



Maryland Consumer Rights Coalition

SB48

**Testimony to the Senate Budget and Taxation Committee  
SB 48: Homeowners and Renter Tax Credits-Deadline  
Position: Favorable**

January 9, 2020

The Honorable Guy Guzzone, Chair  
Senate Budget and Taxation Committee  
3 West, Miller Senate Office Building  
Annapolis, MD 21401  
cc: Members, Budget and Taxation Committee

Chair Guzzone and Members of the Committee:

My name is Marceline White and I'm the executive director of the Maryland Consumer Rights Coalition (MCRC). MCRC is a statewide coalition of individuals and organizations that advances economic rights and financial inclusion for Maryland consumers through research, education, advocacy, direct service and organizing. Our 8,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland. We are here in strong support of SB48.

MCRC's SOAR (Securing Older Adult Resources) program assists older adults throughout the state in securing Homeowners and Renters Tax Credits. SOAR financial counselors screen clients for eligibility; assist clients in completing the applications; and troubleshoot with clients and SDAT if there are challenges with the applications.

In 2019, MCRC's SOAR program screened 153 applicants and submitted 45 applications on behalf of homeowners and renters. We expect to return \$167,000 to low-income Maryland residents from the 2019 Homeowners and Renters tax credits. The average return for homeowners was \$1,382 and \$630 for renters. The median income of applicants was \$21,000. Eighty-seven percent of applicants are African-American and 56% are from female-headed households and 68% were 65 years of age or older. The Homeowners and Renters Tax Credit program provides critical assets for financially fragile households.

Yet, each year, MCRC regularly receives calls in September from older adults who have missed the deadline for the application. We spend a great deal of time raising awareness of the tax credits but more work needs to be done. Extending the deadline for the tax credit applications will allow MCRC and other organizations to complete more applications for older adults and, therefore, increase the amount of funds directly returning to low-income households each year. For all these reasons, we strongly support SB48 and ask for a favorable report.

Best,

Marceline White  
Executive Director