

## Real Property Tax Credits Disclosure for Baltimore City

**The information presented in this table is for informational purposes only. Other conditions may apply that are not specified herein. It is the responsibility of the person applying for the tax credit to be familiar with the State and City Legislations, and the Rules and Regulations (if any) governing these credits.**

**Refer to the State and City Legislations for the termination/expiration of each program.**

### 9-1-1 Specialists Property Tax Credit

<b>Qualifications</b>	To be eligible to apply for this credit, an applicant must meet the following criteria: <ol style="list-style-type: none"> <li>(1) be a qualifying 9-1-1 Specialist, as defined by Section 10-22 to mean a Baltimore City employee of a public safety answering point whose duties and responsibilities include:             <ol style="list-style-type: none"> <li>a. receiving and processing 9-1-1 requests for emergency assistance;</li> <li>b. other support functions directly related to 9-1-1 requests for emergency assistance; or</li> <li>c. dispatching law enforcement officers, fire rescue services, emergency medical services, and other public safety services to the scene of an emergency.</li> </ol> </li> <li>(2) own a dwelling located in Baltimore City and use said dwelling as his or her principal residence; and</li> <li>(3) be otherwise eligible in all respects for the tax credit authorized by the State Tax-Property Article, Section 9-105 (“Homestead Tax Credit”).</li> </ol>
<b>Amount</b>	The amount of the credit granted to a homestead dwelling is the lesser of \$2,500 and the amount of the property tax imposed on the dwelling.
<b>Term</b>	The credit granted continues from tax year to tax year, subject to the applicant’s compliance with the annual verification submission requirements for the credit and the termination of the program.
<b>Contact</b>	City of Baltimore, Department of Finance – Fiscal Integrity Office   (410) 396-8961   <a href="mailto:tax.credits@baltimorecity.gov">tax.credits@baltimorecity.gov</a>

### Arts and Entertainment Districts Property Tax Credit

<b>Qualifications</b>	<ul style="list-style-type: none"> <li>• “Arts and entertainment district” has the meaning stated in State Economic Development Article, § 4-701.</li> <li>• “Arts and entertainment enterprise” has the meaning stated in State Economic Development Article, § 4-701.</li> <li>• “Eligible assessment” means the phased-in value, as applied by the State Department of Assessments and Taxation in the 1<sup>st</sup>, 2<sup>nd</sup>, or 3<sup>rd</sup> year in a 3-year cycle under State Tax-Property Article § 8-103, attributable to the qualifying renovations, as determined by the State Department of Assessments and Taxation.</li> <li>• “Qualifying renovations” means renovations that are made: (1) to a manufacturing, commercial, or industrial building located in a State-designated arts and entertainment district; and (2) for use by a qualifying residing artist or an arts and entertainment enterprise.</li> <li>• “Qualifying residing artist” has the meaning stated in State Economic Development Article, § 4-701.</li> <li>• The property owner must apply for this tax credit within 90 days of receipt of an assessment notice reflecting the eligible assessment.</li> </ul>
<b>Amount</b>	<p>Except for properties eligible for a Maryland Enterprise Zone Tax Credit, the amount of the credit granted is the amount of property tax imposed on the eligible assessment of the property, multiplied by:</p> <ol style="list-style-type: none"> <li>(i) 80% for the first 5 taxable years;</li> <li>(ii) 70% for the 6th taxable year;</li> <li>(iii) 60% for the 7th taxable year;</li> <li>(iv) 50% for the 8th taxable year;</li> <li>(v) 40% for the 9th taxable year; and</li> <li>(vi) 30% for the 10th taxable year.</li> </ol> <p>For properties eligible for a Maryland Enterprise Zone Tax Credit, the amount of the credit granted is the amount of property tax imposed on the eligible assessment of the property, multiplied by:</p> <ol style="list-style-type: none"> <li>(i) 20% for the first 5 taxable years;</li> <li>(ii) 30% for the 6th taxable year;</li> <li>(iii) 40% for the 7th taxable year;</li> <li>(iv) 50% for the 8th taxable year;</li> <li>(v) 60% for the 9th taxable year; and</li> <li>(vi) 70% for the 10th taxable year.</li> </ol> <ul style="list-style-type: none"> <li>• In accordance with State Tax-Property Article § 9-240, a real property tax credit is granted against the City property tax imposed on a manufacturing, commercial, or industrial building that is located in a State-designated arts and entertainment district; and is wholly or partially renovated for use by a qualifying residing artist or an arts and entertainment enterprise.</li> <li>• The credit is prorated to reflect the proportion of the building used by a qualifying residing artist or an arts and entertainment enterprise.</li> </ul>
<b>Term</b>	The tax credit is available for up to 10 consecutive years, subject to the applicant’s compliance with the continuing eligibility requirements for the credit.
<b>Contact</b>	City of Baltimore, Department of Finance – Fiscal Integrity Office   (410) 396-8961   <a href="mailto:tax.credits@baltimorecity.gov">tax.credits@baltimorecity.gov</a>

**Brownfields Property Tax Credit**

<b>Qualifications</b>	<ul style="list-style-type: none"> <li>• “Brownfields site” means a qualified Brownfields site, as defined in Article 83A, § 3-901(d) of the Maryland Code.</li> <li>• “Increased property tax liability” means the remaining property tax liability, after first applying all other property tax credits applicable to the site, attributable to the increase in the assessment of a Brownfields site, including improvements added to the site within the tax-credit period, over the assessment of the Brownfields site before its voluntary cleanup.</li> <li>• Eligible properties must be issued a letter by: <ul style="list-style-type: none"> <li>- Maryland Department of the Environment (MDE), indicating that no further cleanup will be required. This “No Further Requirements” letter may be issued under the Maryland Voluntary Cleanup Program. If the “No Further Requirements” letter is issued after the completion of the project, it must be issued within 6 months of the issuance of a final use approval letter.</li> <li>- Department of Commerce (Commerce) designating the site as a “Qualified Brownfields Site” eligible for the Brownfields Revitalization Incentive program. If the “No Further Requirements” letter is issued after the completion of the project, the Department of Commerce’s qualification letter must be issued within 6 months of the “No Further Requirements” letter.</li> </ul> </li> <li>• Tax credit application and supporting documentation must be filed in the first taxable year in which the property qualifies for the tax credit. Failure to apply in the first qualifying taxable year will result in the loss of all credit eligibility. For the purposes of this credit, the property shall be deemed to have “qualified” for the credit upon issuance by Commerce of a letter designating the site a “Qualified Brownfields Site.”</li> </ul>
<b>Amount</b>	<ul style="list-style-type: none"> <li>• The credit granted applies in each of the taxable years immediately following the 1<sup>st</sup> revaluation of the Brownfields site after completion of a voluntary cleanup or corrective action plan, for a total of 5 taxable years or if the site is in a designated State Enterprise Zone, 10 taxable years.</li> <li>• The amount of the tax credit is 50% of the Brownfields site’s increased property tax liability, and an additional credit of 20% of a Brownfields site’s increased property tax liability shall be granted if the aggregate cost of the site’s purchase and the voluntary cleanup or corrective action plan efforts equals or exceeds \$250,000.</li> </ul>
<b>Term</b>	For sites located in a State-designated Enterprise Zone area, the credit period is 10 consecutive years. For all other sites, the credit period is 5 consecutive years. The tax credit is subject to the applicant’s compliance with the continuing eligibility requirements for the credit.
<b>Contact</b>	Baltimore Development Corporation   (410) 837-9305   <a href="mailto:info@BaltimoreDevelopment.com">info@BaltimoreDevelopment.com</a>

**Conservation Property Tax Credit**

<b>Qualifications</b>	<p>“Conservation property” means land that is:</p> <ol style="list-style-type: none"> <li>(1) unimproved;</li> <li>(2) not used for commercial purposes; and</li> <li>(3) subject to a perpetual conservation easement that is: <ol style="list-style-type: none"> <li>(i) donated to the Department of Natural Resources or the Maryland Environmental Trust and identifies the Department of Natural Resources or the Maryland Environmental Trust as a grantee under Title 3, Subtitle 2 of the Natural Resources Article; and</li> <li>(ii) accepted and approved by the Board of Public Works after June 30, 1986.</li> </ol> </li> </ol> <p>On or before October 1 of the taxable year for which property tax relief is sought, an owner of conservation property may apply to the State Department of Assessments and Taxation for the property tax credit.</p>
<b>Amount</b>	The property tax credit shall be granted against 100% of all property tax that otherwise would be due.
<b>Term</b>	The tax credit is effective for 15 consecutive tax years beginning July 1 following the donation of the easement.
<b>Contact</b>	State Department of Assessments and Taxation   (410) 767-8250   <a href="mailto:sdatt.baltcity@maryland.gov">sdatt.baltcity@maryland.gov</a>

**Dwelling on Cemetery Property Tax Credit**

<b>Qualifications</b>	<p>In accordance with the provisions of State Tax-Property Article § 9-202, there is a tax credit from Baltimore City real property taxes levied on any improvement:</p> <ol style="list-style-type: none"> <li>(1) located on the site of cemetery property that is exempt under State Tax-Property Article § 7-201,</li> <li>(2) if the improvement is used as a dwelling by an employee of the owner of the exempt property.</li> </ol> <p>The owner must file an application for this tax credit annually, on or before September 1 of the taxable year for which the credit is sought.</p>
<b>Amount</b>	The credit is 100% of the real property taxes levied on the improvement.
<b>Term</b>	Annual
<b>Contact</b>	City of Baltimore, Department of Finance – Fiscal Integrity Office   (410) 396-8961   <a href="mailto:tax.credits@baltimorecity.gov">tax.credits@baltimorecity.gov</a>

**Energy Conservation Device Tax Credit**

<b>Qualifications</b>	<p>“Dwelling” means a house that is:</p> <ul style="list-style-type: none"> <li>(a) used as the principal residence of the homeowner; and</li> <li>(b) actually occupied or expected to be occupied by the homeowner for more than 6 months of a 12-month period beginning with the date of finality for the taxable year for which the property tax credit under this section is sought.</li> </ul> <p>“Eligible costs” means reasonable costs incurred:</p> <ul style="list-style-type: none"> <li>(i) within the 12 months before the initial application for the credit;</li> <li>(ii) for the purchase or lease of a solar energy device or geothermal energy device, including any part, component, or accessory equipment necessary to operate the device; and</li> <li>(iii) associated with installation of the solar energy device or the geothermal energy device.</li> </ul> <p>“Geothermal energy device” means an energy conserving device that:</p> <ul style="list-style-type: none"> <li>(i) uses geothermal energy to heat or cool a structure or to provide hot water for use in the structure; and</li> <li>(ii) meets national safety and performance standards set by a nationally recognized testing laboratory for that type of device.</li> </ul> <p>“House” means a structure that has been adapted for overnight accommodation of an individual.</p> <p>“Principal residence” means the one dwelling where an individual regularly resides and is the location designated by the individual for the legal purpose of voting, obtaining a driver’s license, and filing income tax returns.</p> <p>“Solar energy device” means an energy conserving device that:</p> <ul style="list-style-type: none"> <li>(i) uses solar energy to heat or cool a structure, to generate electricity to be used in the structure, or to provide hot water for use in the structure; and</li> <li>(ii) meets national safety and performance standards set by a nationally recognized testing laboratory for that type of device.</li> </ul> <p>The owner of a dwelling that uses a solar energy device or geothermal energy device may qualify for the tax credit by:</p> <ul style="list-style-type: none"> <li>(1) filing a state income tax return as a resident of Baltimore City for each taxable year for which the credit is sought;</li> <li>(2) filing an application for the credit with the Director of the Department of Finance; and</li> <li>(3) satisfying all other conditions imposed by the regulations of the Director of the Department of Finance.</li> </ul>
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<b>Amount</b>	<p>The credit against the City portion of real property tax on a dwelling is the lesser of:</p> <ul style="list-style-type: none"> <li>(1) 50% of the eligible costs up to a maximum of \$5,000; or</li> <li>(2) 50% of the eligible costs up to a maximum of \$1,500 for either a solar energy device or geothermal energy device installed exclusively to provide hot water for use in the dwelling.</li> </ul> <p>The City may not grant more than 1 tax credit for each dwelling. The amount of a credit applied in a tax year may not exceed the amount of City real property tax imposed on the dwelling in that tax year.</p>
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<b>Term</b>	1 Year, subject to compliance with the continuing eligibility requirements for the credit.
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<b>Contact</b>	City of Baltimore, Department of Finance – Fiscal Integrity Office   (410) 396-8961   <a href="mailto:tax.credits@baltimorecity.gov">tax.credits@baltimorecity.gov</a>
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**Enterprise Zone Property Tax Credit**

<b>Qualifications</b>	<ul style="list-style-type: none"> <li>• “Qualified property” means real property that is:             <ul style="list-style-type: none"> <li>1. not used for residential purposes;</li> <li>2. used in a trade or business by a business entity that meets the requirements of § 5-707 of the Economic Development Article; and</li> <li>3. located in an enterprise zone that is designated under Title 5, Subtitle 7 of the Economic Development Article.</li> </ul> </li> <li>• “Qualified property” includes personal property on real property that is located in a focus area as defined in § 5-701 of the Economic Development Article.</li> </ul>
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<b>Amount</b>	<ul style="list-style-type: none"> <li>• “Base year” means the taxable year immediately before the taxable year in which a property tax credit is to be granted.</li> <li>• “Base year value” means the value of the property used to determine the assessment on which the property tax on real property was imposed for the base year. Base year value does not include any new real property that was first assessed in the base year.</li> <li>• “Eligible assessment” means the difference between the base year value and the actual value as determined by the Department for the applicable taxable year in which the tax credit is to be granted.</li> <li>• Amount of the tax credit equals to a percentage of the amount of property tax imposed on the eligible assessment of the qualified property, as follows:             <ul style="list-style-type: none"> <li>(i) 80% in each of the 1<sup>st</sup> 5 taxable years following the calendar year in which the property initially becomes a qualified property;</li> <li>(ii) 70% in the 6<sup>th</sup> taxable year;</li> <li>(iii) 60% in the 7<sup>th</sup> taxable year;</li> <li>(iv) 50% in the 8<sup>th</sup> taxable year;</li> <li>(v) 40% in the 9<sup>th</sup> taxable year; and</li> <li>(vi) 30% in the 10<sup>th</sup> taxable year.</li> </ul> </li> </ul>
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	<ul style="list-style-type: none"> <li>For newly constructed qualified property that provides both office and retail space and became eligible for the credit on or after January 1, 2019, but before January 1, 2022, the amount of the tax credit equals to a percentage of the amount of property tax imposed on the eligible assessment of the qualified property as follows: <ul style="list-style-type: none"> <li>(i) 80% in each of the 1st 8 taxable years following the calendar year in which the property initially becomes a qualified property;</li> <li>(ii) 70% in the 9th taxable year;</li> <li>(iii) 60% in the 10th taxable year;</li> <li>(iv) 50% in the 11th taxable year;</li> <li>(v) 40% in the 12th taxable year; and</li> <li>(vi) 30% in the 13th taxable year.</li> </ul> </li> <li>For qualified property located in a focus area, the appropriate governing body shall calculate the amount of the tax credit equal to 80% of the amount of property tax imposed on the eligible assessment of the qualified property: <ul style="list-style-type: none"> <li>(i) for newly constructed qualified property that provides both office and retail space and became eligible for the credit on or after January 1, 2019, but before January 1, 2022, for each of the 13 taxable years following the calendar year in which the property initially becomes a qualified property; or</li> <li>(ii) for any other qualified property, for each of the 10 taxable years following the calendar year in which the property initially becomes a qualified property.</li> </ul> </li> </ul>
<b>Term</b>	This tax credit is available to a qualified property for no more than 10 consecutive years or, in the case of newly constructed qualified property that provides both office and retail space and became eligible for the credit on or after January 1, 2019, but before January 1, 2022, no more than 13 consecutive years.
<b>Contact</b>	Baltimore Development Corporation   (410) 837-9305   <a href="mailto:info@BaltimoreDevelopment.com">info@BaltimoreDevelopment.com</a>

**“Fallen Heroes” Property Tax Credit**

<b>Qualifications</b>	<ul style="list-style-type: none"> <li>“Fallen hero” means any individual who dies as a result of or in the course of employment as a Baltimore City law enforcement officer or while in the active service of a Baltimore City fire, rescue, or emergency-medical service.</li> <li>“Fallen hero” does not include any individual whose death was the result of his or her willful misconduct or his or her abuse of alcohol or drugs.</li> <li>A real property tax credit is granted against the City property tax imposed on a dwelling if: <ul style="list-style-type: none"> <li>(1) the dwelling is owned by the surviving spouse of a fallen hero;</li> <li>(2) the dwelling is the surviving spouse’s legal residence;</li> <li>(3) the surviving spouse has not remarried; and</li> <li>(4) either: <ul style="list-style-type: none"> <li>(i) the dwelling was owned by the fallen hero at the time of his or her death;</li> <li>(ii) the fallen hero or the surviving spouse was domiciled in the State at the time the fallen hero died and the dwelling was acquired by the surviving spouse within 2 years of the death; or</li> <li>(iii) the dwelling was acquired after the surviving spouse qualified for a credit under item (4)(i) or (ii) for a former dwelling, to the extent of the previous credit.</li> </ul> </li> </ul> </li> </ul>
<b>Amount</b>	The amount of the credit is 100% of the City property tax imposed on the dwelling.
<b>Term</b>	The credit continues from year to year without further application by the surviving spouse.
<b>Contact</b>	City of Baltimore, Department of Finance – Bureau of Revenue Collections   (410) 396-3000   <a href="mailto:BaltimoreCityCollections@baltimorecity.gov">BaltimoreCityCollections@baltimorecity.gov</a>

**High-Performance Market-Rate Rental Housing Property Tax Credit – Citywide**

<b>Qualifications</b>	<ul style="list-style-type: none"> <li>“High-performance” means a high performance building as defined in State Tax-Property Article § 9-242.</li> <li>“Market-rate rental housing project” means a multi-family dwelling: <ul style="list-style-type: none"> <li>(i) that contains 10 or more rental units; and</li> <li>(ii) in which dwelling, except to the extent specifically required by City Code Article 13, Subtitle 2B {“Inclusionary Housing Requirements”}, none of the rental units are subject to governmental restrictions on the amount of rent charged or on the tenant’s income level.</li> </ul> </li> <li>“Newly constructed or converted” means a high-performance market-rate rental housing project: <ul style="list-style-type: none"> <li>(i) that is either: <ul style="list-style-type: none"> <li>(A) newly constructed on a vacant lot, cleared site, or parking lot;</li> <li>(B) converted from a non-residential use; or</li> <li>(C) a wholly renovated structure; and</li> </ul> </li> <li>(ii) for which: <ul style="list-style-type: none"> <li>(A) the cost of the construction or conversion exceeds \$60,000 per rental unit; and</li> <li>(B) a first occupancy permit following substantial completion of the construction or conversion is issued after January 1, 2014, and on or before June 30, 2029.</li> </ul> </li> </ul> </li> <li>Ineligibility of certain projects involving historic property. The tax credit granted does not apply to: <ul style="list-style-type: none"> <li>(1) any project that involves improvements eligible for a tax credit under § 10-8 {“Historic restorations and rehabilitations”} of this subtitle; or</li> </ul> </li> </ul>
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	(2) any project that involves modifications to or affecting a property listed individually on the National Register of Historic Places or located within a National Register Historic District, if the City's Commission for Historical and Architectural Preservation determines that the modifications are incompatible with local historic preservation standards.
<b>Amount</b>	<ul style="list-style-type: none"> <li>In accordance with State Tax-Property Article § 9-242, a High-Performance Market-Rate Rental Housing Tax Credit is granted against the City property tax imposed on eligible newly constructed or converted high-performance market-rate rental housing projects.</li> <li>The amount of the credit shall equal a percentage, as specified below, of 1 or another of the following: <ul style="list-style-type: none"> <li>(i) if the property is still in the assessment cycle of the first assessment of the completed project following the issuance of an occupancy permit, the difference between the property tax liability that, but for the tax credit, is owed in the current year of the assessment cycle, and the total property tax liability on the assessed value of the property prior to the commencement of the project; or</li> <li>(ii) if the property is no longer in the assessment cycle of the first assessment of the completed project following the issuance of an occupancy permit, the difference between the property tax liability that, but for the tax credit, was owed in the final year of that assessment cycle, and the total property tax liability on the assessed value of the property prior to the commencement of the project.</li> </ul> </li> <li>The credit is limited to the following percentages of the amount computed above: <ul style="list-style-type: none"> <li>(i) in years 1 through 5 - 80%;</li> <li>(ii) in year 6 - 70%;</li> <li>(iii) in year 7 - 60%;</li> <li>(iv) in year 8 - 50%;</li> <li>(v) in year 9 - 40%; and</li> <li>(vi) in year 10 - 30%.</li> </ul> </li> <li>In no event, however, may the tax credit granted, alone or combined with the State Enterprise Zone Tax Credit, exceed the amount of the property tax imposed on the property.</li> </ul>
<b>Term</b>	10 Years; the tax credit is subject to the applicant's compliance with the continuing eligibility requirements for the credit.
<b>Contact</b>	City of Baltimore, Department of Finance – Fiscal Integrity Office   (410) 396-4585   <a href="mailto:tax.credits@baltimorecity.gov">tax.credits@baltimorecity.gov</a>
<b>High-Performance Newly Constructed Dwellings Property Tax Credit</b>	
<b>Qualifications</b>	<ul style="list-style-type: none"> <li>“High-performance” means meeting the performance standards set forth in State Tax-Property Article § 9-242(a) {“‘High performance building’ defined”}.</li> <li>“Newly constructed dwelling” means residential real property that has not been previously occupied since its construction and for which the building permit for construction was issued on or after October 1, 1994.</li> <li>“Newly constructed dwelling” includes a vacant dwelling that has been rehabilitated in compliance with applicable local laws and regulations; and has not been previously occupied since the rehabilitation.</li> <li>“Vacant dwelling” means residential real property that contains no more than 4 dwelling units as defined in § 202.2 of the Baltimore City Building Code; and either: <ul style="list-style-type: none"> <li>(A) had been cited with a vacant building notice that remained unabated until the rehabilitation described in paragraph (3)(ii)(A); or</li> <li>(B) has been owned by the Mayor and City Council of Baltimore City for 1 year and is in need of substantial repair to comply with applicable City codes.</li> </ul> </li> <li>The owner of a high-performance newly constructed dwelling may qualify for this tax credit by: <ul style="list-style-type: none"> <li>(1) purchasing a high-performance newly constructed dwelling;</li> <li>(2) occupying that dwelling as his or her principal residence;</li> <li>(3) filing an application for the credit within 90 days after settling on the purchase of the dwelling;</li> <li>(4) for each taxable year for which the credit is sought, filing a state income tax return as a resident of Baltimore City;</li> <li>(5) satisfying all other conditions imposed by the regulations of the Director of Finance; and</li> <li>(6) not currently receiving the credit authorized by § 10-5 of this subtitle {“Newly constructed dwellings”}.</li> </ul> </li> </ul>
<b>Amount</b>	<p>The property tax credit granted shall equal the amount of City property tax imposed on the real property, less the amount of any other credit applicable in that year, multiplied by:</p> <ul style="list-style-type: none"> <li>(1) 50% for the 1st full taxable year in which the property qualifies for the tax credit;</li> <li>(2) 40% for the 2nd full taxable year in which the property qualifies for the tax credit;</li> <li>(3) 30% for the 3rd full taxable year in which the property qualifies for the tax credit;</li> <li>(4) 20% for the 4th full taxable year in which the property qualifies for the tax credit; and</li> <li>(5) 10% for the 5th full taxable year in which the property qualifies for the tax credit.</li> </ul>
<b>Term</b>	5 Years
<b>Contact</b>	City of Baltimore, Department of Finance – Fiscal Integrity Office   (410) 396-8961   <a href="mailto:tax.credits@baltimorecity.gov">tax.credits@baltimorecity.gov</a>

**Historic Improvements, Restorations, and Rehabilitations Property Tax Credit**

<b>Qualifications</b>	<ul style="list-style-type: none"> <li>• “CHAP” means the Commission for Historical and Architectural Preservation or the Commission’s designee.</li> <li>• “Eligible improvements” means significant improvements to a historic property that have been approved by CHAP as meeting local preservation standards.</li> <li>• “Historic property” means a property:             <ul style="list-style-type: none"> <li>(i) individually listed on the National Register of Historic Places;</li> <li>(ii) individually listed on the City Landmark List;</li> <li>(iii) located within a National Register Historic or Landmark District and certified by CHAP as contributing to the historic significance of that district; or</li> <li>(iv) located within a City Historical and Architectural Preservation District and certified by CHAP as contributing to the historic significance of that district.</li> </ul> </li> <li>• “Significant improvements” means improvements, restoration, or rehabilitation for which the total documented construction cost equals or exceeds 25% of a property’s full cash value before the commencement of the improvements, restoration, or rehabilitation.</li> <li>• This tax credit applies only to eligible improvements that, before the improvements are begun, have been preliminarily approved by CHAP as meeting local historic preservation standards.</li> <li>• The Commission for Historical and Architectural Preservation (CHAP) must determine improvements to be compatible with local historic preservation standards, and have been approved by the Commission prior to work beginning.</li> </ul>
<b>Amount</b>	<ul style="list-style-type: none"> <li>• The credit is equal to the difference between:             <ul style="list-style-type: none"> <li>(A) the real property tax on the full cash value of the property before the commencement of eligible improvements; and</li> <li>(B) the real property tax on the full cash value of the property after completion of the eligible improvements.</li> </ul> </li> <li>• For purposes of the credit calculation, the full cash value of the property shall be determined by an appraisal of the property before commencement and after completion of eligible improvements by a professional appraiser selected by the City and licensed under Business Occupations and Professions Article, Title 16, Subtitle 3, of the Maryland Code.</li> <li>• The credit calculated shall be reduced by the amount of the credit, if any, for which the property is eligible under the Maryland Enterprise Zone Tax Credit Program.</li> <li>• The percentage of the credit granted each year is 100% for development projects with documented construction costs less than or equal to \$5.0 million.</li> <li>• For development projects exceeding \$5 million in documented construction costs, the tax credit is limited to the following percentages:             <ul style="list-style-type: none"> <li>(1) in years 1 through 5 - 80%;</li> <li>(2) in year 6 - 70%;</li> <li>(3) in year 7 - 60%;</li> <li>(4) in year 8 - 50%;</li> <li>(5) in year 9 - 40%; and</li> <li>(6) in year 10 - 30%.</li> </ul> </li> <li>• For a development project exceeding \$3.5 million in documented construction costs, if a project is located in a Maryland Enterprise Zone, the credit may be taken only for those parts of the property that have been rejected as ineligible for the enterprise zone tax credit.</li> <li>• No part of any calculated credit may be applied in any tax year:             <ul style="list-style-type: none"> <li>(1) to reduce the property’s tax liability for that tax year, after application of any other applicable credit, to less than the tax liability to which the property was subject, after application of any other applicable tax credit, before the commencement of the eligible improvements; or</li> <li>(2) in any case in which the property’s tax liability for that tax year, after the application of any other applicable credit, is less than the tax liability to which the property was subject, after the application of any other applicable tax credit, before the commencement of the eligible improvements.</li> </ul> </li> </ul>
<b>Term</b>	10 Years; the tax credit is subject to the applicant’s compliance with the continuing eligibility requirements for the credit.
<b>Contact</b>	City of Baltimore, Commission for Historical and Architectural Preservation   (410) 396-4866   <a href="mailto:historictaxcredit@baltimorecity.gov">historictaxcredit@baltimorecity.gov</a>

**Home Improvements Property Tax Credit**

<b>Qualifications</b>	<ul style="list-style-type: none"> <li>• The tax credit shall be applied against the property tax on a dwelling that:             <ul style="list-style-type: none"> <li>(i) is owned by a homeowner;</li> <li>(ii) has been substantially improved since the last reassessment; and</li> <li>(iii) is reassessed at a higher value.</li> </ul> </li> <li>• The property tax credit may not apply to the value of the improvements to the dwelling that exceed \$100,000.</li> <li>• To receive the tax credit, the homeowner shall have the burden of showing that the increase in assessment is due to the value of the improvements to the dwelling that were made since the last assessment of the dwelling.</li> </ul>
<b>Amount</b>	<p>The tax credit shall equal the amount of property tax imposed on the increased value of the dwelling that is due to the improvements made to the property, multiplied by:</p> <ul style="list-style-type: none"> <li>(1) 100% for the 1st taxable year following the 1st reassessment after the improvements are made;</li> <li>(2) 80% for the 2nd taxable year following the 1st reassessment after the improvements are made;</li> <li>(3) 60% for the 3rd taxable year following the 1st reassessment after the improvements are made;</li> </ul>

	(4) 40% for the 4th taxable year following the 1st reassessment after the improvements are made; and (5) 20% for the 5th taxable year following the 1st reassessment after the improvements are made.
<b>Term</b>	5 Years; the tax credit is subject to the applicant's compliance with the continuing eligibility requirements for the credit
<b>Contact</b>	City of Baltimore, Department of Finance – Fiscal Integrity Office   (410) 396-8961   <a href="mailto:tax.credits@baltimorecity.gov">tax.credits@baltimorecity.gov</a>
<b>Homeowners' Property Tax Credit</b>	
<b>Qualifications</b>	<ul style="list-style-type: none"> <li>The dwelling for which the application is being made must be the applicant's principal residence.</li> <li>Applicant must have a legal interest in the property.</li> <li>This property tax credit may not be granted to a homeowner whose combined net worth exceeds \$200,000 as of December 31 of the calendar year that precedes the year in which the homeowner applies for the property tax credit or whose combined gross income exceeds \$60,000 in that same calendar year.</li> <li>A homeowner may claim this property tax credit for only 1 dwelling.</li> </ul>
<b>Amount</b>	The credit represents the total real property tax of a dwelling, less the percentage of the combined income of the homeowner that is described as follows: <ul style="list-style-type: none"> <li>(i) 0% of the 1st \$8,000 of combined income;</li> <li>(ii) 4% of the next \$4,000 of combined income;</li> <li>(iii) 6.5% of the next \$4,000 of combined income; and</li> <li>(iv) 9% of the combined income over \$16,000.</li> </ul>
<b>Term</b>	Annual
<b>Contact</b>	State Department of Assessments and Taxation   (410) 767-5900   (410) 767-4433   <a href="mailto:sdat.homeowners@maryland.gov">sdat.homeowners@maryland.gov</a>
<b>Homestead Property Tax Credit</b>	
<b>Qualifications</b>	The property must be owner-occupied.
<b>Amount</b>	The State credit is granted on property tax amount in excess of 110% of the previous year's State tax. City credit is granted on the property tax amount in excess of 104% of the previous year's City tax.
<b>Term</b>	Indefinite as long as the dwelling is owner-occupied and all qualifications are met.
<b>Contact</b>	State Department of Assessments and Taxation   (410) 767-2165   1 (866) 650-8783   <a href="mailto:sdat.homestead@maryland.gov">sdat.homestead@maryland.gov</a>
<b>Low-Income Employees Property Tax Credit</b>	
<b>Qualifications</b>	<ul style="list-style-type: none"> <li>"Homestead dwelling" means a dwelling that is: <ul style="list-style-type: none"> <li>(i) located in Baltimore City;</li> <li>(ii) owned by and used as the principal residence of a low-income employee; and</li> <li>(iii) otherwise eligible for the tax credit authorized by State Tax-Property Article § 9-105 {"Homestead Tax Credit"}.</li> </ul> </li> <li>To be eligible to apply for this credit, an applicant must: <ol style="list-style-type: none"> <li>be notified by the City of Baltimore that they may be a qualifying Low-Income Employee of the City of Baltimore; and</li> <li>own a homestead dwelling located in Baltimore City.</li> </ol> </li> <li>In addition to meeting the above requirements, to be eligible to receive a tax credit, the Low-Income Employee must, as of March 31 of the calendar year in which the application is filed: <ol style="list-style-type: none"> <li>have been continuously employed with the City for the preceding 9 months;</li> <li>have worked a minimum of 1,125 hours during that time; and</li> <li>have been classified as a regular, full-time employee by the Department of Human Resources.</li> </ol> </li> <li>To be eligible to receive the credit under section 10-23, the Low-Income Employee must, as of May 15th of the calendar year in which the application is filed, have an approved Homestead Tax Credit application on file with the Department of Assessments and Taxation.</li> </ul>
<b>Amount</b>	The amount of the credit granted to a homestead dwelling is the lesser of \$2,500, and the amount of the property tax imposed on the building.
<b>Term</b>	Applicable only for one tax year. If an employee continues to meet the eligibility requirements and continues to apply for the credit on an annual basis, the credit may continue from year to year, subject to the termination of the program.
<b>Contact</b>	City of Baltimore, Department of Finance – Fiscal Integrity Office   (410) 396-8961   <a href="mailto:tax.credits@baltimorecity.gov">tax.credits@baltimorecity.gov</a>

**Public Safety Officers Property Tax Credit**

<b>Qualifications</b>	To be eligible to apply for this credit, an applicant must meet the following criteria: (1) Be a qualifying Public Safety Officer, as defined by Section 10-21 to mean a firefighter, an emergency medical technician, or a law enforcement officer who is a sworn member of and employed full time by: a. The Baltimore City Fire Department; b. The Baltimore City Police Department; c. The Baltimore City Sheriff’s Office; or d. The Baltimore City Public School System. (2) Own a dwelling located in Baltimore City and use said dwelling as his or her principal residence; and (3) Be otherwise eligible in all respects for the tax credit authorized by the State Tax-Property Article, Section 9-105 (“Homestead Tax Credit”).
<b>Amount</b>	The amount of the credit granted to a homestead dwelling is the lesser of \$2,500 and the amount of the property tax imposed on the dwelling.
<b>Term</b>	The credit granted continues from tax year to tax year, subject to the applicant’s compliance with the annual verification submission requirements for the credit and the termination of the program.
<b>Contact</b>	City of Baltimore, Department of Finance – Fiscal Integrity Office   (410) 396-8961   <a href="mailto:tax.credits@baltimorecity.gov">tax.credits@baltimorecity.gov</a>

**Residential Retention (Portable Homestead) Property Tax Credit**

<b>Qualifications</b>	To qualify for the credit, the homeowner must: (1) for the 5 tax years preceding the purchase of the new dwelling in Baltimore City: (i) have owned and occupied, as his or her principal residence, a dwelling in the City; and (ii) received a credit under State Tax-Property Article, § 9–105 {“Homestead tax credit”} for that dwelling; (2) occupy the newly purchased dwelling as his or her principal residence; (3) submit an application to the Finance Director; (i) within 90 days of settlement on the newly purchased dwelling, or; (ii) by May 31, 2023; (4) for each tax year for which the credit is sought, file a State income tax return as a resident of Baltimore City; (5) comply with all other procedures and conditions required by the rules and regulations, and; (6) either: (i) file with the Finance Director an affidavit signed under oath in the form provided by the director certifying that: (a) they are a “homeowner” as defined under State Tax Property Article, § 9-105(a)(7); and (b) the newly purchased dwelling is a “dwelling” as defined under State Tax-Property Article, § 9-105(a)(5); or (ii) have applied and been approved for the credit under State Tax Property Article, § 9-105 {“homestead tax credit”} for the newly purchased dwelling.
<b>Amount</b>	The credit is a fixed amount of \$4,000 that shall be allocated and applied over a period of 5 tax years as follows: (i) \$1,000 in the 1st tax year; (ii) \$900 in the 2nd tax year; (iii) \$800 in the 3rd tax year; (iv) \$700 in the 4th tax year; and (v) \$600 in the 5th tax year.  For applications filed on or after October 1, 2015, the fixed amount of the credit is \$5,000 for a homeowner who purchases a dwelling located within a low or moderate income census tract, as designated from time to time by the U.S. Department of Housing and Urban Development and in which at least 51% of the persons living in the tract are in households earning 80% or less of the area median income. The credit shall be allocated and applied over a period of 5 tax years as follows: (i) \$1,200 in the 1st tax year; (ii) \$1,100 in the 2nd tax year; (iii) \$1,000 in the 3rd tax year; (iv) \$900 in the 4th tax year; and (v) \$800 in the 5th tax year.  A homeowner may not receive a credit (or portion of the credit) for any year in which application of the credit (or portion of the credit) would reduce the homeowner’s property tax liability below the homeowner’s property tax liability for the dwelling previously occupied by the homeowner.
<b>Term</b>	5 Years
<b>Contact</b>	City of Baltimore, Department of Finance – Fiscal Integrity Office   (410) 396-8961   <a href="mailto:tax.credits@baltimorecity.gov">tax.credits@baltimorecity.gov</a>

**Targeted Homeowner's Property Tax Credit**

<b>Qualifications</b>	To qualify for the credit, the homeowner must have applied for and be approved to receive the Homestead Tax Credit.
<b>Amount</b>	The credit is equal to the improved portion of the property assessment multiplied by a credit rate set annually by the Board of Estimates.
<b>Term</b>	Indefinite as long as homestead tax credit eligibility is maintained.
<b>Contact</b>	City of Baltimore, Department of Finance – Fiscal Integrity Office   (410) 396-8961   <a href="mailto:tax.credits@baltimorecity.gov">tax.credits@baltimorecity.gov</a>

**Urban Agricultural Property Tax Credit**

<b>Qualifications</b>	<ul style="list-style-type: none"> <li>• “Sustainability Office” means the Baltimore City Office of Sustainability, established by City Code Article 1, Subtitle 34.</li> <li>• “Urban agricultural property” has the meaning stated in State Tax-Property Article, § 9-253.</li> <li>• “Urban agricultural purposes” has the meaning stated in State Tax-Property Article, § 9-253.</li> <li>• “Value” means the amount equal to: <ul style="list-style-type: none"> <li>(i) the gross income that is actually received from sales of plants, plant products, animals, or animal products produced on site; or</li> <li>(ii) for plants, plant products, animals, or animal products that are distributed free or at less than applicable market prices, the gross income that could reasonably be assumed to be received from their sale at market prices.</li> </ul> </li> <li>• To qualify for the credit granted by this section, a parcel of land: <ul style="list-style-type: none"> <li>(A) must be an urban agricultural property that is being used for urban agricultural purposes;</li> <li>(B) may not be used for any other purpose that would subject the parcel to property tax liability;</li> <li>(C) must be maintained in full compliance with the City Building, Fire, and Related Codes Article; and</li> <li>(D) unless a waiver is granted, must produce and either sell or otherwise distribute each tax year plants, plant products, animals, or animal products with an aggregate value of \$5,000 or more.</li> </ul> </li> <li>• A property owner seeking to obtain and annually maintain a credit under this section must: <ul style="list-style-type: none"> <li>(i) at least 90 days before the 1st tax year for which the credit is sought, file an application for the credit with the Sustainability Office; and</li> <li>(ii) at least 90 days before each subsequent tax year during the term of the credit, file with the Sustainability Office a certification that the property continues to be used for urban agricultural purposes and to meet all other qualifications for the credit.</li> </ul> </li> <li>• The application and certification must be in the form and contain the information that the Sustainability Office requires.</li> </ul>
<b>Amount</b>	The amount of the credit is equal to the amount of property tax that would otherwise be due on the property, less the amount of any other credit applicable to the property in that tax year, multiplied by 90%.
<b>Term</b>	5 tax years unless renewed no later than 90 days before the expiration of the 5-year term. During the credit term, applicants must comply with the annual certification submission requirements.
<b>Contact</b>	City of Baltimore, Office of Sustainability   (410) 396- 1670   <a href="mailto:tax.credits@baltimorecity.gov">tax.credits@baltimorecity.gov</a>

**Vacant Dwellings Property Tax Credit**

<b>Qualifications</b>	<p>“Vacant dwelling” means residential real property that:</p> <ol style="list-style-type: none"> <li>(1) contains no more than 4 dwelling units; and</li> <li>(2) either: <ul style="list-style-type: none"> <li>(i) has been cited as vacant and abandoned on a housing or building violation notice for 1 year; or</li> <li>(ii) has been owned by the Mayor and City Council of Baltimore City for 1 year and is in need of substantial repair to comply with applicable City codes.</li> </ul> </li> </ol> <p>Owners of vacant dwellings may qualify for the tax credit by:</p> <ol style="list-style-type: none"> <li>(1) substantially rehabilitating the vacant dwelling in compliance with the code and laws applied to dwellings;</li> <li>(2) occupying the dwelling after rehabilitation as their principal residence; and</li> <li>(3) satisfying other requirements as may be provided in a Resolution of the Board of Estimates</li> </ol>
<b>Amount</b>	<p>This property tax credit may not exceed the amount of City property tax imposed on the increased value of the residential real property that is due to the improvements made to the property immediately before the occupancy permit was issued, multiplied by:</p> <ol style="list-style-type: none"> <li>(1) 100% for the 1st taxable year in which the property qualifies for the tax credit;</li> <li>(2) 80% for the 2nd taxable year in which the property qualifies for the tax credit;</li> <li>(3) 60% for the 3rd taxable year in which the property qualifies for the tax credit;</li> <li>(4) 40% for the 4th taxable year in which the property qualifies for the tax credit; and</li> <li>(5) 20% for the 5th taxable year in which the property qualifies for the tax credit.</li> </ol>
<b>Term</b>	5 Years
<b>Contact</b>	City of Baltimore, Department of Finance – Fiscal Integrity Office   (410) 396-8961   <a href="mailto:tax.credits@baltimorecity.gov">tax.credits@baltimorecity.gov</a>