



Howard County Government Department of Finance  
3430 Court House Drive, Ellicott City, MD 21043  
410-313-4076 | TDD 410-313-2323 | taxcredit@howardcountymd.gov  
Business hours: Monday to Friday 8:00 a.m. to 5:00 p.m.

## Residential Construction/Equity Based – 2026 Tax Credit Application

Howard County Code §§20.128A, 20.129A & 20.129C

Before completing this form, review the “Eligibility Summary & Renewal Process” section.

### Section 1: Property & Owner Information

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Owner/Applicant's Name: \_\_\_\_\_  
Co-owner's Name: \_\_\_\_\_  
Property Address: \_\_\_\_\_  
Mailing Address: \_\_\_\_\_  
Property Account #: \_\_\_\_\_  
Email: \_\_\_\_\_  
Phone: \_\_\_\_\_

### Section 2: Credit Type Selection

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Check the box next to each credit you are applying for (can check multiple boxes):

- Geothermal Device
- Livable Homes
- Shared Equity with the Housing Commission

### Section 3: Eligibility Confirmation

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I confirm that I have reviewed the Eligibility Summary, verify that I meet the requirements, and have provided sufficient documentation to support my claim of eligibility.

### Section 4: Certification & Signature

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I hereby certify that the information provided in this application, to the best of my knowledge, is true. I understand that misinformation or omission of essential information is a basis for disapproval of my application and that Howard County Government's Department of Finance may request additional information to verify my statement.

Signature of Applicant \_\_\_\_\_ Date of Application \_\_\_\_\_

## What Comes Next?

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The Department of Finance will review your application for completeness, accuracy, and eligibility. If additional documents are needed or your application is not eligible, you will be notified. If your application is approved, the tax credit will be applied to your tax bill for the tax year provided on this application. Do not expect the credit to appear on your bill by July 1<sup>st</sup>. Applicants should pay their property tax bill as received and if applicable the Department of Finance will issue a refund by check.

## Eligibility Summary & Renewal Process

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### Acceptable Proof of Residency:

- Maryland-issued license or photo ID for owner and co-owner.
- Name and address page from the last six months of a utility bill, e.g. BGE, Pepco, cable, or cell phone providers.
  - Howard County Government issued bills are not acceptable.
  - Payment histories are not acceptable.

### Acceptable Proof of Ownership:

- Pages of the original deed for the dwelling showing ownership interest and the date of purchase.

### Geothermal Energy Device Tax Credit (Sec. 20.128A):

#### Eligibility Summary:

- The geothermal device must be used as a **geothermal heat pump** to heat or cool a structure or to provide **hot water** for use in the structure.
- The device must also meet **national safety and performance standards** set by a nationally recognized testing laboratory for that kind of device.
- Eligible costs must be incurred **within 12 months before** applying for this credit.
- The application must include a certificate from the **County's Department of Inspections, Licenses, and Permits** verifying it is a geothermal energy device and has been properly installed.
- Application deadline: **June 30, 2026.**

System Type	Maximum Credit	Carryover	Required Documentation
Geothermal heating or electric generation	\$5,000 or 50% of eligible cost	2 years	Permit, installer certification form
Geothermal hot water supply	\$1,500 or 50% of eligible cost	2 years	Permit, installer certification form

Renewal Process:

- The Geothermal Energy Device tax credit is **automatically renewed** for up to two years. No re-application is required.

**Livable Homes Tax Credit (Sec. 20.129C):**

Eligibility Summary:

- Costs must be incurred **within 12 months** before applying.
- Costs are for an authorized feature, including reasonable costs to install the feature, or for the costs of an age-friendly assessment done by a certified aging in place specialist, up to \$100.
- Must exceed **\$500 in total costs**.
- Costs must be **paid by the applicant** and not reimbursed by another entity.
- Copy of the permit for all features listed that require a permit.
- Only one application may be accepted for a property in a single tax year.
- Total tax credit may not exceed \$2,500.
- Application deadline: **April 1, 2026**.

Renewal Process:

- The Livable Homes tax credit is a **one-time credit** and cannot be renewed.
- Excess credit can be **applied to future tax years** until the full credit amount is received.

Feature	Permit Required	Notes
No-step front entrance ( $\leq \frac{1}{2}$ inch threshold) or alternate no-step entrance	Yes	Must access main living space
Installed ramp creating a no-step entrance	Yes	
Interior doorway $\geq 32$ " clear opening	Yes	
Exterior doorway $\geq 36$ " clear opening with exterior lighting	Yes	Lighting must be automatic/ controlled/continuous
Reinforced walls for grab bars	Yes	meets ADA standards
30" $\times$ 48" maneuvering space in bath/kitchen	Yes	For mobility aid access
Interior/exterior elevator, lift, or stair glide	Yes	
Accessibility-enhanced bathroom	Yes	e.g., roll-in shower, built-in seat
Alarms, appliances, controls for sensory disability	No	
Accessible path between parking and home	Yes	ADA-compliant
No-step access to any entrance on accessible route	Yes	
Railings for steps or improved stair design	Yes	
Hallways $\geq 36$ " wide	Yes	
Master bedroom & bathroom on first floor	Yes	
Smooth transitions between rooms ( $\leq 2$ " threshold)	No	
Slip-resistant flooring	No	
Lever handles on sinks, showers, and doors	No	
Re-located switches/outlets within ADA reach	Yes	( $\leq 48$ " / $\geq 15$ " )
Closet renovations for accessibility	No	(e.g., adjustable rods 3'-5'6")
Anti-scald devices	Yes	
Any feature required by County for age-restricted adult housing	Yes	

## Shared Equity with the Howard County Housing Commission Tax Credit (Sec. 20.129A)

### Eligibility Summary:

- The property must be **jointly owned** with Howard County's Housing Commission.
- Proof of joint ownership must be included in the application, including the **percentage owned** by the Howard County Housing Commission.
- The property must be the applicant's **principal residence**.
- Credit ends when the Howard County Housing Commission or individual transfers interest or property ceases to be principal residence.
- Application deadline: **April 1, 2026**.

### Renewal Process:

- This tax credit is **automatically renewed** each year while the property is jointly owned.

AI Disclosure: This content was drafted with the assistance of an artificial intelligence tool, ChatGPT. The content has been reviewed and verified to be complete and accurate and represents the objectives and intentions of the Howard County Government's Department of Finance.