

REAL PROPERTY TAX CREDIT COMPARISON

Eligibility/ Requirements for ALL credits:

- >An application must be submitted each year by **October 1st** to confirm eligibility
- >The property must be a principal residence, per the State Assessment & Taxation Dept, for at least 6 months beginning July 1
- >No credits will be applied toward any special tax district (i.e. community development authority tax, electric lighting, fire/rescue) or fees such as the Bay Restoration Fee, Storm water, or System Benefit Charge

	State Homeowner	Senior Citizen's Supplement to State Homeowner	Elderly Individual(s)	Uniformed Service Members	Partially Disabled Veteran <i>May combine with State Homeowner Tax Credit(s)</i>
AGE:	Any age	65+	65+	65+ and a retired member OR Any age w/ a service-connected disability	Any age, declared by the Dept of Veterans Affairs to have a permanent service-connected disability between 50-99%.
INCOME LIMIT:	Gross Household \$60,000 or less	Gross Household \$102,497.95 or less for FY26	Gross Household \$84,439.14 for FY26	N/A	Federal Adjusted Gross (for the military member) \$100,000 or less
ASSESSMENT LIMIT:	\$300,000*	\$400,000*	\$400,000*	\$400,000*	N/A*
	<i><small>*(calculated on the lesser of the limit stated or the total minus any homestead credit)</small></i>				
CREDIT %:	Determined by State	30% to 50% of net County, depending on income	20% of net County and Frederick City		50-74% disability= 25% 75-99% = 50% of the net County and Frederick City
ADDITIONAL INFO/ REQUIREMENTS:	Only one application is submitted. The State will determine eligibility for both/either of these credits.		Must be on the deed AND reside in the same dwelling for at least the preceding 30 years	Eligible for a surviving spouse who has not remarried and meets the requirements listed above	No more than 2 families may occupy the residence
	\$200,000 ASSET LIMIT: (excludes the value of the principal residence & qualified retirement savings)				Eligible for a surviving spouse who has not remarried & meets the above requirements
AGENCY THAT PROCESSES THE APPLICATION:	State Assessments & Taxation Dept PO Box 49005 Baltimore, MD 21297 1-800-944-7403 sdat.homeowners@maryland.gov		Frederick County Government- Treasury Department 30 N Market Street Frederick, MD 21701 301-600-1111 TaxCredit@FrederickCountyMD.gov		