

Harford County

Maryland's New Center of Opportunity



Harford County Senior Citizens and
Retired Veterans Tax Credit Program
January 19, 2018



Enacted Legislation

- Provide property tax relief for eligible seniors and retired veterans in Harford County beginning July 1, 2018 and remaining in effect for five years.
- The legislation calls for a 20% reduction in residential property taxes owed by citizens who are 65 and older and have lived in the same dwelling for 40 years, or are retired veterans 65 and older.
- The tax credit only applies for homes with a maximum assessed value of \$400,000.
- The eligibility and term of the tax credit for seniors and retired veterans are required elements of enabling legislation signed by Maryland Gov. Larry Hogan in 2016; however, the assessment cap is subject to local law.
- Harford County made the tax credit revenue neutral by phasing out an existing discount on early tax payments available to all property tax payers beginning July 1, 2019.



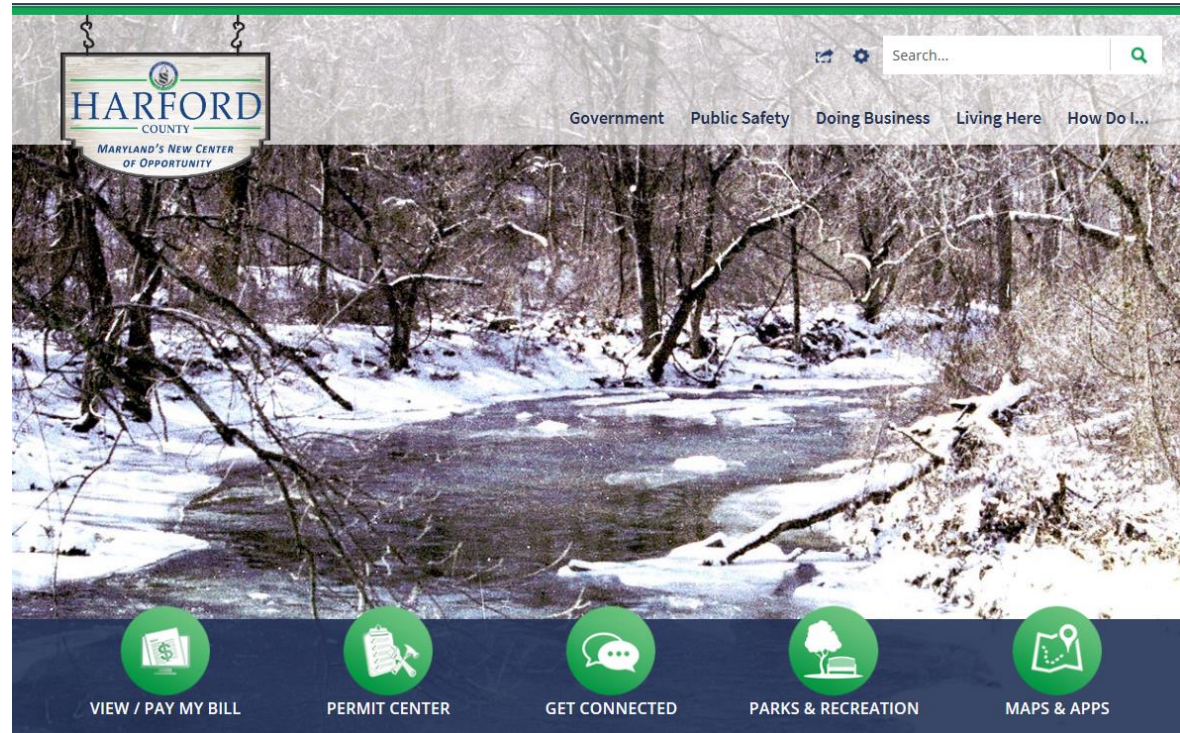
Fiscal Impact

- Estimated tax credit cost of \$1.9 million
 - Different methodologies
 - Census data and DOD retirement analysis
 - Property transfer data
- Benefit approximately 4,000 senior led households
- Average tax credit of \$550 based on median home value
- Eliminate early pay discount, saving \$1.9 million



Harford County Website

To access the Senior
Citizens/Veterans
Tax Credit Application:



POPULAR LINKS

[Application: Senior
Citizens/Veterans Tax Credit](#)

Type in: <http://www.harfordcountymd.gov/seniortaxcredit> or
click on **Application: Senior Citizens/Veterans Tax Credit** under
Popular Links on the home page.



Harford County Website

[Home](#) › [Government](#) › [Departments](#) › [Treasury](#) › [Real Property Tax Credit Information](#)

Real Property Tax Credit Information

Please see the list of resources below to obtain information about Real Property Tax Credits. For questions, please contact 410-638-3450.

Senior Citizens and Veterans

Harford County Council [Bill 17-021](#), will provide a 20% tax credit for a maximum of five years, on County property taxes for individuals who are over 65 years of age, have a dwelling with an assessed value of \$400,000 or less, and who either own and have lived in the dwelling for at least 40 years or are retired from one of the United States' Uniformed Services.

[Printable Application](#)

Instructions: Fill out application and mail to the County with documentation.

[Interactive Application](#)

Instructions: Search on the property, select View Bills, and click on "Apply for the Senior Citizens/Veterans Tax Credit" button which is located at the bottom of the property details page. Respond to the interactive questions then print application and mail to the County with documentation.

Click on Printable Application or Interactive Application



Harford County Website

Printable Application

HARFORD COUNTY SENIOR CITIZENS AND VETERANS TAX CREDIT
Bill 17-021 FOR TAX YEAR BEGINNING JULY 1, 2018
(A maximum of five year credit renewable annually by April 1)

1. Are you at least 65 years of age or older as of June 30, 2018?

☐ Yes ☐ No

If you answered yes, please provide a copy of your valid Driver's License or other valid State of Maryland-issued identification with this application and proceed to Question 2. If you do not have a Driver's License or other State-issued identification, please contact 410-638-3450. If you answered no, you are **NOT ELIGIBLE** to receive this credit at this time.

2. Do you own and have you lived at the property listed in Question 6, below, for at least 40 years as of June 30, 2018?

☐ Yes ☐ No

If yes, please provide a copy of the front page of your Deed and proceed to Question 4. If no but you are a Retired Member of the U.S. Uniformed Services, please proceed to Question 3. If no and you are not a Retired Member of the U.S. Uniformed Services, you are **NOT ELIGIBLE**.

3. Have you retired from the U.S. Uniformed Services?

☐ Yes ☐ No

If yes, please provide a copy of your DD214 showing separation due to retirement. If no and you answered no to Question 2, you are **NOT ELIGIBLE**.

4. Is the assessed value of your property \$400,000 or less?

☐ Yes ☐ No

If yes, please proceed to Question 5. If no, you are **NOT ELIGIBLE**. (Current assessed value information can be found by viewing your account at <http://hcgweb01.harfordcountymd.gov/billpay/SearchAddress.aspx>.)

5. Property Number (located on tax bill)

6. Property Address (Number Street, City, and Zip Code)

A- _____ - _____

7. Last Name, First Name, Middle Initial

8. Birth Date

9. Daytime Telephone #

10. Mailing Address, if different from above (attach explanation)

11. E-mail address (not required)

12. I, _____, the undersigned, hereby declare and affirm, under the penalty of perjury that the information stated above, including all associated documents provided in support of this application for a tax credit are true, accurate, complete and correct, to the best of my knowledge, information and belief.

(sign here)

Please return this application with a copy of the Deed front page or your DD214 and your Driver's License by April 1 to:

HARFORD COUNTY GOVERNMENT



Harford County Website

Interactive Application

Click
Search by Property Id or
Search by Street Address



SELECT SEARCH OPTION

- ☐ Search by Property Tax Id
- ☐ Search by Street Address
- ☐ Search by Water & Sewer Account Number
- ☐ Search by Corporate or Personal Property Account Number
- ☐ Pay Tickets
- ☐ Pay Invoice

Questions? Please [click here](#) for contact numbers.



STREET ADDRESS SEARCH RESULTS

Street Address	Property Id	View Bills
1019 HAZEL LN BEL AIR, MD 21014-5371	03296768	View Bills

Click View Bills



Harford County Website

Click
Apply for the
Senior Citizens
/Veterans
Tax Credit



REAL ESTATE TAX INFORMATION:

Property ID: 01 - 999999
[MD Assessment and Taxation - Real Property Data](#)
 Owner Name: ROBERTS, JOHN M
 Property Address: 351 MAIN ST
 BEL AIR, MD 21015-1901
 Current Assessment: \$209,900.00 ⓘ
 Use: Town House

Liber: 1 9999
 Folio: 0999
 Map: 999
 Grid: 0009F
 Parcel: 0 999

2018 PROPERTY BILLS

ACCOUNT NO.	BILL DESCRIPTION	BALANCE DUE	VIEW DETAILS	PAY BILL ONLINE	PAY BY MAIL	PAY BILL BY POS
A-01- 99999	REAL ESTATE TAXES 07/01/2017 - 06/30/2018	\$0.00	View Details	Pay Bill	Bill Stub	Swipe
L-01- 99999	USER BENEFIT ASSESSMENT - ENDS: 06/30/2020 07/01/2017 - 06/30/2018	\$0.00	View Details	Pay Bill	Bill Stub	Swipe
720271 99999	WATER SEWER USAGE	\$0.00	View Details	Pay Bill	Bill Stub	Swipe

2017 PROPERTY BILLS

ACCOUNT NO.	BILL DESCRIPTION	BALANCE DUE	VIEW DETAILS	PAY BILL ONLINE	PAY BY MAIL	PAY BILL BY POS
A-01- 99999	REAL ESTATE TAXES 07/01/2016 - 06/30/2017	\$0.00	View Details	Not Available	Bill Stub	Swipe
L-01- 99999	USER BENEFIT ASSESSMENT - ENDS: 06/30/2020 07/01/2016 - 06/30/2017	\$0.00	View Details	Not Available	Bill Stub	Swipe

Apply for the
Senior Citizens/Veterans
Tax Credit

Apply for Lien Sheet
for this Account



Harford County Website

Click Next

Harford County Senior Citizens and Veterans Tax Credit

Harford County Council Bill 17-021, will provide a 20% tax credit for a maximum of five years, on County property taxes for individuals who are over 65 years of age, have a dwelling with an assessed value of \$400,000 or less, and who either own and have lived in the dwelling for at least 40 years or are retired from one of the United States' Uniformed Services.

On the following screens you will be asked a series of questions that will determine your eligibility. When you are ready click the Next button to proceed.

* If you would like to print a blank application you can access it [here](#).

Cancel

Next

Questions? Please contact us at 410-638-3450



Harford County Website

Thank you for your interest in the Harford County Senior Citizens and Veterans Tax Credit

At this time you are NOT ELIGIBLE to receive this credit.

**If your property
does not meet the
requirement**

- The current assessed value of your property must be \$400,000 or less in order to qualify. Your property's current assessment is \$611,200.

Ok

Questions? Please contact us at 410-638-3450



Harford County Website

Age Requirement

If Yes is selected,
Click Next

Harford County Senior Citizens and Veterans Tax Credit

Are you at least 65 years of age or older as of June 30, 2018?

☒ Yes ☐ No

Please provide a copy of your Driver's License or a valid State of Maryland issued identification with this application. If you do not have a Driver's License or a valid State of Maryland issued identification, please contact 410-638-3450.

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Questions? Please contact us at 410-638-3450

Thank you for your interest in the Harford County Senior Citizens and Veterans Tax Credit

At this time you are NOT ELIGIBLE to receive this credit.

- All applicants must be 65 or older by June 30, 2018.

Ok

Questions? Please contact us at 410-638-3450

If No is selected,
Click Ok



Harford County Website

Property Years Requirement

If Yes is selected, you will proceed to the Applicant screen.

If No is selected, you will proceed to the Veteran screen.

Harford County Senior Citizens and Veterans Tax Credit

Do you own and have you lived at this property for at least 40 years as of June 30, 2018?

☒ Yes ☐ No

Please provide a copy of the front page of your deed verifying residency with this application. If you do not have a copy of your deed, this information is available at the Clerk of the Court – Land Records Office 410-638-3474.

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Questions? Please contact us at 410-638-3450



Harford County Website

Veterans Requirement

**If Yes is selected,
Click Next**

Thank you for your interest in the Harford County Senior Citizens and Veterans Tax Credit

At this time you are NOT ELIGIBLE to receive this credit.

- All applicants must have lived at the same property for at least 40 years by June 30, 2018.
- Or have retired from the U.S. Uniformed Services.

Ok

Questions? Please contact us at 410-638-3450

Harford County Senior Citizens and Veterans Tax Credit

Have you retired from the U.S. Uniformed Services? ⓘ

☒ Yes

☐ No

Please provide a copy of your DD214 showing separation due to retirement with this application.

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Questions? Please contact us at 410-638-3450

**If No is selected,
Click Ok**



Harford County Website

Applicant Information

Click Next

Harford County Senior Citizens and Veterans Tax Credit

Account Number: 01-99999
Property Address: 351 MAIN ST
BEL AIR, MD 21015-1901

- You have indicated that you are 65 years of age or older. Please attach a copy of your Driver's License or a valid State of Maryland issued identification to this application. If you do not provide this identification your application will not be processed.
- Additionally you have indicated that you are a retired member of the U.S. Uniformed Services. You must attach a copy of your DD214 showing separation due to retirement in order to process this application.

Applicant Name *

Birth Date *

Daytime Phone Number *

Email

Mailing Address (if different from above)

Mailing Address Explanation

* Indicates required field

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Harford County Website

Application Summary

[Click Next](#)

Thank you for your interest in the Harford County Senior Citizens and Veterans Tax Credit

You have chosen to complete an application for the Harford County Senior Citizens and Veterans Tax Credit.

Please verify that all of the information is correct. You will not be able to change any of this information once the application has been printed.

Account Number:	01-99999
Applicant Name:	John Roberts
Property Address:	351 MAIN ST BEL AIR, MD 21015-1901
Phone:	(443) 555-1212
Birth Date:	9/19/1950
Mailing Address:	132 Crimson Ln Downtown, FL 09222
Explanation:	This is my summer home for this year.
Email:	JohnRoberts@Verizon.net
Indicated that you:	<ul style="list-style-type: none">• Are 65 years of age or older• Are a retired member of the U.S. Uniformed Services

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[Next >](#)

Questions? Please contact us at 410-638-3450



Harford County Website

Submitted Application

[Click Print](#)

Thank you for your interest in the Harford County Senior Citizens and Veterans Tax Credit

Your application is **not complete** until you print, sign and mail your application.

Harford County Government

Department of the Treasury

Attn: Bill 17-021 Tax Credit

P.O. Box 609

Bel Air, MD 21014

Remember to enclose the appropriate documentation:

- A copy of your Driver's License or a valid State of Maryland issued identification.
- A copy of your DD214 showing retirement.

If the correct documentation is not provided your application will not be processed.

[Return to Bill Detail](#)

[Print](#)

Questions? Please contact us at 410-638-3450



Harford County Website

Print Application

Click Print
This Page

[Click to Print This Page](#)

Your application is **not complete** until you print, sign and mail your application.

Harford County Government

Department of the Treasury
Attn: Bill 17-021 Tax Credit
P.O. Box 609
Bel Air, MD 21014

Remember to enclose the appropriate documentation:

- A copy of your Driver's License or a valid State of Maryland issued identification.
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If the correct documentation is not provided your application will **not** be processed.

HARFORD COUNTY SENIOR CITIZENS AND VETERANS TAX CREDIT

Bill 17-021 For Tax Year Beginning July 1, 2018
(A maximum of five year credit renewable annually by April 1)

- | | |
|--|-------------------------------------|
| 1. Are you at least 65 years of age or older as of June 30, 2018? | Yes |
| 2. Do you own and have you lived at this property for at least 40 years as of June 30, 2018? | No |
| 3. Have you retired from the U.S. Uniformed Services? | Yes |
| 4. Is the assessed value of your property \$400,000 or less? | Yes |
| 5. Property Number | A-01- 99999 |
| 6. Property Address | 351 MAIN ST, BEL AIR, MD 21015-1901 |
| 7. Applicant Name | John Roberts |



Harford County Website

Printed Application

**Sign Printed Application
Mail in Application and
Documentation**

HARFORD COUNTY SENIOR CITIZENS AND VETERANS TAX CREDIT
Bill 17-021 For Tax Year Beginning July 1, 2018
(A maximum of five year credit renewable annually by April 1)

1. Are you at least 65 years of age or older as of June 30, 2018?

Yes

2. Do you own and have you lived at this property for at least 40 years as of June 30, 2018?

No

3. Have you retired from the U.S. Uniformed Services?

Yes

4. Is the assessed value of your property \$400,000 or less?

Yes

5. Property Number

A-01-99999

6. Property Address

351 MAIN ST. BEL AIR, MD 21015-1901

7. Applicant Name

John Roberts

8. Birth Date

9/19/1950

9. Daytime Telephone Number

(443) 555-1212

10. Mailing Address (if different from above)

132 Crimson Ln Downtown, FL 09222: This is my summer home for this year.

11. E-Mail Address

JohnRoberts@Verizon.net

12. I, _____, the undersigned, hereby declare and affirm, under the penalty of perjury that the information stated above, including all associated documents provided in support of this application for a tax credit are true, complete and correct, to the best of my knowledge, information and belief.

_____ (sign here)

HARFORD COUNTY GOVERNMENT
DEPARTMENT OF THE TREASURY
ATTN: BILL 17-021 TAX CREDIT
P.O. BOX 609
BEL AIR, MARYLAND 21014



Harford County Website

Submitted Application Status

Harford County Senior Citizens and Veterans Tax Credit

Harford County Council Bill 17-021, will provide a 20% tax credit for a maximum of five years, on County property taxes for individuals who are over 65 years of age, have a dwelling with an assessed value of \$400,000 or less, and who either own and have lived in the dwelling for at least 40 years or are retired from one of the United States' Uniformed Services.

Current Status: Submitted: Awaiting documentation

* If you would like to print a blank application you can access it [here](#).

Cancel

View Current Application

Questions? Please contact us at 410-638-3450



Potential Problems

- Labor intensive
 - Collect and verify documentation – can not automate fully
 - Customer service/provide extra assistance
- Application deadline
- Judgement calls
 - How is military retiree defined?
 - Documentation may not be clear cut
 - Legislation requires residence not ownership
- Transfer of the credit
- Credit sunsets....what happens in 5 years?
- Homeowners Tax Credit