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SB 349 Baltimore County – Property Tax – Credit for Homeowners Who Have Suffered a Hardship
FAVORABLE
Senate Budget and Taxation Committee
February 8, 2022

Good Afternoon Chair Guzzone and members of the Senate Budget and Taxation Committee. I am Tammy Bresnahan Director of Advocacy for AARP MD. AARP MD supports **SB 349 Baltimore County – Property Tax – Credit for Homeowners Who Have Suffered a Hardship**. We thank Senator Hettleman for sponsoring this bill.

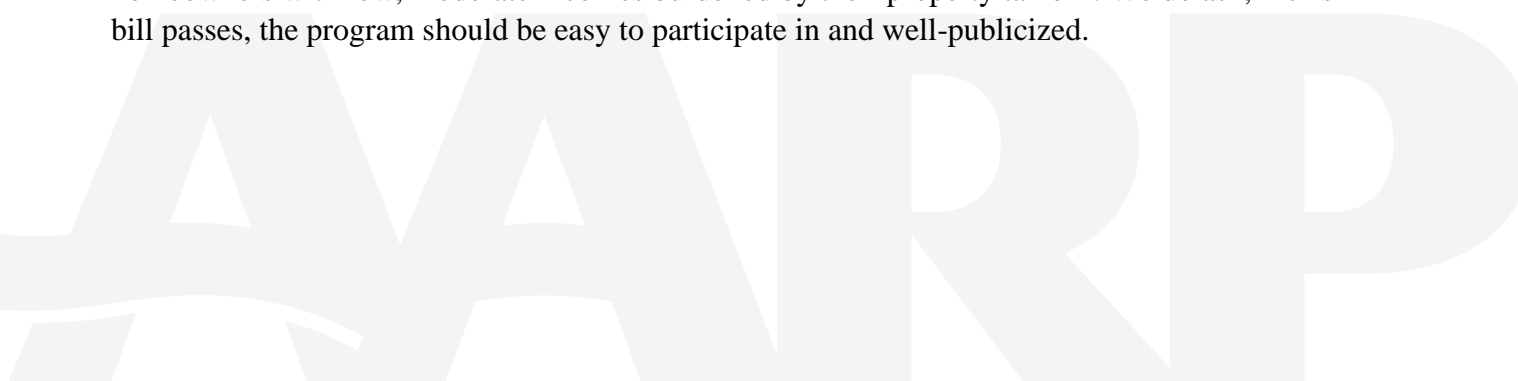
As you may know, AARP is the largest nonprofit, nonpartisan organization representing the interests of Americans age 50 and older and their families. Key priorities of our organization include helping all Marylanders achieve financial and health security. AARP strongly believes that all individuals have the right to be self-reliant and live with dignity in retirement.

In short, SB 349 authorizes the governing body of Baltimore County to grant, by law, a property tax credit against the county property tax imposed on a dwelling that is owned by a homeowner whose combined gross income exceeds \$60,000 if the homeowner demonstrates a hardship and that includes the homeowner or member of the homeowner's immediate family suffered a hardship related to an illness or an accident or a property casualty event at the homeowner's dwelling.

The mainstay of local taxation is the tax on real estate, known as the property tax. It is used to fund an array of state and local services, most notably public schools. Policymakers face challenges with the tax's structure and administration. This includes its burden on households with low income. While property taxes mainly exist at the local level, states play an important role in creating property tax relief programs. States are also responsible for setting the parameters and practices for assessing the tax.

The property tax can be a burdensome tax for many individuals with low incomes, older people and especially older Baltimore County residents who have, or their family has suffered a hardship.

AARP believes that property tax relief should be equitable, cost-effective, and targeted to homeowners with low, moderate incomes burdened by their property tax bill. We do ask, if this bill passes, the program should be easy to participate in and well-publicized.



For these reasons AARP respectfully request a favorable report on SB 349. For questions or additional information, please feel free to contact Tammy Bresnahan, Director of Advocacy at tbresnahan@arp.org or by calling 410-302-8451.