



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 Income Based – 2026 Tax Credit Application Form

Howard County Code §§20.129, 20.904 & 20.1109

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

### Section 1: Property & Owner Information

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

### Section 2: Credit Type Selection

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

- Senior Tax Credit
- Trash, Bay and Storm Hardship Credit

### Section 3: Household & Income

I attest that:

My combined household income is at or below the income qualifications for the Senior Tax Credit and/or the Trash, Bay, and Storm Hardship credits as indicated in the “Eligibility Summary” section. **Please submit a complete copy of an electronically submitted 2025 tax return and a copy of a valid state-issued identification for all owners and each household member over the age of 18.**

Owner and Co-owner’s 2025 total gross income: \_\_\_\_\_

Please provide the name and 2025 total gross income for each household member over the age of 18 who is not a co-owner, does not pay for room and board and cannot be claimed as a dependent for IRS purposes.

- Not applicable
- Name: \_\_\_\_\_ Total Gross Income: \_\_\_\_\_
- Name: \_\_\_\_\_ Total Gross Income: \_\_\_\_\_

Please provide the name and monthly room and board for each household member over the age of 18 who is not a co-owner.

Not applicable

Name: \_\_\_\_\_ Monthly Room and Board: \_\_\_\_\_

Name: \_\_\_\_\_ Monthly Room and Board: \_\_\_\_\_

I own all or part of the property for the credit I am applying for, and it is my principal residence.

If applying for the Senior Tax Credit, I am over the age of 65 as of June 30, 2026.

If applying for the Senior Tax Credit, please check one:

I do own another property.

Please provide address:

I do not own another property.

If applying for the Senior Tax Credit, my combined household net worth is at or below **\$827,200** as of December 31, 2025. (Net worth means the current market value of assets after deducting outstanding liabilities [such as real property, cash, savings accounts, stocks, bonds, and other investments] but excludes the dwelling for which the tax credit is sought, any life insurance policies on the life of the homeowner and tangible personal property.)

**Please complete the calculator below:**

Net worth calculator:

A. Cash/Checking/Savings accounts	\$
B. Retirement value	\$
C. Investments	\$
Total (cannot equal \$0.00)	\$

If applicable, I submitted a State Homeowners' Tax Credit application because my income is at or less than \$60,000 and net worth at or less than \$200,000 (not including retirement value).

## Section 4: Eligibility Confirmation

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I confirm that I have reviewed the Eligibility Summary and verify that I meet the requirements of the tax credit that I am applying for.

## Section 5: Certification & Signature

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I, the Owner/Applicant, solemnly affirm under the penalties of perjury that I continue to own and occupy the residence listed above and continue to qualify for the Senior Tax Credit and/or Hardship Tax Credit as initially outlined in my application

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

Please mail or drop off this application with the documentation listed below to:

Howard County Government's Department of Finance,  
3430 Court House Drive, Ellicott City, MD 21043.

- **A copy of a completed electronic 2025 tax return.**
- **A copy of a valid state-issued identification for all owners and each household member over the age of 18.**

## 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

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### Senior Tax Credit (Sec. 20.129):

Eligibility Summary:

- Applicant must be **65 or older** as of **June 30, 2026**.
- Property must be the **principal residence** as determined by the Maryland Department of Assessments and Taxation (SDAT).
- Combined gross household income must be **at or below \$108,200**. This excludes:
  - Dependents of the homeowner
  - Anyone who pays a reasonable amount for rent or room and board.
- Combined **household net worth at or below \$827,200** as of December 31, 2025.

- Net worth means the current market value of assets after deducting outstanding liabilities (real property, cash, savings accounts, stocks, bonds, and other investments) but **excludes**:
  - the dwelling for which the tax credit is sought,
  - any life insurance policies on the life of the homeowner, and
  - tangible personal property.
- Applicant must also submit a **State Homeowners' Tax Credit** application if income at or less than \$60,000 and net worth at or less than \$200,000 (not including retirement value). A Senior Tax Credit will not apply until the State Homeowner's Tax Credit is determined.
- May **not** receive Aging in Place, Public Safety Officer or the Senior Tax Credit in the same year.
- Application deadline: **October 1, 2026**.
- This credit does **NOT renew automatically**. You must reapply each year.

**Trash Collection, Watershed Protection, and Bay Fee Hardship Credit (Sec. 20.904 and Sec. 20.1109):**

Eligibility Summary:

- Applicant must own the residential property (or mobile home in a County-served park).
- Applicant must reside in the property as of **July 1<sup>st</sup>** of the application year.
- Applicant's income must be **at or below 250 percent of federal poverty level**.

Household Size	Max Gross Income	Household Size	Max Gross Income
1	\$39,900	5	\$96,700
2	\$54,100	6	\$110,900
3	\$68,300	7	\$125,100
4	\$82,500	8	\$139,300

- Applicant must submit acceptable proof of income for all income sources.
- Application deadline: **October 1, 2026**.
- This credit does **NOT renew automatically**. You must reapply each year.

*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.*