

If your home significantly increases in what the state thinks is the value of it, the Homestead Tax Credit can protect you from a major increase in taxes owed. The Homestead Tax Credit caps the percentage increase that you can be taxed on the assessed value of your home.

While every county has its own cap, the highest increase can be no more than 10%. The list of each county's cap is available on the Maryland State Department of Assessment and Taxation (SDAT) website below.

There are no income limits to receive the Homestead Tax Credit.

Homestead Tax Credit Requirements

Within the past tax year:

- The home must be your primary residence and you must have lived there for at least six months
- The home wasn't transferred to a new owner
- These wasn't a change in zoning that resulted in an increased property value
- The purpose or use of the property was not substantially changed
- The prior assessment wasn't clearly wrong

Timing -

- You can apply anytime.
- You only need to apply and qualify once for your home.

Application Steps

- You'll need your county code, which you can find on the application
 - For Baltimore City you'll need your ward, section, block and lot
- You'll also need your identification number
- To obtain this information, you can visit SDAT Real Property Search
 - <https://sdat.dat.maryland.gov/RealProperty/Pages/default.aspx>
 - You'll select the correct county or Baltimore City, and search method – Street Address
 - Put in your street number and street name
 - Do not include other descriptors like Street, Avenue, etc.
 - At the very top of report, you will see the Account Identifier which will include the requested information
 - For Baltimore City residents, it will list your ward, section, block and lot
 - If you scroll to the bottom, it will tell you if you've applied for the Homestead credit before and if you did, if it was approved and when.
 - It will also tell you if you've applied for the Homeowners' Property Tax Credit
- You will need the social security numbers of all homeowners (anyone listed on the deed) and your spouse, if applicable

Learn how to submit your application on page 2

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



What Is the Homestead Tax Credit?

To apply, you can submit an online application or a paper application.

To apply online, you can visit <https://sdathtc.dat.maryland.gov/> or you can download a paper application at https://dat.maryland.gov/SDAT%20Forms/Homestead_application.pdf or request an application be sent to you by calling **410-767-2165** or **1-866-650-8783**.

- For online applications, you will need an Access Number issued by the SDAT. You will need to email your name, address, and the county in which you reside to sdat.homestead@maryland.gov. An Access Number will be emailed to you with additional information.
- You can mail your paper application to:
 - Department of Assessments and Taxation
 - Homestead Tax Credit Division
 - 301 West Preston Street, 8th Floor
 - Baltimore, Maryland 21201

You can confirm that the Homestead Credit has been approved by checking back on the SDAT Real Property Search to see if it's been added to your record.

- Reminder – unlike the Homeowners' Property Tax Credit, which requires a yearly application, the Homestead Credit, once granted, remains with your property as long as you continue to live there as your primary home.
- For more information on the Homestead Tax Credit, you can contact SDAT at 410-767-2165 in the Baltimore area or 1-866-650-8783 toll free elsewhere in Maryland; email to sdat.homestead@maryland.gov or visit their website, <https://dat.maryland.gov/realproperty/Pages/Maryland-Homestead-Tax-Credit.aspx>.
- You may also want to look into the Homeowners' Property Tax Credit, which can lower your property tax bill if you income qualify. Learn more at <https://dat.maryland.gov/realproperty/Pages/Homeowners'-Property-Tax-Credit-Program.aspx>

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