act shall be construed to apply retroactively and shall be applied to and interpreted to affect***
12 ***all eligible property owners beginning in tax year 2025.***

13
14 ***Section 3. And Be It Further Enacted by the County Council of Howard County, Maryland that***
15 ***the County Executive shall establish, by separate Executive Order, a temporary commission that***
16 ***will review the impact of the County's aging in place tax credit, property tax credit for seniors,***
17 ***and real property tax deferrals for elderly homeowners.***

18
19 ***Section 4. And Be It Further Enacted by the County Council of Howard County, Maryland that***
20 ***this Act shall become effective 61 days after its enactment.***

Amendment No. 1 to Council Bill No. 60-2025

**BY: The Chairperson at the request
of the County Executive**

**Legislative Day No. 14
Date: October 6, 2025**

Amendment No. 1

(This amendment:

- 1. Corrects terminology to be consistent with the Maryland Tax-Property Article, Section 9-258, the State enabling law;*
- 2. Clarifies that certain surviving spouses must be at least 65 years old to be consistent with the State enabling law; and*
- 3. Extends the credit for seniors and retired military personnel to certain individuals who have a certain service-connected disability rating in accordance with State law.)*

1 On page 4, strike lines 16 and 17, in their entirety.

2
3 On page 4, in line 18, strike “2” and substitute “1”.

4
5 On page 4, in line 20, strike “3” and substitute “2”.

6
7 On page 4, after line 23, insert:

8 “(3) SERVICE MEMBER HAS THE MEANING SET FORTH IN SECTION 9-901 OF THE STATE
9 GOVERNMENT ARTICLE OF THE ANNOTATED CODE OF MARYLAND.”

10
11 On page 4, in line 30, strike “member of the Armed Forces of the United”

12
13 On page 4, in line 31, strike “States” and substitute “SERVICE MEMBER” and, in the same line,
14 strike “or”.
15

A1CB60-2025

1

I certify that this a true copy of
Am 1 to CB60-2025
passed on Oct 6, 2025
Michelle H. Herring
Council Administrator

1 On page 5, in line 1, after “spouse,” insert “WHO IS AT LEAST 65 YEARS OLD AND”.

2
3 On page 5, in line 2, strike the period and substitute a semi-colon.

4
5 On page 5, after line 2, insert:

6 “(4) AN INDIVIDUAL WHO IS AN ACTIVE DUTY, RETIRED OR HONORABLY DISCHARGED SERVICE
7 MEMBER WHO HAS A SERVICE-CONNECTED DISABILITY RATING OF 75% TO 99% AS CERTIFIED
8 BY THE DEPARTMENT OF VETERAN AFFAIRS; OR

9 (5) A SURVIVING SPOUSE WHO HAS NOT REMARRIED OF AN INDIVIDUAL DESCRIBED IN ITEM (4)
10 OF THIS SUBSECTION.”.

Amendment 2 to Council Bill No. 60 - 2025

BY: Deb Jung

Legislative Day 14

Date: October 6, 2025

Amendment No. 2

(This Amendment increases the duration of the Property Tax Credit for Seniors and Retired Military Personal from 10 years to 15 years.)

1 On the title page, in line 3 of the title, strike "10" and substitute "15".

2

3 On page 5, in line 9, strike "TEN" and substitute "FIFTEEN".

4

5

I certify that this a true copy of

Am 2 CB60-2025

passed on

October 6, 2025

Failed

Mushiki Howard

Council Administrator

Amendment 3 to Council Bill No. 60- 2025

BY: Christiana Rigby

**Legislative Day 14
Date: October 6, 2025**

Amendment No. 3

(This Amendment specifies that an owner of multiple residential properties may not receive the tax credit)

- 1 On page 5, strike lines 11 through 13 in their entirety, and replace with the following:
- 2 “(F) PROHIBITION. NOTWITHSTANDING SUBSECTION (B) OF THIS SECTION:
- 3 (1) A PROPERTY OWNER WHO IS GRANTED A CREDIT UNDER THIS SECTION MAY NOT BE GRANTED A
- 4 CREDIT UNDER SECTION 20-129 OF THIS CODE DURING THE SAME FISCAL YEAR; AND
- 5 (2) A PROPERTY OWNER WHO OWNS MORE THAN ONE RESIDENTIAL PROPERTY MAY NOT BE
- 6 GRANTED A CREDIT UNDER THIS SECTION.”.

7

8

I certify that this a true copy of
Am 2 CB 60- 2025
passed on October 6, 2025
Michael H. Haddad
Council Administrator

Not Moved

Amendment 4 to Council Bill No. 60 - 2025

BY: Christiana Rigby

Legislative Day 14

Date: October 6, 2025

Amendment No. 4

(This Amendment requires eligible qualified property owners to annually resubmit applications to receive the tax credit for seniors and retired military personnel)

- 1 On page 5, in line 14, strike “(1)”. In the same line, strike “initial” and substitute “ANNUAL”.
- 2 On page 5, strike line 19 and 20, in their entirety.
- 3 On page 5, line 19, after “credit”, strike “unless the property owner is no longer eligible” and
- 4 substitute “IF THE PROPERTY OWNER ANNUALLY SUBMITS AN ATTESTATION TO THE DEPARTMENT
- 5 ON THEIR CONTINUED ELIGIBILITY FOR THE CREDIT”.
- 6
- 7

I certify that this a true copy of
Am 4 CB 60-2025
passed on October 6, 2025
Michelle Dussard
Council Administrator

Amendment 1 to Amendment 4 to Council Bill No. 60 -2025

BY: Christiana Rigby

Legislative Day 14

Date: 10/06/2025

Amendment No. 1 to Amendment No. 4

(This Amendment to Amendment 4 strikes the “annual” reapplication process and substitute that the applicant attest that nothing has materially changed in their eligibility)

- 1 Strike lines 1 and 2 in their entirety and substitute “On page 5, line 19, after “credit”, strike
- 2 “unless the property owner is no longer eligible” and substitute “IF THE PROPERTY OWNER
- 3 ANNUALLY SUBMITS AN ATTESTATION TO THE DEPARTMENT OF THEIR CONTINUED ELIGIBILITY FOR
- 4 THE CREDIT”.”.

5

6

I certify that this a true copy of
Am 1 Am 4 CB 60-2025
passed on October 6, 2025
Michelle Harwood
Council Administrator



Howard County

Internal Memorandum

Subject: Testimony and Fiscal Impact Statements
Amendments to Aging in Place and Senior Tax Credit

To: Brandee Ganz
Chief Administrative Officer

From: Rafiu O. Ighile *ROI*
Director of Finance

Date: August 21, 2025

The purpose of this legislation is to amend the current Aging - In - Place (AIP) Tax Credit and the Senior Tax Credit.

The proposed legislation would extend AIP for two (2) more additional years. This extension will assist mostly our aging population who have lived in their homes for 30 years or more and received this credit for the past eight (8) years. This credit has been in existence since calendar year 2017. The effect of this change is an extension of 2 years and further provides some relief during these uncertain economic times. This calendar year 2025 (FY 2026), the County has issued 5,113 AIP tax credits for a total of \$5.4 million credited. In CY 2024 (FY 2025), the County issued 5,896 for a total of \$5.8 million credited. The reason for the drop from CY 2024 in both number and amount is primarily due to those that became ineligible after the 8-year eligibility window closed.

Additionally, the proposed legislation would amend the Senior tax credit by increasing the net worth requirement of \$500,000 to \$800,000 due to inflationary considerations. Furthermore, beginning in Tax Year 2026, the maximum allowable net worth will be updated annually to account for inflation. The household income requirement for this tax is adjusted annually for CPI (See County Code Section 20.129) and is currently \$105,750, which would be unaffected by the proposed legislation. However, this legislation will provide additional relief for our seniors who have a fixed income at or below the aforementioned income threshold but their net worth exceeds \$500,000 due to other income considerations. Over the past four years, the County has issued 631, 760, 605, and 205 credits in FY 2023, FY 2024, FY 2025, and FY 2026 respectively. This credit cost the County \$534,374, \$582,932, \$562,420 and \$212,808 respectively.

Fiscal Impact

The fiscal impact for AIP with the extension will be adding approximately 1,300 residents who dropped off due to the expiration of the credit at a cost of over \$1.2 million in CY 2025 (FY 2026). This will bring the AIP tax credits issued to over \$6.6 million plus the pending applications that are still under review of about 300 applicants at a cost of approximately \$413,000, which will bring the total fiscal impact to over \$7 million in FY 2026. In CY 2026 (FY 2027) there will be approximately 700 new eligible applicants at a total cost of over \$960,000.

The fiscal impact for the Senior tax credit will mainly be the addition of eligible residents. We are estimating an additional cost of approximately \$400,000 - \$500,000 annually due to the addition of eligible residents.

Overall, these changes aim to provide greater financial stability and support for the senior population, ensuring they can continue to live comfortably in their homes.

Cc: Jennifer Sager

Introduced _____
Public Hearing _____
Council Action _____
Executive Action _____
Effective Date _____

County Council of Howard County, Maryland

2025 Legislative Session

Legislative Day No. 13

Bill No. 60-2025

Introduced by the Chairperson at the request of the County Executive

SHORT TITLE: Property Tax Credit for Seniors and Property Tax Credit for Seniors and Retired Military Personnel –Amendments

AN ACT amending the Property Tax Credit for Seniors in order to amend certain eligibility requirements; amending the Property Tax Credit for Seniors and Retired Military in order to increase the duration of the tax credit to 10 years; and generally relating to the property tax credit for seniors and military personnel.

Introduced and read first time _____, 2025. Ordered posted and hearing scheduled.

By order _____
Michelle Harrod, Administrator

Having been posted and notice of time & place of hearing & title of Bill having been published according to Charter, the Bill was read for a second time at a public hearing on _____, 2025.

By order _____
Michelle Harrod, Administrator

This Bill was read the third time on _____, 2025 and Passed ____, Passed with amendments ____, Failed ____.

By order _____
Michelle Harrod, Administrator

Sealed with the County Seal and presented to the County Executive for approval this _____ day of _____, 2025 at ____ a.m./p.m.

By order _____
Michelle Harrod, Administrator

Approved by the County Executive _____, 2025

Calvin Ball, County Executive

NOTE: [[text in brackets]] indicates deletions from existing law; TEXT IN SMALL CAPITALS indicates additions to existing law; ~~Strike-out~~ indicates material deleted by amendment; Underlining indicates material added by amendment.

1 **WHEREAS**, the County wishes to make certain immediate changes to the property tax credit for
2 senior citizens and the property tax credit for seniors and retired military personnel (known as the “Aging
3 in Place” tax credit); and
4

5 **WHEREAS**, these immediate changes will allow more senior citizens to access the tax credits,
6 which aligns with the Age-Friendly Howard County Action Plan; and
7

8 **WHEREAS**, the County Executive intends to establish, by separate Executive Order, a
9 temporary commission to review the impact of the aging-in-place tax credit, property tax credit for
10 seniors, and real property tax deferrals for elderly homeowners.
11

12 ***NOW, THEREFORE,***
13

14 ***Section 1. Be It Enacted*** by the County Council of Howard County, Maryland, that the Howard
15 County Code is amended as follows:

16 *By amending:*

17 *Title 20. - “Taxes, Charges, and Fees”*

18 *Subtitle 1. “Real Property Tax; Administration, Credits, and*
19 *Enforcement”*

20 *Section 20.129. “Property tax credit for senior citizens”*
21

22 *Section 20.129E. “Property tax credit for seniors and retired*
23 *military personnel.”*
24

25 **Title 20. – Taxes, Charges and Fees**

26 **Subtitle 1. Real Property Tax; Administration, Credits, and Enforcement.**
27

28 **Section 20.129. Property tax credit for senior citizens.**

29 (a) *Definitions:*

30 (1) In this section, the following terms have the meanings indicated:

31 (2) *Combined income* means the combined gross income of all individuals who actually
32 reside in a dwelling except an individual who:

1 (i) Is a dependent of the homeowner under § 152 of the Internal Revenue Code; or

2 (ii) Pays a reasonable amount for rent or room and board.

3 (3) *Net worth* means, after deducting outstanding liabilities, the sum of the current market
4 value of all assets:

5 (i) Including real property, cash, savings accounts, stocks, bonds, and other investments;
6 but

7 (ii) Not including the dwelling for which a property tax credit is sought under this
8 section, the cash value of any life insurance policies on the life of the homeowner,
9 and tangible personal property.

10 (b) *Credit Established:*

11 (1) In accordance with section 9-245 of the Tax-Property Article of the Annotated Code of
12 Maryland, the owner of real property may receive a property tax credit against the
13 County property tax imposed on the property if the property is owned, wholly or partly,
14 by an individual:

15 (i) Who is at least 65 years old;

16 (ii) Who uses the property as the individual's principal residence for at least the period
17 that would be required to qualify for the credit under section 9-104 of the Tax-
18 Property Article of the Maryland Annotated Code;

19 (iii) Who lives in a household with a combined income that does not exceed 500 percent
20 of the most recent poverty guidelines for a household of two individuals updated
21 periodically in the Federal Register by the United States Department of Health and
22 Human Services under 42 U.S.C. 9902(2); and

23 [(iv) Who lives in a household with a combined net worth that does not exceed
24 \$500,000.00]]

25 (iv) WHO LIVES IN A HOUSEHOLD:

26 1. FOR TAX YEAR 2025, WITH A COMBINED NET WORTH THAT DOES NOT EXCEED
27 \$800,000; AND

28 2. FOR TAX YEAR 2026, AND AFTER, THE DEPARTMENT OF FINANCE SHALL ADJUST
29 THE MAXIMUM ALLOWABLE AMOUNT OF COMBINED HOUSEHOLD NET WORTH TO
30 ACCOUNT FOR INFLATION AS FOLLOWS:

- 1 A. THE DEPARTMENT OF FINANCE SHALL MAKE ANNUAL ADJUSTMENTS FOR
2 INFLATION BASED ON THE CONSUMER PRICE INDEX FOR ALL URBAN
3 CONSUMERS (CPI-U) FOR THE BALTIMORE-COLUMBIA-TOWSON, MD AREA, OR
4 A SUCCESSOR INDEX, PUBLISHED BY THE BUREAU OF LABOR STATISTICS OF THE
5 UNITED STATES DEPARTMENT OF LABOR; AND
- 6 B. THE DEPARTMENT OF FINANCE SHALL MAKE NOTIFICATION OF THE ADJUSTED
7 MAXIMUM COMBINED NET WORTH TO THE PUBLIC NO LATER THAN THE LAST
8 DAY OF FEBRUARY IN EACH TAX YEAR SUBSEQUENT TO TAX YEAR 2025.
- 9 (2) The amount of the credit shall equal 25 percent of the County property tax due in the
10 current year after applying the homestead credit authorized under section 9-105 of the
11 Tax-Property Article of the Annotated Code of Maryland.
- 12 (3) The amount of the credit shall be calculated after all other credits granted for that
13 property under this subtitle or the Tax-Property Article of the Annotated Code of
14 Maryland have been applied so that the credit granted under this section makes up any
15 difference between (i) the sum of all the other property tax credits and (ii) the amount that
16 this credit would be if there were no other credits.
- 17 (4) Property taxes attributable to an increase in the value of the property because of
18 substantial improvements to the property shall be excluded from the calculation described
19 in paragraph (2) of this subsection.
- 20 (c) *Duration of Credit.* The tax credit authorized by this section continues as long as an owner
21 and the property remain qualified under subsection (b) of this section.
- 22 (d) *Application.* To receive the credit, a property owner shall apply for all other credits that may
23 be available for that property and submit an application to the Department of Finance:
- 24 (1) On the form that the Department of Finance Requires;
25 (2) That demonstrates that the owner is entitled to the credit; and
26 (3) On or before the date that the Department of Finance sets.
- 27 (e) *Administration.* The Department of Finance may adopt guidelines and procedures to
28 administer this section.
- 29 (f) *Publicity:*

1 (1) The Director of Finance shall develop and carry out a plan to publicize the credit
2 authorized by this section. The plan shall be designed to reach those taxpayers most
3 likely to be eligible for the credit.

4 (2) The Office of Aging and Independence, or another appropriate unit of County
5 Government that the County Executive selects, shall develop and carry out a plan to
6 educate senior citizens about the credit authorized by this section.

7 (g) *Effective Date.* The credit authorized by this section applies to tax years beginning after June
8 30, 2007.

9 (h) *Report.* Subject to section 22.1000 of the County Code, on or before September 30 of each
10 year, the Department of Finance shall submit a report to the County Council and the County
11 Executive that includes the number of applications and amounts of credits granted under this
12 section.

13
14 **Section 20.129E. Property tax credit for seniors and retired military personnel.**

15 (a) *Definitions.* In this section, the following terms have the meanings indicated:

16 (1) Uniformed services of the United States as defined in 10 U.S.C. § 101, the military
17 reserves, or the National Guard.

18 (2) Dwelling has the meaning set forth in section 9-105 of the Tax-Property Article of the
19 Annotated Code of Maryland.

20 (3) Eligible County Tax means the amount of County tax on the lesser of \$650,000.00 or the
21 assessed value of the dwelling reduced by the amount of any assessment on which a
22 property tax credit is granted under section 9-105 of the Tax-Property Article of the
23 Annotated Code of Maryland.

24 (b) *Credit Established and Eligibility.* In accordance with section 9-258 of the Tax-Property
25 Article of the Annotated Code of Maryland, the owner of a dwelling may receive a property
26 tax credit against the County property tax imposed on the property containing the dwelling if
27 the property is owned by an individual:

28 (1) Who is at least 65 years old and has lived in the same dwelling for the preceding number
29 of years specified in subsection (c) of this section;

30 (2) Who is at least 65 years old and is a retired member of the Armed Forces of the United
31 States; or

(3) A surviving spouse, who has not remarried, of an individual described in item (2) of this subsection.

(c) *Longevity Qualification.* The longevity qualification provided in subsection (b)(1) of this section is:

(1) Tax year 2022: at least 38 years; and

(2) Tax year 2023 and subsequent tax years: at least 30 years.

(d) *Amount of Credit.* An individual who meets the qualifications of subsection (b) of this section is eligible for a property tax credit equal to 20 percent of the eligible County tax.

(e) *Duration of Credit.* The credit may be granted for a period of up to ~~[[eight]]~~TEN years and as long as the property owner remains qualified under subsection (b) of this section.

(f) *Prohibition.* Notwithstanding subsection (b) of this section, a property owner who is granted a credit under this section may not be granted a credit under section 20-129 of this Code during the same fiscal year.

(g) (1) *Application.* To receive the tax credit, a property owner shall submit an initial application to the Department of Finance:

(i) On the form that the Department of Finance requires;

(ii) That demonstrates that the owner is entitled to the credit; and

(iii) On or before the date that the Department of Finance sets.

(2) The Department of Finance shall automatically renew the tax credit unless the property owner is no longer eligible.

(h) *Administration.* The Department of Finance may adopt guidelines, regulations, or procedures to administer this section.

(i) *Publicity.*

(1) The Director of Finance shall develop and carry out a plan to publicize the credit authorized by this section. The plan shall be designed to reach those taxpayers most likely to be eligible for the credit.

(2) The Office on Aging and Independence, or another appropriate unit of County Government that the County Executive selects, shall develop and carry out a plan to educate senior citizens about the credit authorized by this section.

(j) *Effective Date.* The tax credit authorized by subsection (b) of this section applies to tax years beginning after June 30, 2022.

1
2 **Section 2. And Be it Further Enacted** by the County Council of Howard County, Maryland that
3 *this Act shall be construed to apply retroactively and shall be applied to and interpreted to affect*
4 *all eligible property owners beginning in tax year 2025.*
5

6 **Section 3. And Be It Further Enacted** by the County Council of Howard County, Maryland that
7 *the County Executive shall establish, by separate Executive Order, a temporary commission that*
8 *will review the impact of the County's aging in place tax credit, property tax credit for seniors,*
9 *and real property tax deferrals for elderly homeowners.*
10

11 **Section 4. And Be It Further Enacted** by the County Council of Howard County, Maryland that
12 *this Act shall become effective 61 days after its enactment.*

Amendment 1 to Amendment 4 to Council Bill No. 60 -2025

BY: Christiana Rigby

Legislative Day 14

Date: October 6, 2025

Amendment No. 1 to Amendment No. 4

(This Amendment to Amendment 4 strikes the "annual" reapplication process and substitute that the applicant attest that nothing has materially changed in their eligibility)

- 1 Strike lines 1 and 2 in their entirety and substitute on page 5 line 19, after "~~(2)~~" after "credit",
- 2 strike "unless the property owner is no longer eligible" and substitute "IF THE PROPERTY OWNER
- 3 ANNUALLY SUBMITS AN ATTESTATION TO THE DEPARTMENT OF THEIR CONTINUED ELIGIBILITY FOR
- 4 THE CREDIT".

Correction

I certify that this a true copy of

passed on _____

Council Administrator

Amendment 4 to Council Bill No. 60 - 2025

BY: Christiana Rigby

**Legislative Day 14
Date: October 6, 2025**

Amendment No. 4

(This Amendment requires eligible qualified property owners to annually resubmit applications to receive the tax credit for seniors and retired military personnel)

- 1 On page 5, in line 14, strike "(1)". In the same line, strike "initial" and substitute "ANNUAL".
- 2 On page 5, strike line 19 and 20, in their entirety.

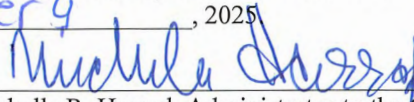
3

4

5

BY THE COUNCIL

This Bill, having been approved by the Executive and returned to the Council, stands enacted on

October 9, 2025

Michelle R. Harrod, Administrator to the County Council

BY THE COUNCIL

This Bill, having been passed by the yeas and nays of two-thirds of the members of the Council notwithstanding the objections of the Executive, stands enacted on _____, 2025.

Michelle R. Harrod, Administrator to the County Council

BY THE COUNCIL

This Bill, having received neither the approval nor the disapproval of the Executive within ten days of its presentation, stands enacted on _____, 2025.

Michelle R. Harrod, Administrator to the County Council

BY THE COUNCIL

This Bill, not having been considered on final reading within the time required by Charter, stands failed for want of consideration on _____, 2025.

Michelle R. Harrod, Administrator to the County Council

BY THE COUNCIL

This Bill, having been disapproved by the Executive and having failed on passage upon consideration by the Council stands failed on _____, 2025.

Michelle R. Harrod, Administrator to the County Council

BY THE COUNCIL

This Bill, the withdrawal of which received a vote of two-thirds (2/3) of the members of the Council, is withdrawn from further consideration on _____, 2025.

Michelle R. Harrod, Administrator to the County Council