



**Testimony SB 283**  
**BUDGET and TAXATION COMMITTEE**  
**January 17, 2024**  
**Position: FAVORABLE**

Dear Chairman Guzzone and Members of the Budget and Taxation Committee:

The Community Development Network of Maryland (CDN) is the voice for Maryland's community development sector and serves nearly 200 member organizations. CDN—focuses on small affordable housing developers, housing counseling agencies and community-based non-profits across the state of Maryland. The mission of CDN is to promote, strengthen and advocate for the community development sector throughout Maryland's urban, suburban and rural communities. CDN envisions a state in which all communities are thriving and where people of all incomes have abundant opportunities for themselves and their families.

CDN has been part of the ongoing work to reform the process of tax sale in the state since 2016. In 2017, CDN was a lead partner in the Task Force to Study Tax Sales in Maryland. CDN currently serves on the Baltimore City Mayor's Tax Sale Workgroup in Baltimore City. CDN helped to establish the Homeowner Protection Program in Maryland and we are excited by its progress.

SB 283 authorizes an applicant for the homeowners' property tax credit to attest to gross income on an application in lieu of providing an income tax return to the State Department of Assessments and Taxation.

Most of the people in the state impacted by tax sale foreclosure are older, single, African American women living at or below the poverty line who owe less than \$3000. Few are aware of the state Homeowner's Tax Credit, the state Homestead Tax Credit, the Homeowner's Protection Program, or the housing and financial counselors and legal service providers available to help them apply for the programs.

Many of these homeowners do not file income taxes as they are dependent on social security and disability income. The requirement of an income tax return complicates their application for assistance. This is a barrier to a vulnerable population accessing services and preserving generational wealth.

We urge your favorable report for SB 283.

Submitted by Claudia Wilson Randall, Executive Director, Community Development Network