



HOWARD COUNTY DEPARTMENT OF FINANCE

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September 30, 2026

To: Honorable Calvin Ball, County Executive
Honorable Members of the County Council
Opel Jones, Council Chairperson
Christiana Rigby, Vice- Chairperson
Liz Walsh
Deb Jung
David Yungmann

From: Rafiu O. Ighile *ROI*
Director of Finance

Subject: Annual Report of Howard County Tax Credits and Deferrals – FY 2026

Attached please find the annual report on Howard County Tax Credits and Deferrals for the fiscal year ending June 30, 2026, as required by the Howard County Code.

Attachments

c: Michelle Harrod
Jeanine McGregor
Brandee Ganz
Holly Sun
Angela Price
Angela Moore

FY26 - Howard County Tax Credits & Deferrals

Tax Credit Description	Code #	FY26 (2025-26)	FY25 (2024-25)	FY24 (2023-24)	FY23 (2022-23)	FY22 (2021-22)	Credit Totals
Aging in Place	HCC Sec. 20.129E	6,257	5,896	4,857	2,496	2,810	22,316
		\$8,478,579	\$5,787,193	\$4,387,162	\$2,049,169	\$2,067,523	\$20,767,625
Real Property Tax Deferral for Elderly or Disabled Homeowners	HCC Sec. 20.125, Tax-Property §10-204	0	0	0	0	0	0
		\$0	\$0	\$0	\$0	\$0	\$0
Senior Tax Credit: Property tax credit for senior citizens.	HCC Sec. 20.129, Tax-Property §9-245	499	605	760	643	630	3,137
		\$528,630	\$563,096	\$584,876	\$535,039	\$527,404	\$2,739,046
Agricultural Land	HCC Sec. 20.122, Tax-Property §9-206 & §9-213 (a)(2)	308	307	301	247	260	1,423
		\$631,522	\$559,910	\$544,516	\$408,098	\$255,784	\$2,399,830
Brownfields	HCC Sec. 20.117, Tax-Property §9-229	1	1	1	1	0	4
		\$20,490	\$20,490	\$47,264	\$81,645	\$0	\$169,890
Commercial or Industrial Business	HCC Sec. 20.123, Tax-Property §9-315 (a)(3) & (c)(2)	0	0	0	4	7	11
		\$0	\$0	\$0	\$477,515	\$804,505	\$1,282,020
Community Associations (Columbia Association Real Property is counted as a single credit.)	HCC Sec. 20.121, Tax-Property §9-238 & §9-315 (a)(1)	5	8	15	4	9	41
		\$39,554	\$43,122	\$57,309	\$45,921	\$54,731	\$240,637
County Homeowners Credit	HCC Sec. 20.126, Tax-Property §9-104 & §9-215	33	0	58	59	54	204
		\$6,058	\$0	\$11,874	\$14,451	\$12,017	\$44,400
Credit for Day Care Providers; Credit for Family Day Care Homes or Group Day Care Centers	HCC Sec. 20.115, Tax-Property §9-213 & §9-214	1	1	1	2	1	6
		\$3,000	\$3,000	\$3,000	\$6,262	\$247	\$15,509
Credit for Surviving Spouse of Fallen Emergency Worker	HCC Sec. 20.119A, Tax-Property §9-210	13	10	10	6	4	43
		\$67,305	\$48,667	\$44,229	\$27,547	\$17,828	\$205,577
Energy Device	HCC Sec. 20.128A, Tax-Property §9-203	11	0	0	0	0	11
		\$53,328	\$0	\$0	\$0	\$0	\$53,328
Fire Homestead		54,220	43,434	29,136	16,779	12,715	156,284
		\$4,019,037	\$3,423,551	\$1,482,038	\$672,883	\$574,494	\$10,172,003
Hardship Credit Trash, Bay and Watershed Protection Fees	HCC Sec. 20.110D,	668	1,867	2,084	2,352	2,194	9,165
		\$1,389,007	\$834,109	\$390,366	\$325,315	\$363,463	\$3,012,259
High Performance Buildings	HCC Sec. 20.129B, Tax-Property §9-242	151	234	363	391	399	2101
		\$2,892,835	\$3,423,551	\$2,792,341	\$2,864,640	\$3,076,552	\$15,049,917
Historically Valuable, Architecturally Valuable, or Architecturally Compatible Structures	HCC Sec. 20.112, Tax-Property §9-204	18	18	18	20	26	100
		\$51,510	\$49,062	\$49,062	\$68,859	\$88,012	\$306,504
Homestead ; Statewide Mandatory Credit	HCC Sec. 20.110 (b), Tax-Property §9-105	54,220	43,434	29,136	16,779	12,715	156,284
		\$20,368,323	\$12,958,455	\$6,360,479	\$2,890,150	\$2,300,736	\$44,878,144
Jointly Owned Property(Shared Equity)	HCC Sec. 20.129A, Tax-Property §9-315	11	14	16	16	19	76
		\$16,989	\$18,809	\$17,763	\$16,207	\$19,578	\$89,346
Uvable Homes Credit for Accessibility Features	HCC Sec. 20.129C, Tax-Property §9-250	27	31	17	15	11	101
		\$55,535	\$65,123	\$36,425	\$26,585	\$22,971	\$206,639
Newly Constructed or Substantially Rehabilitated Dwellings That Are Unsold or Unrented	HCC Sec. 20.114, Tax-Property §9-207	0	0	0	0	0	0
		\$0	\$0	\$0	\$0	\$0	\$0
PILOT	HCC Sec. 13.1320 & Tax-Property §7-514	43	40	32	32	38	185
		\$2,611,236	\$2,958,557	\$1,623,773	\$1,700,663	\$1,950,783	\$10,845,012
Property Leased, Occupied, or Used by Religious Groups or Organizations	HCC Sec. 20.116, Tax-Property §9-222	16	16	15	15	7	69
		\$169,183	\$162,767	\$154,706	\$148,056	\$104,379	\$739,090
Property Tax Credit for Conservation Land:	HCC Sec. 20.128, Tax-Property §9-220	14	12	11	7	7	51
		\$82,963	\$59,550	\$49,717	\$34,928	\$36,005	\$263,162
Public Safety Officers	HCC Sec. 20.129F,	153	154	157	153	168	785
		\$324,564	\$340,861	\$382,158	\$370,514	\$389,316	\$1,787,412
Real Property Tax Credit for Amateur sport athletic fields (effective FY05)	HCC Sec. 20.127, Tax-Property §9-235	1	1	1	1	1	5
		\$29,826	\$29,508	\$28,660	\$28,660	\$28,916	\$145,569
Renovated, Upgraded or rehabilitated property	HCC Sec. 20.129D, Tax-Property §9-315(d)	11	14	14	9	5	53
		\$118,916	\$178,800	\$193,087	\$88,503	\$40,194	\$619,499
Residential Flood	HCC Sec. 20.119B,	0	0	0	1	1	2
		\$0	\$0	\$0	\$990	\$2,259	\$3,249
Restorations and Rehabilitations of Historic or Heritage Properties	HCC Sec. 20.113, Tax-Property §9-204.1	25	27	31	18	17	118
		\$101,878	\$119,908	\$122,429	\$49,062	\$45,876	\$439,152
Sprinkler Systems in Historic Buildings	HCC Sec. 20.118, Tax-Property §9-232	4	4	5	2	4	19
		\$9,973	\$9,338	\$12,204	\$12,942	\$22,734	\$67,191
Therapeutic Riding Facility	HCC Sec. 20.124, Tax-Property §9-315 (a)(4)	2	2	1	1	1	7
		\$18,948	\$21,603	\$10,979	\$5,831	\$9,106	\$66,467
29 Tax Credits		116,712	96,130	67,040	40,053	32,103	352,038
		\$40,097,189	\$31,379,027	\$19,366,415	\$12,950,434	\$12,815,413	\$116,608,478

COUNTY TAX CREDIT REPORTING

Fiscal Year 2026

Community Association Credit - [Section 20.121]

Description	FY2026	FY2025	FY2024	FY2023	FY2022
# of Tax Credits Granted	5	8	15	4	9
Annual Amount of Tax Credit Issued	\$39,554	\$43,122	\$57,309	\$45,921	\$54,731

Tax Deferral Credit - [Section 20.125]

Description	FY2026	FY2025	FY2024	FY2023	FY2022
Aggregate Taxes Deferred	\$0	\$0	\$0	\$0	\$0
Aggregate Interest Accrued	0	0	0	0	0
Total # of Deferral Credits Issued	0	0	0	0	0

In an effort to publicize taxpayer credit information, we advertise on the county's website and we include tax brochures with all the latest updates on tax credit programs into the current bills mailed out to customers. This helps to aid in the education of all existing programs available in the reduction of customer's tax bills.

County Homeowner Credit - [Section 20.126]

Description	FY2026	FY2025	FY2024	FY2023	FY2022
Total # of Participants applied			THIS INFORMATION IS NOT PROVIDED TO THE COUNTY		
Average Income of Taxpayers			THIS INFORMATION IS NOT PROVIDED TO THE COUNTY		
# of Credits Granted	33	0	58	59	54
Total Amount of Credits Granted	\$6,058	\$0	\$11,874	\$14,451	\$12,017

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Senior Tax Credit - [Section 20.128]

Description	FY2026	FY2025	FY2024	FY2023	FY2022
Total # of Participants applied	926	986	988	916	1,009
# of Credits Granted	499	606	760	643	630
Total Amount of Credits Granted	\$528,630	\$563,096	\$584,876	\$535,039	\$527,404

High Performance Building Credit - [Section 20.129B]

Description	FY2026	FY2025	FY2024	FY2023	FY2022
LEED Certified Silver - (Certification for Existing Buildings)	\$0	\$0	\$0	\$0	\$0
LEED Certified Gold - (Certification for Existing Buildings)	\$0	\$0	\$0	\$0	\$0
LEED Certified Platinum - (Certification for Existing Buildings)	\$0	\$0	\$0	\$0	\$0
LEED Certified Silver - (Certification for Core & Shell / New Construction)	\$303,831	\$355,301	\$736,656	\$900,382	\$645,122
LEED Certified Gold - (Certification for Core & Shell / New Construction)	\$1,863,492	\$1,863,587	\$1,676,558	\$1,812,625	\$1,997,572
LEED Certified Platinum - (Certification for Core & Shell / New Construction)	\$746,511	\$1,204,663	\$424,172	\$424,172	\$433,857
GRAND TOTALS	\$2,892,835	\$3,423,551	\$2,837,386	\$3,137,179	\$3,076,551

Livable Homes Credit - [Section 20.129C]

	FY2026	FY2025	FY2024	FY2023	FY2022
Total Amount of Credits Granted	\$55,535	\$65,123	\$36,425	\$27,300	\$22,970
(1) # of Applicants - Applied	29	33	21	16	12
(2) # of Applicants - Approved	27	30	17	15	10
(3) Income Range of Applicants: \$0 - \$50K	3	3	2	1	3
(3) Income Range of Applicants: \$50,001 - \$100K	8	13	7	5	3
(3) Income Range of Applicants: \$100,001 - \$250K	14	12	9	9	6
(3) Income Range of Applicants: \$250,000 - above	2	5	3	1	0
(4) Modifications made - grab bars	4	4	7	1	1
(4) Modifications made - widen doorways	1	5	0	0	0
(4) Modifications made - bath remodel	10	4	1	5	3
(4) Modifications made - ramp install	2	1	0	0	0
(4) Modifications made - Stair lift	3	7	2	3	2
(4) Modifications made - Elevator	0	1	0	0	1
(4) Modifications made - Flooring	6	4	2	2	0
(4) Modifications made - Master bedroom on first floor	1	3	1	0	3
(4) Modifications made - Porch railing	1	4	0	4	1
(5) Reason for Modifications	Occupant or Frequent Visitor w/Disability , Aging Occupant	Occupant or Frequent Visitor w/Disability , Aging Occupant	Occupant or Frequent Visitor w/Disability , Aging Occupant	Occupant or Frequent Visitor w/Disability , Aging Occupant	Occupant or Frequent Visitor w/Disability , Aging Occupant
(6) Other sources for Which applicant received funds / Applied for Assistance for Modification	Personal Funds	Personal Funds	Personal Funds	Personal Funds	Personal Funds

(7) Efforts to advertise Credit
Any Program Recommendation
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