



Maryland Consumer Rights Coalition

**Testimony to the House Ways and Means Committee**  
**HB 387: Homeowners Property Tax Credit-Hardship Exception**  
**Position: Support**

January 26, 2021

The Honorable Anne Kaiser, Chair  
House Ways & Means Committee  
Room 131, HOB  
Annapolis, MD 21401  
cc: Members, Ways & Means Committee

Chair Kaiser 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, direct service, organizing, and advocacy. Our 8,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

We are here in support of HB387. For the past five years, MCRC has helped homeowners, particularly older adults, apply for the Homeowners Property Tax Credit (HOTC). We have spearheaded marketing campaigns, trained financial and housing counselors, VITA staff, and legal service providers on how to assist homeowners in applying for the tax credit, and served as a sounding board when colleagues ran into trouble with the application process. In Baltimore, we have been able to help homeowners avert a tax-sale foreclosure because of these tax credits. In 2020, we returned, \$136,360 to financially fragile families.

When the global pandemic and accompanying economic recession began in March 2020, calls to our hotline for financial coaching, counseling, and tax credit assistance dramatically increased. Over the course of the year, we had a 106% increase in calls seeking support and assistance. According to the United Way's 2020 ALICE report, 39% of Maryland families are struggling economically at this time. HB387 provides an avenue for financially fragile families to be able to use the HOTC to build their assets at this difficult time if they are able to demonstrate that they've experienced a financial hardship this year.

We believe that Maryland should embrace policies that 'meet the moment' and HB387 does so by extending support via HOTC to homeowners who have experienced financial setbacks this year. We support HB387 and urge a favorable report.

Marceline White  
Executive Director