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.

2026 Real Property Tax Deferral Application

Howard County Code §20.125

Before completing this form, review the "Eligibility Summary" section.

Section 1: Property & Owner Information

Owner's Name:	______
Owner's Social Security Number:	______
Co-owner's Name:	______
Co-owner's Social Security Number:	______
Property Address:	______
Mailing Address:	______
Property Account #:	______
Email:	______
Phone:	______

Section 2: Eligibility Reason Selection

Check the box next to the eligibility reason that applies to you (please check one):

☐ I am over the age of 65 as of June 30, 2026.

☐ I am permanently disabled and qualify for benefits under the Social Security Act, Railroad Retirement Act, Federal Act for members of the United States Armed Forces or any Federal retirement system.

☐ I am certified to be permanently and totally disabled by a County Health Officer.

Section 3: Household & Income

I attest that:

☐ The combined gross income of all individuals who reside in the dwelling, except for a dependent of the homeowner or any individual residing in the home who pays a reasonable amount for rent or room and board must not exceed $75,000. **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, it is my principal residence, and I have resided in the property for at least five consecutive years.
Date you began residing in the property: _______________

Section 4: Notice of Lien

Notice of Lien to be sent to the following mortgagee or beneficiary (attach separate list if more space is needed)

Mortgagee/Beneficiary**:** ____
Loan Number: ____
Address: ____

Mortgagee/Beneficiary**:** ____
Loan Number: ____
Address: ____

Mortgagee/Beneficiary**:** ____
Loan Number: ____
Address: ____

Section 5: Eligibility Confirmation

☐ I confirm that I have reviewed the Eligibility Summary and verify that I meet the requirements of the Real Property Tax Deferral that I am applying for and that I understand all items related to the termination of the deferral**.**

Section 6: Certification & Signature

☐ I declare under the penalties of perjury pursuant to Sec.1-201 of the Maryland Tax-Property Code Ann. that this application (including any accompanying forms and statements) has been examined by me and the information contained herein, to the best of my knowledge and belief, is true correct and complete, that I have reported all monies received, that I have a legal interest in this property, and that this dwelling has been my principal residence for more than five years. I understand that the Howard County Department of Finance may request later additional information to verify the statements reported on this form, and that independent verifications of the information reported may be made. I also understand that intentionally providing false information on this application may subject me to immediate repayment and removal from the program.

Signature of Applicant ______________________________________ Date of Application _____________

Signature of Co-owner ______________________________________ 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 for all owners and each household member over the age of 18.**
- **A copy of a valid state-issued identification for all owners and each household member over the age of 18.**
- **If applying due to qualifying disability status, a copy of a letter attesting to the disability from the agency that benefits are collected or the Health Officer.**

What Comes Next?

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 deferral will be applied to your tax bill for the tax year provided on this application. Do not expect the deferral to appear on your bill by July 1st. Applicants should pay their property tax bill as received and if applicable the Department of Finance will issue a refund by check.

Real property tax deferral for elderly or disabled homeowners (Sec. 20.125):

Eligibility Summary:

- Applicant must be:
  - **65 or older** as of **June 30, 2026. OR**
  - Permanently disabled and qualifies for benefits under Social Security Act, Railroad Retirement Act, any federal act for members of the United State Armed Forces, or any federal retirement system. **OR**
  - Certified to be permanently and totally disabled by a County Health Officer
- Property must be the **principal residence** as determined by the Maryland Department of Assessments and Taxation (SDAT).
- Property owner must have resided in the dwelling for at least five consecutive years.
- Combined gross household income must be **at or below $75,000.** This excludes:
  - Dependents of the homeowner
  - Anyone who pays a reasonable amount for rent or room and board.
- Application deadline: **September 1, 2026.**
- This deferral does **NOT renew automatically.** You must reapply each year.

Additional Information:

- The amount deferred is determined by the current year's County tax due which exceeds the amount paid by the homeowner in the preceding year.
- There is no interest charged on the deferred amount.
- A lien for the deferred tax will be recorded with Howard County land records at the applicant's expense, and all mortgagees and beneficiaries will be notified. The lien remains until the deferred tax is paid.
- The total deferred taxes and interest accrued are due and payable when:
  - The owner ceases to own the property
  - The owner ceases to occupy the property as the principal place of residence
  - The property becomes subject to a tax sale
  - The owner fails to submit a timely application or fails to qualify for a credit
  - The owner ends the deferral by written notice to the Director of Finance.

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.