



FREDERICK COUNTY SENIOR TAX CREDIT

The Frederick County Senior Tax Credit is a supplement to the State's Homeowner Tax Credit. The State administers the credit as part of the State Homeowner Tax Credit program.

This credit does not apply to the County lighting district tax, community development authority tax or to any fees such as the System Benefit Charge or Bay Restoration Fee. It also does not apply to any State or municipality tax.

Requirements:

- Homeowner must be at least 65 years of age (if multiple homeowners, then one of the homeowners applying must be 65 years of age)
- Gross income of household must be \$102,497.95 or less for FY26 (7/1/2025 – 6/30/2026) and is recalculated annually to reflect the Consumer Price Index
- All other limitations and requirements of the State Homeowner Tax Credit apply. Some of the limitations and requirements are:
 - Applicant must own or have a legal interest in the property
 - Dwelling must be the principal residence of the applicant and applicant must live there at least six months of the year, including July 1, unless they are a recent home purchaser, or the applicant is unable to do so because of health or need for special care
 - Applicant's net worth, not including the value of the property on which the credit is being sought or any qualified retirement savings or individual retirement accounts, must be less than \$200,000.

Credit Information Effective July 1, 2024:

- A 30% credit of the net* County real property taxes is awarded, if the homeowner's gross household income is between \$50,000 and \$102,497.95.
- If the gross household income is \$50,000 or less, the amount of the Senior Tax Credit will be 50% of the net* County real property taxes.
- The credit is granted on taxes resulting from the first \$400,000 of assessed value.

*The credit is calculated on the net (after adjustments for all other credits and exemptions) County taxes.

Steps to Apply:

1. Complete the State Homeowner Tax Credit form (be sure to answer all questions). Homeowners must complete an application every year to receive any available credit. The filing deadline for the application is October 1. If you are at least 70 years of age, the deadline is expanded.
2. The application may be submitted on the State's website, <http://www.taxcredits.sdat.maryland.gov/> You may also download and print applications from the website. Otherwise, please contact the local State Department of Assessments office (301-815-5350), the Treasury Department (301-600-1111), or the Division of Senior Services (301-600-1234) to request a copy.
3. Once the State has determined the homeowner's eligibility for a State Homeowner Tax Credit, it will automatically determine if the homeowner qualifies for either the current County Supplement or the new Senior Tax Credit. If the homeowner qualifies for any of these credits, the State will issue the amount of the credit to the Frederick County Treasury Department and the credit will be placed on the property tax bill.