

Introduced 09.02.2025
Public Hearing 09.15.2025
Council Action 10.06.2025
Executive Action _____
Effective Date _____

County Council of Howard County, Maryland

2025 Legislative Session

Legislative Day No. 13

Bill No. 59 -2025

Introduced by: Deb Jung

SHORT TITLE: Property Tax Credit for Seniors and Retired Military Personnel –
Duration Cap – Repeal

AN ACT amends the Howard County Code to remove the cap on the duration of the
property tax credit for seniors and retired military personnel; and generally
relating to the property tax credit for seniors and military personnel.

Introduced and read first time sep 2, 2025. Ordered posted and hearing scheduled
By order Michelle Harrod
Michelle Harrod, Administrator

Having been posted and notice of time & place of hearing & title of Bill having been published according to Charter, the Bill was read for a
second time at a public hearing on sep 15, 2025.

By order Michelle Harrod
Michelle Harrod, Administrator

This Bill was read the third time on Oct 6, 2025 and Passed _____, Passed with amendments _____, Failed ✓
By order Michelle Harrod
Michelle Harrod, Administrator

Sealed with the County Seal and presented to the County Executive for approval this _____ day of _____, 2025 at _____ a.m./p.m.

By order _____
Michelle Harrod, Administrator

Approved by the County Executive _____, 2025

Calvin Ball, County Executive

NOTE: [[text in brackets]] indicates deletions from existing law; TEXT IN SMALL CAPITALS indicates additions to existing law; ~~Strike-out~~
indicates material deleted by amendment; Underlining indicates material added by amendment.

1
2 **Section 1. *Be It Enacted*** by the County Council of Howard County, Maryland, that the Howard
3 County Code is amended as follows:

4 *By amending:*

5 *Title 20. - "Taxes, Charges, and Fees"*

6 *Subtitle 1. "Real Property Tax; Administration, Credits, and*
7 *Enforcement"*

8 *Section 20.129E. "Property tax credit for seniors and retired*
9 *military personnel."*

10
11 **Title 20. – Taxes, Charges and Fees**

12 **Subtitle 1. Real Property Tax; Administration, Credits, and Enforcement**

13 **Sec. 20.129E. Property tax credit for seniors and retired military personnel.**

14 [(a) *Definitions.* In this section, the following terms have the meanings indicated:

- 15 (1) Uniformed services of the United States as defined in 10 U.S.C. § 101, the military
16 reserves, or the National Guard.
- 17 (2) *Dwelling* has the meaning set forth in section 9-105 of the Tax-Property Article of the
18 Annotated Code of Maryland.
- 19 (3) *Eligible County Tax* means the amount of County tax on the lesser of \$650,000.00 or
20 the assessed value of the dwelling reduced by the amount of any assessment on which
21 a property tax credit is granted under section 9-105 of the Tax-Property Article of the
22 Annotated Code of Maryland.]]

23
24 (A) *DEFINITIONS.* IN THIS SECTION, THE FOLLOWING TERMS HAVE THE MEANINGS INDICATED:

- 25 (1) *DWELLING* HAS THE MEANING SET FORTH IN SECTION 9-105 OF THE TAX-PROPERTY
26 ARTICLE OF THE ANNOTATED CODE OF MARYLAND.
- 27 (2) *ELIGIBLE COUNTY TAX* MEANS THE AMOUNT OF COUNTY TAX ON THE LESSER OF
28 \$650,000.00 OR THE ASSESSED VALUE OF THE DWELLING REDUCED BY THE AMOUNT OF
29 ANY ASSESSMENT ON WHICH A PROPERTY TAX CREDIT IS GRANTED UNDER SECTION 9-105
30 OF THE TAX-PROPERTY ARTICLE OF THE ANNOTATED CODE OF MARYLAND.
- 31 (3) *SERVICE MEMBER* HAS THE MEANING SET FORTH IN SECTION 9-901 OF THE STATE
32 GOVERNMENT ARTICLE OF THE ANNOTATED CODE OF MARYLAND.

(b) *Credit Established and Eligibility.* In accordance with section 9-258 of the Tax-Property Article of the Annotated Code of Maryland, the owner of a dwelling may receive a property tax credit against the County property tax imposed on the property containing the dwelling if the property is owned by an individual:

(1) Who is at least 65 years old and has lived in the same dwelling for the preceding number of years specified in subsection (c) of this section;

(2) Who is at least 65 years old and is a retired ~~member of the Armed Forces of the United States; or~~ SERVICE MEMBER;

(3) A surviving spouse, WHO IS AT LEAST 65 YEARS OLD AND who has not remarried, of an individual described in item (2) of this subsection;

(4) AN INDIVIDUAL WHO IS AN ACTIVE DUTY, RETIRED OR HONORABLY DISCHARGED SERVICE MEMBER WHO HAS A SERVICE-CONNECTED DISABILITY RATING OF 75% TO 99% AS CERTIFIED BY THE DEPARTMENT OF VETERANS AFFAIRS; OR

(5) A SURVIVING SPOUSE WHO HAS NOT REMARRIED OF AN INDIVIDUAL DESCRIBED IN ITEM (4) OF THIS SUBSECTION.

(c) *Longevity Qualification.* The longevity qualification provided in subsection (b)(1) of this section is:

(1) Tax year 2022: at least 38 years; and

(2) Tax year 2023 and subsequent tax years: at least 30 years.

(d) *Amount of Credit.* An individual who meets the qualifications of subsection (b) of this section is eligible for a property tax credit equal to 20 percent of the eligible County tax.

(e) *Duration of Credit.* The credit may be granted for ~~[[a period of up to eight years and]]~~ as long as the property owner remains qualified under subsection (b) of this section.

(f) *Prohibition.* Notwithstanding subsection (b) of this section, a property owner who is granted a credit under this section may not be granted a credit under section 20-129 of this Code during the same fiscal year.

(g) ~~(1)~~ *Application.* To receive the tax credit, a property owner shall submit an ~~initial~~ ANNUAL application to the Department of Finance:

- (i) On the form that the Department of Finance requires;
- (ii) That demonstrates that the owner is entitled to the credit; and
- (iii) On or before the date that the Department of Finance sets.
- ~~(2) The Department of Finance shall automatically renew the tax credit unless the property owner is no longer eligible.~~
- (h) *Administration.* The Department of Finance may adopt guidelines, regulations, or procedures to administer this section.
- (i) *Publicity.*
- (1) The Director of Finance shall develop and carry out a plan to publicize the credit authorized by this section. The plan shall be designed to reach those taxpayers most likely to be eligible for the credit.
- (2) The Office on Aging and Independence, or another appropriate unit of County Government that the County Executive selects, shall develop and carry out a plan to educate senior citizens about the credit authorized by this section.
- (j) *Effective Date.* The tax credit authorized by subsection (b) of this section applies to tax years beginning after June 30, 2022.

~~**Section 2. And Be it Further Enacted** by the County Council of Howard County, Maryland that this Act shall be construed to apply retroactively and shall be applied to and interpreted to affect all eligible property owners beginning in tax year 2025.~~

Section 2. And Be It Further Enacted by the County Council of Howard County, Maryland that:

1. This Act shall not affect the validity of any credits granted for tax years before July 1,

2025; and

2. a property owner who has applied for or received a credit under section 20.129E of the County Code prior to the effective date of this Act is eligible to receive a credit for additional years as provided by this act notwithstanding any prior duration limit in Section 20.129E(e).

Section 3. And Be It Further Enacted by the County Council of Howard County, Maryland that this Act shall:

1 1. be construed to apply retroactively to the tax year beginning after June 30, 2025; and
2 2. be applied to and interpreted to provide a credit to a property owner who would have
3 been entitled to a credit but for the former time limitation under Section 20.129E(e) of the
4 County Code.

5 **Section 4. And Be it Further Enacted** by the County Council of Howard County, Maryland that
6 Section 3 of this Act shall not terminate a credit granted before the effective date of this Act.

7 **Section 3.5. And Be It Further Enacted** by the County Council of Howard County, Maryland
8 that this Act shall become effective 61 days after its enactment.
9

Amendment 1 to Council Bill No. 59 - 2025

BY: Deb Jung

Legislative Day 14

Date: October 6, 2025

Amendment No. 1

(This Amendment clarifies the definition of "Uniformed services" to be consistent with the Maryland Tax-Property Article, Section 9-258, and the State enabling law.)

On page 1, in line 14, insert the following:

"[(a) Definitions. In this section, the following terms have the meanings indicated:

(1) Uniformed services of the United States as defined in 10 U.S.C. § 101, the military reserves, or the National Guard.

(2) Dwelling has the meaning set forth in section 9-105 of the Tax-Property Article of the Annotated Code of Maryland.

(3) Eligible County Tax means the amount of County tax on the lesser of \$650,000.00 or the assessed value of the dwelling reduced by the amount of any assessment on which a property tax credit is granted under section 9-105 of the Tax-Property Article of the Annotated Code of Maryland.]]

(A) DEFINITIONS. IN THIS SECTION, THE FOLLOWING TERMS HAVE THE MEANINGS INDICATED:

(1) DWELLING HAS THE MEANING SET FORTH IN SECTION 9-105 OF THE TAX-PROPERTY ARTICLE OF THE ANNOTATED CODE OF MARYLAND.

(2) ELIGIBLE COUNTY TAX MEANS THE AMOUNT OF COUNTY TAX ON THE LESSER OF \$650,000.00 OR THE ASSESSED VALUE OF THE DWELLING REDUCED BY THE AMOUNT OF ANY ASSESSMENT ON WHICH A PROPERTY TAX CREDIT IS GRANTED UNDER SECTION 9-105 OF THE TAX-PROPERTY ARTICLE OF THE ANNOTATED CODE OF MARYLAND.

(3) SERVICE MEMBER HAS THE MEANING SET FORTH IN SECTION 9-901 OF THE STATE GOVERNMENT ARTICLE OF THE ANNOTATED CODE OF MARYLAND."

On page 1, in lines 21 and 22 strike "member of the Armed Forces of the United States; or"

and substitute "SERVICE MEMBER;"

On page 1, line 23, after "spouse," insert "WHO IS AT LEAST 65 YEARS OLD AND".

On page 1, in line 24, strike the period and substitute a semi-colon.

I certify that this is a true copy of

Am1 CB59-2025

passed on October 6, 2025

Michelle Harrison

Council Administrator

1 On page 1, after line 24, insert the following:

2 “(4) AN INDIVIDUAL WHO IS AN ACTIVE DUTY, RETIRED OR HONORABLY DISCHARGED SERVICE
3 MEMBER WHO HAS A SERVICE-CONNECTED DISABILITY RATING OF 75% TO 99% AS CERTIFIED BY
4 THE DEPARTMENT OF VETERANS AFFAIRS; OR
5 (5) A SURVIVING SPOUSE WHO HAS NOT REMARRIED OF AN INDIVIDUAL DESCRIBED IN ITEM (4) OF
6 THIS SUBSECTION.”.

Amendment 2 to Council Bill No. 59- 2025

BY: Christiana Rigby

Legislative Day 14

Date: October 6, 2025

Amendment No. 2

(This Amendment specifies that an owner of multiple residential properties may not receive the tax credit)

- 1 On page 2, strike lines 5 through 7 in their entirety, and replace with the following:
- 2 “(F) PROHIBITION. NOTWITHSTANDING SUBSECTION (B) OF THIS SECTION:
- 3 (1) A PROPERTY OWNER WHO IS GRANTED A CREDIT UNDER THIS SECTION MAY NOT BE GRANTED A
- 4 CREDIT UNDER SECTION 20-129 OF THIS CODE DURING THE SAME FISCAL YEAR; AND
- 5 (2) A PROPERTY OWNER WHO OWNS MORE THAN ONE RESIDENTIAL PROPERTY MAY NOT BE
- 6 GRANTED A CREDIT UNDER THIS SECTION.”.
- 7

I certify that this a true copy of

Am 2 CB 59-2025
passed on October 6, 2025

Failed

Michele Dillard
Council Administrator

Amendment 3 to Council Bill No. 59 - 2025

BY: Christiana Rigby

**Legislative Day 14
Date: October 6, 2025**

Amendment No. 3

(This Amendment requires eligible qualified property owners to annually resubmit applications to receive the tax credit)

- 1 On page 2, in line 8, strike “(1)”. In the same line, strike “initial” and substitute “ANNUAL”.
- 2 On page 2, strike line 13 and 14, in their entirety.

3

4

I certify that this a true copy of

Am 3 CB 59-2025
passed on October 6, 2025
Michelle Dillard
Council Administrator

Amendment 4 to Council Bill No. 59- 2025

BY: Deb Jung

Legislative Day 14

Date: October 6, 2025

Amendment No. 4

(This Amendment creates retroactive provisions to allow those who may have timed out under the current ordinance to never-the-less receive the credit)

On page 3, strike lines 1 through 3 in their entirety and replace with the following:

“Section 2. And Be It Further Enacted by the County Council of Howard County, Maryland that:

1. This Act shall not affect the validity of any credits granted for tax years before July 1, 2025; and

2. a property owner who has applied for or received a credit under section 20.129E of the County Code prior to the effective date of this Act is eligible to receive a credit for additional years as provided by this act notwithstanding any prior duration limit in Section 20.129E(e).

Section 3. And Be It Further Enacted by the County Council of Howard County, Maryland that this Act shall:

1. be construed to apply retroactively to the tax year beginning after June 30, 2025; and

2. be applied to and interpreted to provide a credit to a property owner who would have been entitled to a credit but for the former time limitation under Section 20.129E(e) of the County Code.

Section 4. And Be it Further Enacted by the County Council of Howard County, Maryland that Section 3 of this Act shall not terminate a credit granted before the effective date of this Act.”.

On page 3, in line 5, strike “3” and replace with “5”.

I certify that this a true copy of

Am 4 CB59-2025
passed on Oct 6, 2025
Michelle Jackson
Council Administrator

Introduced 09.02.2025
Public Hearing 09.15.2025
Council Action _____
Executive Action _____
Effective Date _____

County Council of Howard County, Maryland

2025 Legislative Session

Legislative Day No. 13

Bill No. 59 -2025

Introduced by: Deb Jung

SHORT TITLE: Property Tax Credit for Seniors and Retired Military Personnel –
Duration Cap – Repeal

AN ACT amends the Howard County Code to remove the cap on the duration of the property tax credit for seniors and retired military personnel; and generally relating to the property tax credit for seniors and military personnel.

Introduced and read first time _____, 2025. Ordered posted and hearing scheduled.

By order _____
Michelle Harrod, Administrator

Having been posted and notice of time & place of hearing and title of Bill having been published according to Charter, the Bill was read for a second time at a public hearing on _____, 2025.

By order _____
Michelle Harrod, Administrator

This Bill was read the third time on _____, 2025 and Passed _____, Passed with amendments _____, Failed _____.

By order _____
Michelle Harrod, Administrator

Sealed with the County Seal and presented to the County Executive for approval this _____ day of _____, 2025 at ____ a.m./p.m.

By order _____
Michelle Harrod, Administrator

Approved by the County Executive _____, 2025

Calvin Ball, County Executive

NOTE: [[text in brackets]] indicates deletions from existing law; TEXT IN SMALL CAPITALS indicates additions to existing law; ~~Strike-out~~ indicates material deleted by amendment; Underlining indicates material added by amendment.

1
2 **Section 1. Be It Enacted by the County Council of Howard County, Maryland, that the Howard**
3 **County Code is amended as follows:**

4 *By amending:*

5 *Title 20. - "Taxes, Charges, and Fees"*

6 *Subtitle 1. "Real Property Tax; Administration, Credits, and*
7 *Enforcement"*

8 *Section 20.129E. "Property tax credit for seniors and retired*
9 *military personnel."*

10
11 **Title 20. – Taxes, Charges and Fees**

12 **Subtitle 1. Real Property Tax; Administration, Credits, and Enforcement**

13 **Sec. 20.129E. Property tax credit for seniors and retired military personnel.**
14

15 (b) *Credit Established and Eligibility.* In accordance with section 9-258 of the Tax-Property
16 Article of the Annotated Code of Maryland, the owner of a dwelling may receive a property
17 tax credit against the County property tax imposed on the property containing the dwelling
18 if the property is owned by an individual:

19 (1) Who is at least 65 years old and has lived in the same dwelling for the preceding
20 number of years specified in subsection (c) of this section;

21 (2) Who is at least 65 years old and is a retired member of the Armed Forces of the United
22 States; or

23 (3) A surviving spouse, who has not remarried, of an individual described in item (2) of
24 this subsection.

25 (c) *Longevity Qualification.* The longevity qualification provided in subsection (b)(1) of this
26 section is:

27 (1) Tax year 2022: at least 38 years; and

28 (2) Tax year 2023 and subsequent tax years: at least 30 years.

- 1 (d) *Amount of Credit.* An individual who meets the qualifications of subsection (b) of this
2 section is eligible for a property tax credit equal to 20 percent of the eligible County tax.
- 3 (e) *Duration of Credit.* The credit may be granted for [[a period of up to eight years and]] as
4 long as the property owner remains qualified under subsection (b) of this section.
- 5 (f) *Prohibition.* Notwithstanding subsection (b) of this section, a property owner who is granted
6 a credit under this section may not be granted a credit under section 20-129 of this Code
7 during the same fiscal year.
- 8 (g) (1) *Application.* To receive the tax credit, a property owner shall submit an initial application
9 to the Department of Finance:
- 10 (i) On the form that the Department of Finance requires;
11 (ii) That demonstrates that the owner is entitled to the credit; and
12 (iii) On or before the date that the Department of Finance sets.
- 13 (2) The Department of Finance shall automatically renew the tax credit unless the property
14 owner is no longer eligible.
- 15 (h) *Administration.* The Department of Finance may adopt guidelines, regulations, or
16 procedures to administer this section.
- 17 (i) *Publicity.*
- 18 (1) The Director of Finance shall develop and carry out a plan to publicize the credit
19 authorized by this section. The plan shall be designed to reach those taxpayers most
20 likely to be eligible for the credit.
- 21 (2) The Office on Aging and Independence, or another appropriate unit of County
22 Government that the County Executive selects, shall develop and carry out a plan to
23 educate senior citizens about the credit authorized by this section.
- 24 (j) *Effective Date.* The tax credit authorized by subsection (b) of this section applies to tax
25 years beginning after June 30, 2022.
- 26
27

1 ***Section 2. And Be it Further Enacted*** by the County Council of Howard County, Maryland that
2 *this Act shall be construed to apply retroactively and shall be applied to and interpreted to affect*
3 *all eligible property owners beginning in tax year 2025.*

4
5 ***Section 3. And Be It Further Enacted*** by the County Council of Howard County, Maryland that
6 *this Act shall become effective 61 days after its enactment.*

7