



# Neighborhood Housing Services of Baltimore, Inc.

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January 27, 2021

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

**RE:** House Bill 610

**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.

In our work we have often encountered residents living in homes passed down to them within their families. This transfer of property is critical to generating wealth in minority communities as we work to close the wealth gap. Unfortunately, many of these legacy homeowners who, in many cases, have lived in their homes their entire lives don't technically "own" their home. This is because the legal deed for the property remains in the name of a deceased family member and was never legally transferred. This creates significant barriers for the family as they seek assistance from programs supporting owner occupied homeowners. The Homeowner Property Tax Credit is this type of program. It is designed to assist lower income residents of Maryland afford their property taxes based on their household income. It is a national model for an effective program. Unfortunately, legacy residents whose names are not included on the property deed are not currently eligible for the tax credit. HB610 helps provide access for these residents to the Homeowner Property Tax Credit, and protecting these long term residents is a priority for our communities.

We strongly support HB 610 and respectfully request a **favorable report**.

Sincerely;

Daniel T. Ellis  
Executive Director

