Property Tax Edge

Maryland Property Tax Appeal Checklist

Deadlines, process, and what to gather — 2026

If your home's assessed value is higher than what it would realistically sell for, you may be overpaying — and Maryland lets you appeal. Use this checklist to file correctly and on time.

Maryland at a glance

Appeal deadline	45 days from your notice; 60 days for new owners; or a Petition for Review by January 1 in an off-cycle year
Effective tax rate	0.92% (about $4,093/yr on a $419,900 home)
Assessment basis	100% of full cash value
Appeals heard by	Supervisor of Assessments !' PTAAB !' Maryland Tax Court !' Circuit Court

Maryland reassesses on a three-year cycle, so in the two years you receive no notice the January 1 Petition for Review is your ONLY route (§14-503) — and it is the route most Maryland owners need. Appeal within 45 days of the notice date when you do get one (§14-502(a)(1)). New owners get 60 days from the date of transfer for transfers between January 2 and June 30 (§14-502(a)(2)); if the deed records after June 30 be ready to produce it. SDAT administers the January 1 petition as the first business day after January 1. Deadlines and forms vary by county — always confirm with your local state department of assessments and taxation (sdat) before filing.

Step-by-step checklist

- [ ] **Find your assessment notice.** Note the assessed value and your parcel / account number.
- [ ] **Estimate your home's real market value.** Pull 3–5 recent comparable sales of similar nearby homes.
- [ ] **Check if you're over-assessed.** If assessed value is higher than market value, you likely have a case — use the free calculator at propertytaxedge.com.
- [ ] **Gather your evidence.** Comparable sales, photos of condition issues, repair estimates, and an appraisal if you have one.
- [ ] Receive assessment notice (December–January)
- [ ] File appeal with local Supervisor of Assessments within 45 days
- [ ] Attend informal hearing
- [ ] If unresolved, appeal to Property Tax Assessment Appeals Board (PTAAB)
- [ ] Further appeal to Maryland Tax Court
- [ ] Final appeal to Circuit Court
- [ ] **After the decision.** Accept the reduction, or pursue the next level of appeal if warranted. A win can lower your bill for years.

Exemptions that may lower your bill

- **Homestead:** Homestead Tax Credit: annual increase in assessed value capped at 10% for homestead

- **Senior / other relief:** Homeowners' Tax Credit: income-based credit for all ages; enhanced for 60+
- **Homestead Tax Credit cap:** Annual increase in assessed value for homestead property capped at 10% (or lower if county sets lower cap)

Evidence that wins appeals

- 3–5 comparable sales lower than your assessed value
- Photos of needed repairs, damage, or condition problems
- Contractor repair estimates
- Independent appraisal (the strongest single piece of evidence)