

any homeowner who has attained the age of sixty years for Baltimore County or sixty-five years for the other subdivisions of the State by the July 1 which is the first day of the taxable year for which the credit is sought, or there may be allowed upon the application of any homeowner who has not attained the age of sixty-five years and who receives benefits as a result of a finding of permanent and total disability under the Social Security Act or under the Railroad Retirement Act or under any other federal retirement system or under the provisions of federal acts for members of the armed forces of the United States, and whose gross income, or whose combined gross income, as the case may be, shall not be in excess of seven thousand dollars (\$7,000) in Baltimore County or five thousand dollars (\$5,000.00) for the other subdivisions of the State for the calendar year immediately preceding the fiscal year of application, a single tax credit from subdivision real property taxes upon the dwelling for which application for tax credit is made, which tax credit shall equal 50% of the assessed value of the dwelling or, in Baltimore County, five thousand dollars (\$5,000), and in the other subdivisions, four thousand dollars (\$4,000.00), whichever is the lesser amount, multiplied by the applicable subdivision tax rate. Application for tax credit is as provided in § 49C of this article.

(c-1) In Howard County, in addition to the mandatory tax credit provisions in subsection (c) of this section, any homeowner who has not attained the age of 65 years and who receives benefits as a result of a finding of permanent and total disability under the Social Security Act, under the Railroad Retirement Act, or by the Civil Service Commission, and whose gross income does not exceed \$5000 for the calendar year immediately preceding the fiscal year of application, shall be allowed a single tax credit from the county's real property taxes on the dwelling for which the application for the tax credit is made. This tax credit shall equal 50% of the assessed value of the dwelling or \$5,000, whichever is the lesser amount, multiplied by the applicable county tax rate. Application for a tax credit shall be as provided in § 49C of this article.

(c-2) In Wicomico and Worcester counties, in addition to the mandatory tax credit provision in subsection (c) of this section, any homeowner who has not attained the age of 65 years and who receives benefits as a result of a finding of permanent and total disability under the Social Security Act or under the Railroad Retirement Act, and whose gross income including social security and railroad retirement benefits does not exceed \$5,000 for the calendar year immediately preceding the fiscal year of application, shall be allowed a single tax