

Eligibility Requirements

- Based on income, the Homeowners' Property Tax Credit can cap the amount you can be taxed for your home, effectively lowering your property taxes.
- To determine income, the application requires total household income for all individuals living in the home, except for children or renters. Income includes retirement benefits such as Social Security.

Other requirements

- You must own your home or have a legal interest in it
- It must be your primary residence where you live at least six months of the year
- Your total assets (not including the home or retirement savings) must be less than \$200,000, and your total household income can't exceed \$60,000

Timing

- If you apply by April 15, and you qualify, a credit will be added to your tax bill
- The application usually opens in early February
- If you apply between April 16 and October 1, a revised tax bill will be issued. The deadline to apply is October 1st.

You need to apply and qualify every year for the Homeowners' Property Tax Credit

To apply, you will need to gather some supporting information and documentation including -

- Social security number and birth date for you and your spouse or co-owner, if any
- Birth-dates for any other household members that are over 18 years of age
- County Code
- A list of county codes is included in the instructions that accompany the application.
- Property Account Number
 - This can be found on your tax bill or assessment notice
 - For Baltimore City, list your ward, section, block and lot number
- Documentation of all identified income sources
 - The income list is extensive and includes wages, social security, unemployment insurance, workers compensation, alimony, public assistance grants, veterans benefits, expenses paid by others, and several others
- Your prior year's federal tax return (if you filed)

NOTE - Do not send originals of any of your documents. You will be notified if the credit has been granted, and it generally takes 30-90 days for your application to be reviewed. The tax credit can be an important part of avoiding foreclosure or tax sale.



Homeowners' Property Tax Credit

REMINDER – YOU MUST APPLY AND REQUALIFY EVERY YEAR!

- To apply online, you can visit <https://onestop.md.gov/tags/5d28c76eb7039400faf44adb>, and select “Homeowners’ Property Tax Credit Application Form HTC” or you can download a paper application at <https://dat.maryland.gov/realproperty/Documents/2023HTCAApplication.pdf>.
- For further information on the Homeowners’ Property Tax Credit, you can email the Maryland State Department of Assessment and Taxation (SDAT) at sdat.homeowners@maryland.gov; call 410.767.5900 (Baltimore Area) or Toll Free 1.800.944.7403; or visit the SDAT website at <https://dat.maryland.gov/realproperty/Pages/Homeowners'-Property-Tax-Credit-Program.aspx>
- You also may want to look into the Homestead Credit, which can protect you from large increases in the assessed value of your home. Learn more at <https://dat.maryland.gov/realproperty/Pages/Maryland-Homestead-Tax-Credit.aspx>

This is not legal advice. To get free legal help visit:

WWW.MVLSLAW.ORG/APPLY

Or call intake between 9 a.m. and 12 p.m. on Monday through Thursday at 1(800) 510-0050 or (410) 547-6537