



ELDERLY INDIVIDUALS PROPERTY TAX CREDIT

In accordance with the provisions of §1-8-67 of the Frederick County Code, §8-10.4 of the Frederick City Code and §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 if the property owner is owned by an individual:

1. Who is at least 65 years old, has lived in the same dwelling for at least the preceding 30 years, AND
2. Who has a combined gross household income of \$84,439.14 for FY26 / adjusted annually to reflect the Consumer Price Index.

The tax credit allowed under this code:

1. Is 20% of the County and Frederick City property tax imposed on the property net of any Homestead Tax Credit, is calculated on the lesser of \$400,000 of assessed value and may not exceed the amount due for net Frederick County or Frederick City real property tax.
2. Shall apply only in taxable years beginning on or after July 1, 2023;
3. May not be combined with the Disabled Veteran Tax Credit or Senior Tax Credit simultaneously;
4. Does not apply to any special taxing district tax, fire and rescue district tax, 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 other than Frederick City.

Requirements:

- The property must be the applicant's principal address for at least six months of the tax year, including July 1st. A copy of appropriate identification must be included.
- An owner who is at least 65 years of age, has a combined gross household income of \$84,439.14 or less and who has owned and lived in the dwelling for at least 30 consecutive years must be on the deed for the property. A copy of the first page of the deed showing the settlement date and ownership interest is required for first-time applicants.

Steps to Apply:

1. Download an application from the Treasury website at www.frederickcountymd.gov/treasury. You may also call 301-600-1111 or email Taxcredit@frederickcountymd.gov, to request a copy to be emailed or sent regular mail.
2. **Application for, or renewal of, the credit must be filed on or before October 1 of each year.**
3. Send the completed application to the Treasury Department, 30 N. Market Street, Frederick, MD 21701 via mail or in-person.
4. The applicant will receive one of the following: a credit directly on the July property tax bill if the application is received by April 15th and eligible to be credited; or a revised bill after September 1st with a retroactive discount for 30 days to eligible applicants that apply later than April 15th; or a refund if the bill is paid in full; or a written denial stating the reason for ineligibility.