D3 Copy

HCCA **Howard County Citizens Association**
Since 1961...
The Voice Of The People of Howard County

Date: October 19, 2026
Subject: HCCA Testimony – CB67-2026

My name is Alan Schneider. I am a Board member and officer of Howard County Citizens Association and authorized to testify for HCCA.

HCCA supports CB67 with amendments. More is needed to enable seniors to continue to live here.

NOTE: The fiscal analysis is incomplete. The fiscal analysis omits reporting the effect of the offsetting change resulting when the Aging in Place tax credit expires and is not longer in place in 2028, which is when the proposed increase in the Senior Tax Credit takes effect.
NOTE: The fiscal analysis also notes that the number of recipients also decreased from almost 800 to 499 recipients in 2026. The steep decline in recipients from 2024 to 2026 could forecast that there will be no resulting increase in forgone revenue.

CB67 does not solve the problem. The problem is that Seniors in Howard County have limited incomes which are not keeping up with rising property tax assessments plus many other cost of living increases. CB67 takes a small step but it falls far short. More needs to be done.

1. The lengthy Application Form is difficult, i.e. problematic. (copy attached).
    a. The eligibility summary simply makes it difficult for applicants.
    b. The credit does NOT renew automatically. Yearly application is required.
    c. A State Homeowners' Tax Credit Application may be required.
    d. Applicants may be disqualified. Qualifications are difficult to calculate; why?
    e. Disqualifications include using in the same year the Aging in Place, Public Safety Officer, or the Senior Tax Credit.

AMEND the bill. Make it easier. Make it automatically renewable. Amend the bill to update the gross income and net worth requirements to eliminate calculating changing net worth like home value.

2. **More than amending the Senior Tax Credit is needed**. Amend the eligibility requirements for the Aging in Place property tax credit for seniors to be applicable for more than 10 years, and transferrable. The recent extension from 8 to 10 years is expiring.
3. The tax credit process and options are confusing even for seniors who "still have their marbles".
    a. Take action on Task Force recommendations.
    b. Reports are that seniors are leaving Howard County because it is not affordable for them to continue to live here. Only one example is that Columbia Association lien holders are paying about an additional $3,000 a year, and they are not Columbia Association members. CA revenues are rising without lienholder voting. Also, benefits cost extra.
    c. Reports are that seniors are "fed up" with Howard County government. Their voices have not been given weight in addressing problems.
4. Increase building standards. Estimates are $30,000 to upgrade one bathroom for ADA compliance. It would cost far less to mandate a reasonable % of new housing meet ADA

compliance standards. ADA compliance building standards increase the value and attractiveness of housing. (Or maybe children would prefer sending parents to retirement communities rather than ADA home care.)

5. HCCA has previously testified on senior issues. Attached is 3/15/2021 CB23-2021 testimony. HCCA's testimony notes a 2015 Howard County study "Planning for growth of older adult population in Howard County", and the 2004 Senior Master Plan.

Regards,

Alan Schneider
HCCA Board Member

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.

Aging in Place – 2026 Tax Credit Application

Howard County Code §20.129E

Before completing this form, review the "Eligibility Summary & Renewal Process" 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 the credit you are applying for (please check one):

☐ Aging in Place (AIP)

☐ AIPM - Retired Service Member

☐ AIPS - Retired Service Member Surviving Spouse

☐ AIPD - Disabled Service Member

☐ AIPDS - Disabled Service Member Surviving Spouse

Section 3: Eligibility Confirmation

☐ 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

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 _____

Please mail or drop off this application with the documentation required for the credit you are applying for to: Howard County Government Department of Finance, 3430 Court House Drive, Ellicott City, MD 21043.

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 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 1st. 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

Acceptable Proof of Residency: (Applicable to All Credits)

- 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: (Applicable to AIP only)

- Pages of the original deed for the dwelling showing ownership interest and the date of purchase on or before June 30th, 30 years ago.

Acceptable Proof of Disability: (Applicable to AIPD Disabled Service Member and Surviving Spouse)

- Veterans Administration determination letter.
- Affidavit of Eligibility completed by the Chief of the law enforcement, fire, rescue, or emergency medical service for the jurisdiction that employed the law enforcement officer or emergency worker.
- For surviving spouse, copy of the death certificate for the deceased spouse.

Acceptable Proof of Service: (Applicable to AIPM Retired Service Member and Surviving Spouses)

- DD214 showing 20 years of active-duty service.
- For surviving spouse, copy of the death certificate for the deceased spouse.

Aging in Place Tax Credit (Sec. 20.129E):

Eligibility Summary:

- Applicant must:
  - be **65 years old or older** as of June 30, 2026, and have owned and resided in the dwelling for **30 years** or more **OR**
  - be **65 years old or older** as of June 30, 2026, and be a retired military veteran with **20 years of active-duty service** or surviving spouse of such a veteran **OR**
  - be a disabled military member with a **75 percent to 99 percent service-connected** disability or surviving spouse of such a veteran.
- Dwelling must be the applicant's only principal residence.
- 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 automatically renew.** Statement of Eligibility is required annually for an additional nine years (for a total of 10 years).
- Changes in property ownership may change the eligibility status at any time.

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 Howard County Government's Department of Finance.

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

☐ 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

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?

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 1st. Applicants should pay their property tax bill as received and if applicable the Department of Finance will issue a refund by check.

Eligibility Summary

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 1st** 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.

HCCA Howard County Citizens Association

Since 1961... The Voice of the People of Howard County

CB23-2021: Eligibility requirements for a property tax credit for seniors and retired military personnel

03/15/2021

The Howard County Citizens Association is supportive of this legislation and would like to thank Councilmembers Jones and Jung for introducing this legislation. We thank the rest of the councilmembers for co-sponsoring this legislation.

In a 2015 survey conducted by Howard County as part of its "Planning for growth of older adult population in Howard County" study, the needs that scored the highest by older adults are to remain at home while aging and access to quality transportation. It is also one of the goals of Howard County's 2004 Senior Housing Master Plan.

We think expanding this bill will help older adults in Howard County age in place.

Unfortunately, the eligibility criteria are too restrictive and we hope to see this expanded to residents who have lived in the county shorter than 35 years. Furthermore, it does not make sense for the dwelling to be the same throughout the years.

According to the same report, those 65 and older are more likely to have household income below the median of $107,821 (2012 number) and 51% of them also still carry a mortgage.

The economic picture becomes even more grim when considering other kinds of debt. A recent study indicated that parents are taking out on average $21,000 in student debt on behalf of their children (a national trend).

Expanding the eligibility criteria will help more older adults as many more face those needs. We understand that funding can be an issue. However, we think that the county can afford to do more and meet the needs of Howard County's older adults thru these programs than other gimmicky zoning practices that will cost the county more money in the long run.

Instead of building retirement communities that require hundreds of thousands of dollars in down payment, the county can help older adults thru these kinds of targeted programs.

Hiruy Hadgu

HCCA

D3 Copy

HCCA Howard County Citizens Association

Since 1961...

The Voice Of The People of Howard County

Date: October 19, 2026
Subject: HCCA Testimony – CB67-2026

My name is Alan Schneider. I am a Board member and officer of Howard County Citizens Association and authorized to testify for HCCA.

HCCA supports CB67 with amendments. More is needed to enable seniors to continue to live here.

NOTE: The fiscal analysis is incomplete. The fiscal analysis omits reporting the effect of the offsetting change resulting when the Aging in Place tax credit expires and is not longer in place in 2028, which is when the proposed increase in the Senior Tax Credit takes effect.
NOTE: The fiscal analysis also notes that the number of recipients also decreased from almost 800 to 499 recipients in 2026. The steep decline in recipients from 2024 to 2026 could forecast that there will be no resulting increase in forgone revenue.

CB67 does not solve the problem. The problem is that Seniors in Howard County have limited incomes which are not keeping up with rising property tax assessments plus many other cost of living increases. CB67 takes a small step but it falls far short. More needs to be done.

1. The lengthy Application Form is difficult, i.e. problematic. (copy attached).
    a. The eligibility summary simply makes it difficult for applicants.
    b. The credit does NOT renew automatically. Yearly application is required.
    c. A State Homeowners' Tax Credit Application may be required.
    d. Applicants may be disqualified. Qualifications are difficult to calculate; why?
    e. Disqualifications include using in the same year the Aging in Place, Public Safety Officer, or the Senior Tax Credit.

AMEND the bill. Make it easier. Make it automatically renewable. Amend the bill to update the gross income and net worth requirements to eliminate calculating changing net worth like home value.

2. **More than amending the Senior Tax Credit is needed.** Amend the eligibility requirements for the Aging in Place property tax credit for seniors to be applicable for more than 10 years, and transferrable. The recent extension from 8 to 10 years is expiring.
3. The tax credit process and options are confusing even for seniors who "still have their marbles".
    a. Take action on Task Force recommendations.
    b. Reports are that seniors are leaving Howard County because it is not affordable for them to continue to live here. Only one example is that Columbia Association lien holders are paying about an additional $3,000 a year, and they are not Columbia Association members. CA revenues are rising without lienholder voting. Also, benefits cost extra.
    c. Reports are that seniors are "fed up" with Howard County government. Their voices have not been given weight in addressing problems.
4. Increase building standards. Estimates are $30,000 to upgrade one bathroom for ADA compliance. It would cost far less to mandate a reasonable % of new housing meet ADA

compliance standards. ADA compliance building standards increase the value and attractiveness of housing. (Or maybe children would prefer sending parents to retirement communities rather than ADA home care.)

5. HCCA has previously testified on senior issues. Attached is 3/15/2021 CB23-2021 testimony. HCCA's testimony notes a 2015 Howard County study "Planning for growth of older adult population in Howard County", and the 2004 Senior Master Plan.

Regards,

Alan Schneider
HCCA Board Member

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.

Aging in Place – 2026 Tax Credit Application

Howard County Code §20.129E

Before completing this form, review the "Eligibility Summary & Renewal Process" 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 the credit you are applying for (please check one):

☐ Aging in Place (AIP)
☐ AIPM - Retired Service Member
☐ AIPS - Retired Service Member Surviving Spouse
☐ AIPD - Disabled Service Member
☐ AIPDS - Disabled Service Member Surviving Spouse

Section 3: Eligibility Confirmation

☐ 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

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 _____

Please mail or drop off this application with the documentation required for the credit you are applying for to: Howard County Government Department of Finance, 3430 Court House Drive, Ellicott City, MD 21043.

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 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 1st. 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

Acceptable Proof of Residency: (Applicable to All Credits)

- 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: (Applicable to AIP only)

- Pages of the original deed for the dwelling showing ownership interest and the date of purchase on or before June 30th, 30 years ago.

Acceptable Proof of Disability: (Applicable to AIPD Disabled Service Member and Surviving Spouse)

- Veterans Administration determination letter.
- Affidavit of Eligibility completed by the Chief of the law enforcement, fire, rescue, or emergency medical service for the jurisdiction that employed the law enforcement officer or emergency worker.
- For surviving spouse, copy of the death certificate for the deceased spouse.

Acceptable Proof of Service: (Applicable to AIPM Retired Service Member and Surviving Spouses)

- DD214 showing 20 years of active-duty service.
- For surviving spouse, copy of the death certificate for the deceased spouse.

Aging in Place Tax Credit (Sec. 20.129E):

Eligibility Summary:

- Applicant must:
  - be 65 years old or older as of June 30, 2026, and have owned and resided in the dwelling for 30 years or more OR
  - be 65 years old or older as of June 30, 2026, and be a retired military veteran with 20 years of active-duty service or surviving spouse of such a veteran OR
  - be a disabled military member with a 75 percent to 99 percent service-connected disability or surviving spouse of such a veteran.
- Dwelling must be the applicant's only principal residence.
- 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 automatically** renew. Statement of Eligibility is required annually for an additional nine years (for a total of 10 years).
- Changes in property ownership may change the eligibility status at any time.

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 Howard County Government's Department of Finance.

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

☐ 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

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?

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 1st. Applicants should pay their property tax bill as received and if applicable the Department of Finance will issue a refund by check.

Eligibility Summary

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 1st 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.

HCCA Howard County Citizens Association

Since 1961... The Voice of the People of Howard County

CB23-2021: Eligibility requirements for a property tax credit for seniors and retired military personnel

03/15/2021

The Howard County Citizens Association is supportive of this legislation and would like to thank Councilmembers Jones and Jung for introducing this legislation. We thank the rest of the councilmembers for co-sponsoring this legislation.

In a 2015 survey conducted by Howard County as part of its "Planning for growth of older adult population in Howard County" study, the needs that scored the highest by older adults are to remain at home while aging and access to quality transportation. It is also one of the goals of Howard County's 2004 Senior Housing Master Plan.

We think expanding this bill will help older adults in Howard County age in place.

Unfortunately, the eligibility criteria are too restrictive and we hope to see this expanded to residents who have lived in the county shorter than 35 years. Furthermore, it does not make sense for the dwelling to be the same throughout the years.

According to the same report, those 65 and older are more likely to have household income below the median of $107,821 (2012 number) and 51% of them also still carry a mortgage.

The economic picture becomes even more grim when considering other kinds of debt. A recent study indicated that parents are taking out on average $21,000 in student debt on behalf of their children (a national trend).

Expanding the eligibility criteria will help more older adults as many more face those needs. We understand that funding can be an issue. However, we think that the county can afford to do more and meet the needs of Howard County's older adults thru these programs than other gimmicky zoning practices that will cost the county more money in the long run.

Instead of building retirement communities that require hundreds of thousands of dollars in down payment, the county can help older adults thru these kinds of targeted programs.

Hiruy Hadgu

HCCA