



## FREDERICK COUNTY SENIOR TAX CREDIT

The Frederick County Senior Tax Credit was originally enacted by the Board of County Commissioners on January 3, 2012 and was effective with the July 1, 2012 tax bill. On April 29, 2014, the Board approved modifications to enrich the Senior Tax Credit. The State administers the credit as part of the State Homeowner Tax Credit program.

The amount of the Senior Tax Credit will be 20% of the net County real property taxes (up to zero) for qualifying homeowners. 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 \$70,000 or less
- 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 is only granted on the taxes resulting from the first \$300,000 of assessed value of the residence

### Steps to Apply

1. The homeowner needs to apply for the State Homeowner Tax Credit. Forms can be obtained from the local State Department of Assessments office (301-815-5350), the Treasury Department (301-600-1111), or the Department of Aging (301-600-1605). Homeowners can contact one of these offices and have the form mailed to them or they can come by the offices to pick up the form when it is available. The form can also be downloaded from the State's website, [www.dat.state.md.us](http://www.dat.state.md.us).
2. 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 September 1. The application must be mailed to the State Department of Assessments and Taxation, Homeowners' Tax Credit Program, 301 W. Preston Street, Room 900, Baltimore, MD 21201-2395.
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.

Additional questions should be directed to the Treasury Department at 301-600-1111.