Howard County Government
News Release

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Howard County Executive Calvin Ball Establishes Commission to Review Tax Credits and Deferrals for Older Adults and Servicemembers

Commission has been charged with reviewing the impact of the County's Senior Tax Credit, AIP Tax Credit, and Tax Deferral Program

ELLICOTT CITY, MD – Howard County Executive Calvin Ball today announced the formation of a new Commission to Review Tax Credits and Deferrals for Older Adults and Servicemembers, with the signing of Executive Order 2026-11.

“As our county continues to navigate evolving fiscal challenges, it is essential that we regularly evaluate the long-term impact of our policies to ensure they remain both effective and sustainable,” said Ball. “The tax credits we provide to our older adult residents, retired service members, and disabled veterans reflect our commitment to supporting those who have contributed so much to our community. At the same time, we have a fiscal responsibility to understand how these programs affect Howard County Government's budget and overall financial health.”

Since the early 2000’s, the County has established several tax credits and tax deferrals targeted to provide financial relief to the county’s older adult residents, retired service members, and disabled service members, including:

- Council Bill (CB) 19-2005 – Created the Tax Deferral Program for Elderly and Disabled Homeowners which allowed homeowners aged 65 or older, or those who are permanently disabled, who have lived in their homes for at least five consecutive years and have a combined income of less than $75,000, to defer a portion of their County property taxes;
- CB68-2006 – Created the Property Tax Credit for Senior Citizens, commonly referred to as the “Senior Tax Credit”, which provides that owners of real property who were at least 70 years old, use their property as their principal residence, and who live in a household with a combined income that does not exceed $75,000 a year, receive a 25 percent credit on their County property taxes;

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- CB10-2007 – Amended the Senior Tax Credit to increase the combined income eligibility to no more than 500 percent of the federal poverty level and set a household net worth cap of $500,000;
- CB74-2016 – Reduced the age of those eligible to apply for the Senior Tax Credit from 70 years of age to 65 years of age;
- CB75-2016 – Created the Property Tax Credit for Seniors and Retired Military Personnel, commonly referred to as “The Aging in Place” (AIP) Tax Credit, for homeowners aged 65 or older who had lived in their homes for 40 years or, alternatively, were 65 and a retired member of the Armed Forces of the United States;
    - The AIP Tax Credit established a 20 percent tax credit on County property tax, capped at $500,000 of assessed value, and available for up to 5 years
- CB41-2018 – Extended the AIP Tax Credit to surviving spouses;
- CB23-2021 – Provided an automatic renewal for the AIP Tax Credit and the longevity requirement was decreased to at least 38 years for Tax Year 2022, 36 years for Tax Year 2023, and 35 years for subsequent years
- CB52-2022 – Expanded the AIP Tax Credit to additional military personnel, extended the duration of the credit from five to eight years, increased the assessed-value cap to $650,000, provided that homeowners who owned more than one residential property were not eligible for the credit, and set the longevity threshold at 30 years as of June 30, 2022;
- CB37-2023 – Amended the AIP Tax Credit by removing the prohibition on homeowners owning multiple residential properties, while specifying that the credit applies only to the taxpayer’s primary residence; and
- CB60-2025 – Amended the Senior Tax Credit by raising the net worth limit to $800,000 to account for approximate inflation that has occurred since 2007 and providing for an annual CPI based adjustment, and extended the AIP Tax Credit to a total of 10 years, instituted an annual attestation requirement for ongoing eligibility, and expanded the eligible applicants by including more service members and members who have certain service-connected disability rating in accordance with State law.

In addition, CB60-2025 also required that the County Executive establish a temporary commission to review the impact of the County's Senior Tax Credit, AIP Tax Credit, and Tax Deferral Program for Elderly and Disabled Homeowners. The County’s Department of Finance has granted:

- 14,433 Senior Tax Credits totaling $ 10,055,204 since Tax Year 2007;
- 34,919 AIP Tax Credits totaling $ 32,086,882.26 since Tax Year 2017; and

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- There is currently $11,761.00 in deferred taxes in the Tax Deferral Program for Elderly and Disabled Homeowners.

Now through November 2026, the Commission shall meet to:
1. Review all of the tax credits and deferrals offered to older adults, elderly disabled individuals, and retired military;
2. Make recommendations on any changes to those credits and deferrals; and
3. Make recommendations on ways the County can better advertise and educate the public about these credits and deferrals.

The Commission will present its findings and recommendations to the County Executive by November 2, 2026.

The Task Force will be comprised of the following voting members:
1. Ellen Flynn Giles, Howard County Resident
2. Rafiu Ighile, Director, Department of Finance
3. Fran LoPresti, Howard County Resident
4. Ofelia Ott, Administrator, Office on Aging and Independence (OAI), Department of Community Resources and Services
5. Holly Sun, Administrator, Budget Office
6. Lisa Terry, Administrator, Office of Veterans and Military Families, Department of Community Resources and Services
7. Jonathan Branch, Howard County Resident

The Task Force will also consist of four non-voting ex-officio members from the following Howard County Government departments/offices:
1. Department of Finance;
2. OAI;
3. Office of Law; and
4. Budget Office

"The Commission to Review Tax Credits presents a valuable opportunity for us to take a thoughtful look at how tax credit policy can best support our older adults and servicemembers while maintaining the long-term stability of county revenues. This commission allows us to bring together diverse perspectives to ensure our programs are both compassionate and fiscally responsible. I sincerely appreciate the County Executive Ball for establishing this commission and for continuing to prioritize the wellbeing of our senior community and the

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financial health of Howard County," said Rafiu Ighile, Commission Chair and Director, Department of Finance.

For more information about the variety of Real Property Tax Credits the County offers to meet the needs of county taxpayers and to promote specific activity that is beneficial to the county as a whole, visit Finance's "Tax Credits" website.

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