



# Neighborhood Housing Services of Baltimore, Inc.

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February 25, 2021

Delegate Anne R. Kaiser  
Chair, Ways and Means Committee  
Room 131, House Office Building  
Annapolis, Maryland 21401

**RE:** House Bill 1255

**Position: SUPPORT**

Dear Chairperson Kaiser and Members of the Committee:

I am Dan Ellis, Executive Director of Neighborhood Housing Services of Baltimore. NHS, a non-profit working in Baltimore City, believes all residents deserve the opportunity for decent housing and financial opportunities for their families. We accomplish this by offering housing counseling, financial coaching, affordable loans to low and moderate income customers, conducting acquisition and renovation on vacant properties, community engagement, and helping money flow into historically disinvested communities. Last year, we helped over 450 families purchase homes, invested in the preservation of over 100 homes to help seniors age in place, and invested and leveraged over \$25 million in West Baltimore.

NHS of Baltimore **Strongly Supports** HB1255. The bill makes adjustments to the Homestead Tax Credit and the Homeowner Property Tax Credit programs. These two programs provide critical support to Maryland homeowners and lower income residents. The bill requires the inclusion of information about the Homestead Tax Credit with closing information for anyone purchasing a home that will be owner occupied. This point of notice provides an additional important point of contact with residents who are eligible for the program.

The bill also adjusts the income calculation for the Homeowner Property Tax Credit to reflect the calculation Maryland Adjusted Gross Income. This change will support homeowners in applying for the credit. For some residents, collecting the information needed to apply for the credit can create a barrier to access. Using the Maryland Adjusted Gross Income will help simplify the process. It will be important to ensure that Maryland residents who are not required to file taxes continue to be able to access the program. Additionally, the bill reduces the age of eligibility for retroactive credit from 70 to 60. We strongly support this change. In our work we encounter many residents who would have been eligible had they applied for the credit. The retroactive credit is an important tool for older adults struggling with tax sale or other rising expenses. Expanding access will allow more Maryland residents to access the credit.

We strongly support HB1255 and respectfully request a **favorable report**.

Sincerely;

Daniel T. Ellis  
Executive Director

