

THE HOMEOWNER'S COMPANION

A smarter start to your Maryland home.

Useful links.

Clear explanations.

A home file worth keeping.

TAX CREDITS / WATER BILLS

PROPERTY RECORDS / MOVING

OFFICIAL FORMS



For every stage of owning a home.

A free, practical guide to Maryland's official resources, with extra attention to Baltimore County, Anne Arundel County, Baltimore City, Howard County, Harford County and Montgomery County.

YOUR QUICK INDEX

Find the right next step.

Start with the question you have today. Every destination in this guide is clickable.

03 Tax credits

Homestead, income-based relief and current forms.

04 Water & sewer

The right billing route for your service address.

05 Property records

Taxes, deeds, plats, permits and property questions.

06 Buying & closing

Assistance, disclosures and a calmer settlement.

07 Your moving checklist

Useful tasks before the move and after closing.

08 Forms & downloads

Official PDFs and the team to contact for closing help.

Know the property's jurisdiction. A postal city is not always an incorporated municipality. Baltimore City and Baltimore County are separate jurisdictions. Utility and permit responsibility can also differ within a county.

The full online library includes 188 resources, all 24 county-level jurisdictions, and 157 incorporated municipality profiles. Coverage is deepest in our six featured areas. This curated directory is a starting point, not an audit of every local service.

01 / TAX CREDITS

Start with the right credit.

Similar names. Different purposes. Use the state's instructions for your own property.

HOMESTEAD PROPERTY TAX CREDIT

Homestead limits taxable assessment growth for certain taxes on an eligible principal residence. It does not freeze market value or every charge on a tax bill. State, county and municipal limits can differ.

- 01 Check your property record.**
[Open SDAT property search](#) and review the Homestead status. A prior owner's approval does not establish your eligibility.
- 02 Read the eligibility instructions.**
[Review the Homestead program page](#) before choosing an application method. Confirm the ownership and principal-residence requirements.
- 03 Choose online or paper.**
Complete the state's application and submit it using the current instructions. Keep a copy of your submission.

[Apply online: Homestead](#)[OPEN >](#)[Download the official paper form](#)[OPEN >](#)

HOMEOWNERS' PROPERTY TAX CREDIT

This separate program considers property taxes in relation to household income, subject to its ownership, residency and financial rules. Homestead approval does not apply for it. [Check the current program instructions.](#)

Check the year. The 2026 HTC-1 filing deadline was October 1, 2026 and has passed. Do not use HTC-1 as the Homestead form. Renters may have a separate option through the [Renters' Tax Credit Program](#).

02 / WATER & SEWER

Follow the service address.

The mailing city alone does not identify the utility. Keep your latest bill in hand.

Baltimore County

[City water account lookup](#) · [County tax account](#)

City billing serves County public-water customers. County sewer service charges generally appear on the County property-tax bill.

Baltimore City

[City water account lookup](#) · [Account help](#)

City water and property-tax accounts are separate. Water4All assistance has City-specific eligibility.

Anne Arundel County

[County utility billing](#) · [Annapolis payments](#)

Confirm Annapolis municipal service before using a County utility account.

Howard County

[Billing & moving guidance](#) · [tilliX portal](#)

The County does not issue final bills or prorate ownership transfers. Check private association obligations separately.

Harford County

[County utility billing](#) · [Maryland American Water](#)

Bel Air water and sewer billing are separate. Aberdeen and Havre de Grace have their own payment resources.

Montgomery County

[Provider guide](#) · [WSSC](#) · [Rockville](#)

WSSC serves much of the county. Confirm Rockville, Poolesville and private-well exceptions by address.

Before a payment or transfer: match the account number and service address, and follow the latest bill instructions. Baltimore announced a fall 2026 portal transition. Ask the billing agency about an unclear balance; a portal balance is not a settlement statement.

03 / PROPERTY RESEARCH

Know what each record tells you.

A few well-chosen records can help you ask better questions about a home.

- 01

Identify the jurisdiction.

Confirm the county or Baltimore City and check any incorporated municipality. [Find municipalities by county.](#)
- 02

Separate assessments from bills.

[SDAT](#) helps identify the account and assessment. The [local tax office](#) provides the actual bill and payment account.
- 03

Find deeds and plats.

[Maryland Land Records](#) provides recorded instruments and may require an account. [PLATS.NET](#) provides recorded plats. Neither replaces a title review or current boundary survey.
- 04

Check permits and zoning.

Use the appropriate county or municipal authority. A missing online record does not prove that no work occurred, and an application does not prove final approval.
- 05

Ask about physical conditions.

Use official [flood maps](#), [well resources](#), [septic guidance](#), [lead information](#) and [radon guidance](#) to plan appropriate questions and inspections.
- 06

Review recorded obligations.

Gather association information, easements and any [ground-rent details](#). Ask your settlement team or attorney about issues that affect your transaction.

04 / BUYING & CLOSING

Prepare early. Close with clarity.

Keep your lender, agent and settlement team working from the same information.

EXPLORE ASSISTANCE BEFORE RELYING ON IT

Start with the [Maryland Mortgage Program](#) and [assistance by location](#). Programs can have income, price, occupancy, education, lender and timing requirements. Some assistance must be repaid. Ask the administrator about funding and your eligibility.

Funding changes. [Harford SELP](#) reported no available funds when researched on October 15, 2026. New reservations for the specific [Montgomery Homeownership Program](#) closed September 1, 2026. Other programs may have different availability.

BRING THE PROPERTY RECORDS INTO THE CONVERSATION

Gather current tax and utility bills, association documents, relevant permit and inspection records, and payoff contacts. Sellers should use the [current Maryland disclosure/disclaimer form](#) and ask an agent or attorney about property-specific obligations.

UNDERSTAND THE CLOSING DOCUMENTS

A planning estimate can change as payoffs, taxes, lender charges, prorations and contract terms are confirmed. Review final figures with your settlement team and lender. The [Maryland Consumer Guide to Title Insurance](#) is a useful starting point for coverage questions.

Before sending closing funds: call your settlement team at a trusted, independently verified number to confirm wiring instructions. Pause and verify any unexpected change in payment instructions.

05 / YOUR MOVING CHECKLIST

A home file worth keeping.

Use this page alongside your contract, lender instructions and settlement timeline.

BEFORE MOVING DAY

- ☐ Confirm the service address and every utility provider.
- ☐ Request account changes or readings using each provider's process.
- ☐ Find the official trash and recycling schedule for the address.
- ☐ Confirm any HOA, condominium, private-well or septic obligations.

AFTER CLOSING

- ☐ Store the settlement statement, deed reference and insurance records.
- ☐ Review Homestead requirements and the property's application status.
- ☐ Confirm mailing information for tax and utility accounts.
- ☐ Keep inspection, warranty, maintenance and repair records together.

BEFORE A HOME PROJECT

- ☐ Check permit, zoning and association requirements.
- ☐ Use the state's contractor-license resources before hiring.
- ☐ Keep contracts, approvals, receipts and completed permit records.

Useful links: [Homestead](#) / [MHIC contractor-license resources](#) / [Home energy assistance](#)

06 / FORMS & DOWNLOADS

Start with the original source.

Agency forms stay on the agency's website. Check the edition, instructions and program page.

[Homestead eligibility application](#)

Maryland Department of Assessments and Taxation

[Residential disclosure / disclaimer](#)

Maryland Department of Labor; Real Estate Commission

[Consumer guide to title insurance](#)

Maryland Insurance Administration

[Ground-rent redemption checklist](#)

Maryland Department of Assessments and Taxation

[Tenants' Bill of Rights, October 2026](#)

Maryland Department of Housing and Community Development

[Septic systems and maintenance](#)

University of Maryland Extension, hosted by Maryland Department of the Environment

[Harford environmental records request](#)

Harford County Health Department

[Howard homeowner permit instructions](#)

Howard County Department of Inspections, Licenses and Permits

[2026 nonresident sale-withholding form](#)

Comptroller of Maryland

These information resources are free to access. Permit, recording, inspection, utility and professional-service charges may still apply. Programs and forms can change. This guide is general information, not a legal or tax opinion or an eligibility decision.



A real team. A thoughtful closing.

Gabbi Perrella-Jager | Director of Operations

(443) 217-6278 | info@titlesmartmd.com

22 W Padonia Rd, Suite C145A, Timonium, MD 21093