



**Odette Ramos**

**Baltimore City Councilwoman**

**District 14**

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**Testimony**

**SB809– Homeowners Property Tax Credit – Easy Application and Automatic Renewal**

**March 9, 2022**

**FAVORABLE**

Chair Guzzone and Members of the Senate Budget and Taxation Committee

I am writing to urge your support for **SB809 – Homeowners Property Tax Credit – Easy Application and Automatic Renewal**.

SB809 comes from a series of working groups dedicated to improving access to the Homeowners Property Tax Credit, most notably the work in the House Ways and Means Committee on this issue.

The Homeowner’s Property Tax Credit is a valuable tool to help residents avoid predatory tax sale and stay in their homes. When a resident applies for the credit, the Maryland Department of Assessments and Taxation determines eligibility and then pays the amount of the property taxes that the person is eligible for. The jurisdiction is made whole, while the resident is able to pay what they can. The Credit is available to residents who are making \$60,000 or less. The Credit is retroactive for residents over 70 years of age and there is no deadline for that age group.

The downside of the Credit has been access. While the Comptroller’s Office sends postcards to people who may be eligible, the application process is cumbersome and must be done each year. For elders, applying every year when their income is not changing has not been successful. In addition, the additional information often needed is something that is difficult for some of our elders to obtain.

SB809 requires the Comptroller to provide an additional form in the income tax returns for residents who are eligible to complete during the time they file their income tax returns. This way, the person helping them with their tax returns can assist in the filing and all the income information is already available. The Comptroller will then send the application to SDAT for further processing. After 2023, the resident does not have to apply each year. In 2024, SDAT will send forms and letters asking for verification of any changes income or status.

These simple measures will ensure that all of the eligible applicants get the credit, and we are not waiting on someone to alert them to their eligibility in a separate process.

I urge your favorable report for this legislation.

Please do not hesitate to contact me should you have any questions. I can be reached on 410-396-4814 or via email at [odette.ramos@baltimorecity.gov](mailto:odette.ramos@baltimorecity.gov).

Respectfully Submitted:

A handwritten signature in black ink, appearing to read "Odette", written in a cursive style.

Odette Ramos  
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District 14