Acknowledgements

The Department of Planning wishes to thank the following stakeholders for their invaluable contributions to this plan:

Baltimore City Department of Transportation
Baltimore City Police Department
CARE (Committee on Aging and Retirement Education)
Fort McHenry
Fort McHenry Business Association
Frances Scott Key Elementary Middle School
Locust Point Civic Association
Maryland Port Authority
Silo Point Task Force

Special thanks to the residents of Locust Point who participated in the planning process for their dedication to their neighborhood.
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Department of Planning Mission Statement

To provide the highest level services and leadership in urban and strategic planning, historical and architectural preservation, zoning, design, development, and capital budgeting to promote the sustained economic, social, and community development of the City of Baltimore.

Planning Process Timeline

June 2003:
Community Workshop: developed neighborhood priority goals

November 2003:
Comprehensive Plan Q & A: identified key issues to address in plan

December 2003 – February 2004:
Met with stakeholders, including Locust Point Civic Association, Fort McHenry Business Association; resident planning committees, Maryland Port Authority, Frances Scott Key Elementary Middle School principal; Fort McHenry; conducted traffic and parking studies; coordinated Civic Association meetings with Baltimore City Police Department and CARE (Committee on Aging and Retirement Education).

February 2004:
Presented draft plan to Civic Association

May 2004:
Presented final comprehensive plan to Civic Association. Residents voted 134 to 21 to approve the plan

June 2004:
Presented plan to Baltimore City Planning Commission for adoption.

Summary

In recent years, housing values have increased dramatically in Baltimore, particularly in waterfront areas and stable neighborhoods such as Locust Point. In this Comprehensive Plan for Locust Point, the Department of Planning recommends a balance between residential and industrial development. The plan projects the impact of proposed new development, recommends measures to mitigate that impact, and proposes development guidelines to help preserve neighborhood character and quality-of-life.
Many Baltimore neighborhoods today, including Locust Point, find themselves in a “hot” real estate market. Homeowners are more likely to invest in rehabilitation and maintenance, prospective residents seek out the neighborhood, and the pressure for new development rises. Locust Point has become an extremely attractive neighborhood for numerous reasons. Its existing housing stock is well-maintained, there is a low abandonment rate (8.1% versus 14.1% Citywide) and a high homeownership rate (74% versus 50% Citywide), with many long-time residents.

The red areas in the map above show existing non-residential properties such as industrial land, vacant land, churches, or garages. Properties where residential development could possibly occur in the future. These properties total approximately 35 acres.

This plan does not recommend that all of this land be redeveloped. However, in order to project how much new development could possibly occur, the Department of Planning used a “full build-out scenario”—imagining that every possible square inch were redeveloped. This extreme scenario allowed the Department to test the impact of development on traffic, parking, density, and other factors.

This plan will refer to three areas of Locust Point: the Inner Loop, the half-circle of residences within the railroad tracks; the Locust Point Neighborhood, which is the Inner Loop plus residences just to the west and Latrobe Park; and the Peninsula, which includes all the industrial properties and Fort McHenry, in addition to residences.
INDUSTRY

Like many east coast and midwestern American cities, Baltimore throughout its history has been an industrial city. Despite sweeping changes, many industrial businesses—particularly Port-related activities requiring deep water access to land—remain important to the City’s and State’s economy.

To protect the City’s viable industrial land, the Department of Planning has created a new Maritime Industrial Overlay Zone. Properties falling within this zone, including North and South Locust Point, will be preserved for industrial uses and their supporting functions.

A key stakeholder in these areas is the Maryland Port Authority, the state agency that manages the Port of Baltimore. Their operations are expanding and their contributions to the City and State economy remain significant.

At the same time, however, changes in the global economy have allowed many industrial businesses to leave the City or hire fewer workers. Throughout the City, some industrial property remains abandoned or underutilized. The City seeks to redevelop these areas or allow for uses that might attract new residents and businesses.

**Recommendations**

1. Include Locust Point waterfront in new Maritime Industrial Overlay Zoning category
2. Work with Maryland Port Authority in future planning and expansion efforts
3. Actively market available industrial sites (e.g. former G.E. and Chesapeake Paper Board) for light industrial businesses.
LAND USE AND ZONING

Land Use

The term “land use” describes the kind of uses (such as retail, office, home, industrial) found on a parcel of land. The land use map on the following page shows that the Locust Point Peninsula continues to be dominated by industrial use. The breakdown of uses by percentage of total land area is as follows:

<table>
<thead>
<tr>
<th>Locust Point Neighborhood</th>
<th>Locust Point Peninsula</th>
</tr>
</thead>
<tbody>
<tr>
<td>Industrial</td>
<td>54%</td>
</tr>
<tr>
<td>Residential</td>
<td>23%</td>
</tr>
<tr>
<td>Park</td>
<td>12%</td>
</tr>
<tr>
<td>Institutional</td>
<td>5%</td>
</tr>
<tr>
<td>Vacant</td>
<td>3%</td>
</tr>
<tr>
<td>Parking</td>
<td>2%</td>
</tr>
<tr>
<td>Commercial</td>
<td>1%</td>
</tr>
<tr>
<td>Office</td>
<td>1%</td>
</tr>
</tbody>
</table>

Zoning

Zoning is a tool that allows the City to guide development by regulating the physical form and kinds of uses found on a parcel of land. Baltimore City’s Zoning Ordinance was created after a comprehensive zoning plan was approved by Ordinance #1051 in 1971.

Within Locust Point, the existing zoning for homes is R-8, the most commonly found zoning category for Baltimore’s traditional rowhouse neighborhoods. Some properties zoned B-2 for business uses are located along Fort Avenue and an area zoned O-R for a mix of offices and residences is located at the corner of Andre and Beason Streets. The remaining zoning in the Peninsula is largely industrial.

Citywide, Baltimore faces difficult decisions and new opportunities with regards to land use. In neighborhoods such as Locust Point, industrial companies once employed hundreds of residents who lived directly adjacent to their workplace. This symbiosis between neighborhood and industry no longer exists in most neighborhoods.

In its place, the City seeks to balance several interests: the need to protect some viable industrial uses, the interest in new housing development from private developers and potential new residents; the need to boost Baltimore’s tax base and neighborhoods’ spending power; and residents’ concern about the speed and volume of new development.

This plan recommends changing the existing zoning in Locust Point to create a better balance of industrial and residential development. The plan itself does not change the existing zoning. Individual property owners must seek a rezoning, a process that requires that the Baltimore City Council pass a rezoning ordinance.
Issues and Recommendations

Land Use and Zoning

Recommendations

1. Allow rezoning of all industrial parcels in the Inner Loop to R-8. (All existing uses, including businesses and retail, will be “grandfathered” in and can remain indefinitely).
2. Preserve existing industrial zoning on parcels outside the Inner Loop.
3. Encourage mixed-use Planned Unit Developments (PUDs) for sites over five acres within the Inner Loop.
"Traffic issues" in Locust Point used to mean complaints about heavy trucks servicing the area’s industrial businesses. Today, new development brings increased traffic unfamiliar to long-time residents, a situation exacerbated by the limited roadways leading in and out of the Locust Point peninsula.

The two major traffic issues in Locust Point are: (1) the growth of commuter traffic to new employers, particularly at key intersections; and (2) the potential traffic impact of projected future development.

Although the Tide Point complex has greatly increased traffic within the residential portion of the community, primarily on Haubert and Hull Streets, the street capacity is sufficient to handle employee and visitor traffic to this development. Residents, however, are accustomed to a much lower level of traffic and complain of increased speeds, number of vehicles, and parking problems.

Many factors influence traffic impact. The remainder of this section describes these factors and makes recommendations to mitigate impact of both existing and projected development.

**Land Use and Future Development**

Studies indicate that different types of development generate different numbers of vehicular trips. The following chart indicates trip generation for potential new development in Locust Point:

<table>
<thead>
<tr>
<th>Land Use Type</th>
<th>Trips per Peak Hour per Acre</th>
</tr>
</thead>
<tbody>
<tr>
<td>Light Industrial</td>
<td>5.5</td>
</tr>
<tr>
<td>Townhouse</td>
<td>6</td>
</tr>
<tr>
<td>Business Park</td>
<td>18</td>
</tr>
<tr>
<td>Suburban Office Park</td>
<td>25</td>
</tr>
</tbody>
</table>

For example, if a 10-acre property developed as an office building, an additional 250 trips during a peak rush hour could be generated using existing and proposed roads. Residential development on that same property would generate only 60 trips.

This plan also uses the following assumptions about future development:

- Full build out of 820 total new units in Locust Point neighborhood
- New business park development at G.E. and Chesapeake Paperboard
- Additional 2% yearly growth in traffic volume, above and beyond increased traffic from new development
- Baltimore City will implement operational improvements (e.g. new left turn lanes, etc.) at existing and future high volume intersections.
- Future improvements include completion of the Key Highway Extension and reconstruction of Andre Street

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**Land Use Type Descriptions**

- **Townhouses** – Residential condominiums or townhouses developed at a density of 17 units per acre
- **Light Industrial** – Includes activities such as printing, assembling, and materials testing labs with fewer than 500 employees
- **Business Park** – One-two story buildings served by a common road system with a mix of office, wholesale stores and light industry
- **Office Park** – Office use with support services such as banks and restaurants. They can be single or multi-tenant.
Past and Current Conditions

In 1999, prior to the redevelopment of the Proctor and Gamble Plant for Tide Point, traffic counts showed that during the morning peak period, 374 vehicles per hour entered the Locust Point area (mostly from the vicinity of Fort Avenue and Lawrence Street) and 340 vehicles per hour exited from Locust Point. In the evenings, 287 vehicles per hour entered the Locust Point area and 301 vehicles per hour exited the area. This relatively light traffic flow reflected the residential-industrial mix in the area – uses that generate less traffic than office-retail developments of similar size.

1999 Counts Before Tide Point

<table>
<thead>
<tr>
<th>AM PEAK</th>
<th>AM PEAK</th>
<th>PM PEAK</th>
<th>PM PEAK</th>
</tr>
</thead>
<tbody>
<tr>
<td>INBOUND</td>
<td>OUTBOUND</td>
<td>INBOUND</td>
<td>OUTBOUND</td>
</tr>
<tr>
<td>374</td>
<td>340</td>
<td>287</td>
<td>301</td>
</tr>
</tbody>
</table>

After Tide Point was developed, more vehicles used roads in the area. Recent traffic counts show volumes have increased approximately 60% overall with the greatest impact on outbound traffic during the evening rush hour.

Current Counts After Tide Point

<table>
<thead>
<tr>
<th>AM PEAK</th>
<th>AM PEAK</th>
<th>PM PEAK</th>
<th>PM PEAK</th>
</tr>
</thead>
<tbody>
<tr>
<td>INBOUND</td>
<td>OUTBOUND</td>
<td>INBOUND</td>
<td>OUTBOUND</td>
</tr>
<tr>
<td>620</td>
<td>427</td>
<td>443</td>
<td>570</td>
</tr>
</tbody>
</table>

Projected Future Development and Roadway Improvements

Based on the assumptions outlined earlier in the Plan, maximum projected development could increase traffic volumes an additional 20%.

Projected Traffic After Silo Point

<table>
<thead>
<tr>
<th>AM PEAK</th>
<th>AM PEAK</th>
<th>PM PEAK</th>
<th>PM PEAK</th>
</tr>
</thead>
<tbody>
<tr>
<td>INBOUND</td>
<td>OUTBOUND</td>
<td>INBOUND</td>
<td>OUTBOUND</td>
</tr>
<tr>
<td>835</td>
<td>635</td>
<td>786</td>
<td>923</td>
</tr>
</tbody>
</table>

Projected Traffic After Future Development

<table>
<thead>
<tr>
<th>AM PEAK</th>
<th>AM PEAK</th>
<th>PM PEAK</th>
<th>PM PEAK</th>
</tr>
</thead>
<tbody>
<tr>
<td>INBOUND</td>
<td>OUTBOUND</td>
<td>INBOUND</td>
<td>OUTBOUND</td>
</tr>
<tr>
<td>1055</td>
<td>751</td>
<td>942</td>
<td>1113</td>
</tr>
</tbody>
</table>

At these levels, existing roadways would be at or slightly above capacity. However, the traffic impact of these projected developments will be alleviated by three factors: (1) the completion of the Key Highway Extension, (2) improvements to Andre Street, and (3) operational improvements to existing roadways. Once these changes have been implemented, vehicles will be split among Fort Avenue, the Extension, and Andre Street. Traffic levels along Fort Avenue will be comparable to current levels, while the Extension and Andre Street will accommodate much of the increased volumes Locust Point has been experiencing.
Morning peak hour

Morning peak hour after Silo Point and other development

Morning peak hour after all development plus Key Highway Extension and operational improvements

Morning peak hour after Silo Point and other development
The following assumptions were utilized to analyze how traffic will be split between Fort Avenue, the Key Highway Extension, and Andre Street:

- 80% of existing traffic to Tide Point and new traffic to projected development will utilize the Extension serving the northern tip of Locust Point
- the Extension will have little impact on traffic to Silo Point and new light industrial uses will be minimal.
- Pre-Tide Point traffic was evenly split between Fort Avenue and the Extension, with 10% assigned to Andre Street.

<table>
<thead>
<tr>
<th></th>
<th>Fort Avenue</th>
<th>Loop Road</th>
<th>Andre Street</th>
</tr>
</thead>
<tbody>
<tr>
<td>Pre-Tide Point Traffic</td>
<td>45%</td>
<td>45%</td>
<td>10%</td>
</tr>
<tr>
<td>Tide Point Traffic</td>
<td>10%</td>
<td>80%</td>
<td>10%</td>
</tr>
<tr>
<td>Silo Point Traffic</td>
<td>60%</td>
<td>10%</td>
<td>30%</td>
</tr>
<tr>
<td>New Residential Traffic</td>
<td>10%</td>
<td>80%</td>
<td>10%</td>
</tr>
<tr>
<td>New Light Industry Traffic</td>
<td>100%</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

**Conclusion**

Traffic entering and exiting the Locust Point area is predicted to increase by approximately 90% over current conditions. Despite this great increase in traffic volume, roadway improvements for the Key Highway Extension and Andre Street will disperse traffic to three main entry-exit points (Fort Avenue, the Loop Road and Andre Street), alleviating the Locust Point peninsula’s “one-way-in, one-way-out” conditions.

Once these improvements are made, the predicted volume of traffic along Fort Avenue will be comparable to the level of traffic now utilizing Fort Avenue – an acceptable level of service as defined by the Department of Transporation’s Citywide standards.

**Recommendations**

1. **Key Highway Extension**
   To alleviate through traffic to Tide Point along Hull and Haubert streets, the City is currently working with the owners of Tide Point to build a new Extension from Key Highway to Nicholson Street along the current CSX railroad tracks. This loop road will provide access to Tide Point directly from Key Highway and will alleviate additional traffic on Fort Avenue, Hull Street, and Haubert Street. This new road can also be utilized by residents of Locust Point traveling to downtown.

2. **Andre Street**
   To alleviate the traffic burden at Key Highway and Lawrence Street and Fort Avenue and Lawrence Street, Andre Street (south of Fort Avenue) should be improved. A resurfaced Andre Street with head-in parking and an improved railroad crossing, and the installation of wayfinding signs will provide Locust Point residents and visitors to Fort McHenry with an attractive alternative route to and from I-95.

   Although improvements on Andre Street may potentially increase some traffic on residential streets within the Locust Point “Inner Loop” residential area, this improvement in conjunction with the Key Highway Extension will provide much needed additional access to and from Locust Point.
Evening peak hour after Silo Point and all development

Evening peak hour after all development plus Key Highway Extension and operational improvements

Evening peak hour after Silo Point and all development
Because they were built before widespread car ownership, most of Locust Point’s 1100 rowhouses do not have off-street parking. The existing parking ratio is 1100 houses with 1211 legal parking spaces. This ratio, while similar to what many traditional rowhouse neighborhoods in the City face, means that residents will occasionally have trouble finding parking. The map at right shows where legal spaces are located within the Locust Point neighborhood.

Residents are particularly concerned about parking for Latrobe Park sports league events and that new development will take away existing public spaces or increase parking space demand.

With regards to parking, the goal of this plan is to ensure that new development does not worsen existing parking conditions, and encourages wherever possible the creation of new public parking spaces.

**Recommendations**

1. All new development must provide a minimum of 2 off-street parking spaces per unit.
2. No new curb cuts shall be permitted with new development.
3. Residents should consider Residential Permit Parking (RPP).
4. Residents should consider angled parking.
NEIGHBORHOOD CHARACTER AND CHANGE

“Locust Point is Mayberry.”
“Everyone knows everyone else.”
“If you stumble, someone will pick you up.”
“These nice people who sit on their steps and are friendly—I’d like to live with them.”
“We’re a tight-knit, close-knit community.”

--Comments from Locust Point residents

When asked about the quality of life in their neighborhood, many Locust Point residents proudly make statements like the ones above. The neighborhood clearly exhibits what this plan refers to as “strong civic life”: residents know each other, look out for each other, and form a “close-knit community.”

The Department of Planning looked closely at the many factors that contribute to neighborhood character in Locust Point, and made the following conclusions:

• Some factors will change dramatically, such as density, but this change should not have a negative influence on neighborhood character. Existing high-density blocks within Locust Point are among the most attractive and close-knit in the community, and have become home to new and long-time residents.

• Some factors will remain the same, such as the neighborhood’s small size, relative isolation (as a peninsula), and proximity to industry.

• Some factors that currently contribute to the strong character of the neighborhood, such as quality public spaces, should be required of new development and can be enhanced in existing areas.

DENSITY

The Department of Planning measures density as the number of dwelling units per acre (du/acre). Locust Point (10 du/acre) is overall much less dense than traditional Baltimore rowhouse neighborhoods such as Patterson Park or Federal Hill. The R-8 zoning in these neighborhoods allows up to 58 units per acre; mostly, blocks in these neighborhoods have 35-40 units per acre. Locust Point’s overall low density is the result of numerous industrial sites.
At the same time, some blocks of Locust Point (particularly the 1400 blocks of the north-south streets) contain a high number of units similar to that of other neighborhoods, as shown on the map below. Although many Locust Point residents express concerns about high density, these blocks are excellent examples of how high-density neighborhoods can be strong, safe, and extremely desirable.

Development Review Process

The Baltimore City development review process brings together property owners, residents, and City staff to work together to ensure that new development is attractive, user-friendly, and compatible with existing neighborhoods.

The following is a brief summary of the recommended Development Review Process. This is intended as a general framework; each project will have its own variations.

- Developer meets with City initially to evaluate the proposed project for conformity with the master plan and its technical feasibility.
- Developer meets with community leadership to make an initial presentation and discuss a process for detailed review.
- Community establishes a project Task Force to be the point of contact with the developer. This Task Force typically includes representatives from the immediate area and has the authority to make a recommendation to the larger community for their review and/or vote.
- The Task Force and the developer discuss at their first meeting the ground rules for the project review. This should include but not be limited to timetable, Task Force membership, and communication policies between developer and residents. These ground rules should be agreed upon before substantive discussions begin.
DEVELOPMENT GUIDELINES

Physical design contributes to the strong civic life of Locust Point. These design elements provide “social space” where people can interact with their neighbors and maintain a presence on their streets.

Recommendations

1. New development must include “social spaces” such as porches, stoops, or green space of adequate size to allow for interaction with neighbors.

2. New development must be oriented towards the street. Open lots for parking should be avoided whenever possible, and where unavoidable, placed in the rear of buildings. Buildings should be built to the front lot line, with allowances for setbacks as determined by zoning.

3. New development should respect the context of neighboring buildings. Single family homes can be a maximum of 35 feet, as determined by zoning for R-8 zones. Building heights for all other development should be consistent with other buildings on the block, as should rear or rooftop additions.

4. New Planned Unit Development (PUD) projects should be integrated into existing street and block patterns with height and massing consistent with neighboring buildings. In areas where PUD projects are not directly adjacent to neighboring buildings, height and massing will be reviewed with respect to neighboring buildings. Adequate open space should be made available to the entire Locust Point community. Resident Task Forces should be formed to review PUD proposals and all development projects with more than 3 residential units or that would exceed 50,000sf.
Planned Unit Developments

The Planned Unit Development (PUD) is a development tool used for large or complex projects that may not be feasible under existing zoning. The PUD creates development guidelines for a specific project that supplement the existing zoning on that property. The PUD may only be established by the owner and it requires an ordinance. The process is similar to a zoning change and is outlined in detail in Chapter 12 of the Baltimore City Zoning Code (available online at: http://www.baltimorecity.gov/government/planning/index.html.)

The PUD is recommended for large developments with a mix of uses. It often establishes a more creative approach to a large site then would be permitted without the master plan overlay. For example, the PUD allows shared parking across a site, flexibility in yard requirements to encourage larger and more useful open spaces, and flexibility in height and massing to customize a project to its context.

The PUD ordinance essentially establishes the basic layout of a site, uses, heights, and parking. It also requires that the Planning Commission review the specific buildings at a public hearing. This public process ensures on-going community input for the detailed architectural design of projects. A PUD also provides predictability for a property owner developing a large site over an extended period of time.

OPEN SPACE

Formal public spaces are another important part of civic life, and should be enhanced. Locust Point residents have access to approximately 68 acres of open space in the Peninsula, which accounts for about 13% of the total land area in the Peninsula.

Despite increasingly tight budgets for Recreation and Parks, open space remains a top priority for the City. In Fiscal Year 2002, the City earmarked $600,000 to renovate Latrobe Park, an historic Frederick Law Olmsted park. The Tidepoint Promenade, part of the City’s waterfront promenade network, provides a sculpture park, active recreation opportunities such as kayaking, passive recreation space, and striking views of the Inner Harbor and downtown. In addition, Fort McHenry plans to upgrade its visitor center to expand services and accommodate more visitors.

Some Locust Point residents have expressed concern over the loss of “informal” open space—vacant lots or unused fields that provide a break from the rhythm of rowhouses in the neighborhood and sometimes offer unexpected views of the water or downtown. Some of these open spaces are private property and cannot be preserved. However, the Department will work with individual developers and residents to ensure that new development in the neighborhood creates quality open spaces.

The Department also has identified an opportunity for open space improvements at the Hull Street Promenade, as described on the next page.
Hull Street

Between the Tidepoint Promenade and Locust Point homes lies an unattractive one-block stretch of Hull Street. Large tankers and trucks frequently park along the east side of the street, which has no sidewalk; a concrete wall with a fence lines the west side above a very narrow sidewalk. This gateway to the Promenade should be beautified and improved.

Recommendations

1. Beautify the concrete wall on the west side of Hull Street (e.g. with murals).
2. Widen or add sidewalk along either side of Hull Street.
3. Add wayfinding signage to the Promenade.
4. Work with adjacent industries to minimize truck parking along Hull Street.
Property Taxes

Property taxes for Locust Point residents have risen sharply in recent years. Some properties have had assessment increases of over 200% since 2000. This increase benefits homeowners selling property, but can be a burden for renters, residents on a fixed income, and homeowners who do not want to sell their property.

The State of Maryland assesses property on a three-year cycle. One third of each jurisdiction gets assessed each year; that assessment sets a property’s full cash value for three years. The local jurisdiction, Baltimore City, sets the rate of property tax each year.

There are four basic tools or changes that could be used to protect property owners from large property tax increases when assessed values increase rapidly.

1. The assessment cycle
   The State of Maryland could assess property values annually (rather than every three years) to reflect more current market trends. Currently, homeowners have the benefit for three years of a property valuation based on out-of-date, lagging market data.

2. The triennial phase in of each new assessment
   In each reassessment cycle any increase in value is divided by three and one-third is added each year. Any decrease in value is implemented immediately in the first year of the triennial. Homeowners get the benefit of any reduced valuation immediately, but are protected from the full value of current market impacts.

3. The homestead property tax credit
   This credit limits annual increases in taxable assessments for owner occupied residential properties. The limit in the increase for State tax liability is 10% per year; the much more generous limit on City tax increases is 4% annually. These limits remain in place until the property owner is paying on the full-assessed value.

   For instance, if a homeowner sees a 200% increase (a doubling) in assessment, he or she will not pay full taxes for over 25 years due to the 4% annual increase limit. If a property is sold the new owner pays taxes on the full-assessed value. The substantial cost of this credit program is paid for by the City and is projected to be about $12.2 million in the current year.

4. The Homeowners Property Tax Credit Program
   Also known as the “circuit breaker,” this program was established in 1975 as a way for elderly homeowners on a fixed income to “shut-off” their property tax bill, based on their income. The State’s General Assembly has since improved the plan to make it available to all homeowners regardless of age. The credit is based upon a schedule tied to income that limits and reduces property tax liability progressively for lower income households.

The State pays for cost of Circuit Breaker program. The eligibility requirements include:

- Homeowner’s primary residence
- Household net worth, not including the property of no more than $200,000
- Only taxes resulting from the first $150,000 of assessed valuation less any Homestead Credit are eligible for the tax credit.

These rate and caps have not been changed since 1998.

Recommendation

1. The Assessment Cap is something calculated automatically as part of the tax bill process. The Homeowners Property Tax Credit must be applied for each year. Therefore we recommend an education program for all homeowners on this program and other aspects of financial planning.

2. The City request the General Assembly to revise and update the Homeowners Property Tax Credit program to reflect the rapid increase in assessments in Baltimore City and other jurisdictions.