

## TESTIMONY IN FAVOR OF HOUSE BILL 387 - HOMEOWNERS' PROPERTY TAX CREDIT – ELIGIBILITY – HARDSHIP EXCEPTIONS

Speaker - Property Tax Assessment Appeals Board (PTAAB) Member, Baltimore County, Caren Hoffberger

Madame Chair, Mr. Vice Chair and members of the Ways and Means Committee:

We want to take this opportunity to thank Delegate Dana Stein for sponsoring this bill.

As a member of the Property Tax Assessment Appeals Board for Baltimore County, and with the blessing and guidance of our Chairman, I. William “Billy” Chase, Esquire, I would like to articulate the following distressing scenarios we have experienced. We have homeowners come before us to appeal the State’s decision to deny them a property tax credit and presenting us with details relating to some tragic family difficulties (during the preceding year) (much of this even before the pandemic). These homeowners generally are seniors who have owned their homes for many years. They have worked hard all their lives, paid their mortgages and taxes, and kept a roof over their family members’ heads. Under the current law, the homeowner can not make more than \$60,000 gross. Therefore, the State and the Board cannot consider any hardship that has forced them into such an untenable situation thus, we are asking for some relief to assist your constituents.

For your information, there are generally three scenarios that seem to occur. Whether it is a natural disaster, a medical struggle, or the pandemic, constituents generally unknowingly withdraw the money (usually from their IRAs, an annuity, or cash in some capital gains) to pay for their hardship expenses. All these income streams will then qualify as a portion of their gross income calculation under the current law and many are then disqualified from receiving the credit because this income is calculated into their gross and they are now making over \$60,000 gross.

People come to us paying for cancer treatment, a loved one’s medical health and/or long-term nursing care, major storm damage to their roof or home, and can prove it is the only possible way they can pay those bills and yet, nothing is considered.

(On a separate issue, for the future, perhaps the \$60,000 gross should be reviewed.)

This simple legislation could truly mean the world to your constituents during what is otherwise a very trying time in their lives.

Please give HB 387 a favorable report so that seniors and other vulnerable homeowners may have the opportunity to keep their homes.