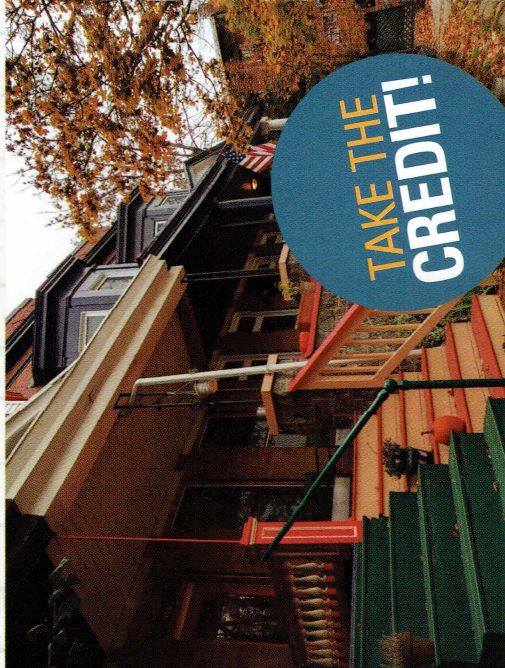


What Is The Maryland Homeowners' Property Tax Credit?



The Homeowners' Property Tax Credit caps a person's property tax on a sliding scale based on income – many homeowners have received more than a thousand dollars back... Who knows? – it could be the difference between losing or keeping your home.

Too few homeowners eligible for this tax credit even know it exists! Don't leave money on the table – take the credit!

"Thank God for the Homeowners' Property Tax Credit....I've saved thousands of dollars"

— Ms. Loretta J.,
Baltimore City homeowner

MarylandTaxCredit.com
443-961-6220

Additional Resources To Contact:



MARYLAND CONSUMER RIGHTS COALITION

marylandconsumers.org



DEPARTMENT OF ASSESSMENTS & TAXATION

Starting February 1st each year, get forms from your local assessment office or call their Tax Credits Telephone Service at 410-767-4433 (Baltimore Area) or 1-800-944-7403 (Toll Free).



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DO YOU LIVE IN YOUR OWN HOME?



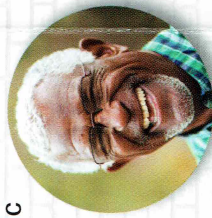
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NEED HELP PAYING PROPERTY TAXES?



THE MARYLAND HOMEOWNERS' PROPERTY TAX CREDIT!

AM I ELIGIBLE?

The Homeowners' Property Tax Credit program is available to qualified Maryland homeowners who meet specific eligibility requirements.



WHAT ARE THE REQUIREMENTS?

You must meet four basic requirements:

1. Your name must be on the deed.
2. You must live in the house full time.
3. Your net worth must be less than \$200,000, not including the value of the house or any qualified retirement savings or Individual Retirement Accounts.
4. Your combined gross household income cannot exceed \$60,000.

HOW DO I APPLY TO TAKE THE CREDIT?

- Go to MarylandTaxCredit.com then click on "Homeowner" to apply. Just follow the step-by-step process.
- Homeowners have between February 1 and September 1 each year to apply.
- Don't Forget: You can apply EVERY YEAR for this tax credit!
- If you are 70 or older and you missed applying for the credit in the past, you can retroactively apply for the last three years!
- Some counties have a local supplement to the credit, meaning you could get as much as 50% more money back. You don't need a separate application for the local supplement – it is included in the State application.



TAKE THE CREDIT!

The Maryland Homeowners' Property Tax Credit can be the difference between paying your home's taxes or foreclosure. Apply every year!

Are the Homeowners' Property Tax Credit and the Homestead Tax Credit the same thing?

- No! The Maryland Homeowners' Property Tax Credit is a yearly tax credit – You can Take the Credit every year! Homestead Credit is a one-time only credit.

To find out if you're eligible, call (443) 961-6220 or go online at MarylandTaxCredit.com to see if you qualify for the Homeowners' Property Tax Credit.

Be prepared to provide info about your gross income and property value.

TAKE THE CREDIT!

NEED HELP FILLING OUT THE FORMS?

- The nonprofit Maryland Consumer Rights Coalition can help!
- Call the Maryland Tax Credit Hotline at 443-961-6220! Eligible homeowners can call to make an appointment with a specialist who can help the homeowner fill out the correct form.
- Many Community Action Centers and some neighborhood associations can also help you. Go online at MarylandTaxCredit.com to find a location near you!
- Or go online at MarylandTaxCredit.com, click on "Homeowner" then follow the instructions.



MarylandTaxCredit.com