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Legislative District 11
Baltimore County

Judicial Proceedings Committee

Joint Committee on Children, Youth,
and Families

Joint Committee on the Chesapeake
and Atlantic Coastal Bays Critical Area



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TESTIMONY OF SENATOR SHELLY HETTLEMAN

**SB 349 -Baltimore County - Property Tax - Credit for Homeowners
Who Have Suffered a Hardship**

This bill allows homeowners in Baltimore County who have endured significant hardship but are denied the tax credit because their gross income is over \$60,000 to qualify for the tax credit against the County.

According to testimony on the version of this bill that was heard in the House last year, every month there are a few appellants to the Baltimore County Tax Assessment Appeals Board who have had to take money out of a retirement account to pay for an unexpected and significant financial hardship, like medical expenses for themselves or a family member. Most of these individuals are senior citizens. By taking money out of their retirement accounts, that money counts as income and puts their gross income over the cap to qualify for the tax credit, which they often do not realize would disqualify them until it is too late.

Currently, the Appeals Board has no discretion in granting exemptions to qualify for the tax credit. That means that individuals who believe they qualify because of a hardship file an appeal, bring themselves to testify to tell their story, but are left being told that there is nothing the Appeals Board can do. These seniors are left telling their Delegates and Senators these stories in the hopes of making a hardship exemption. That is why we are reviewing this bill right now. This bill would set up that hardship exemption if their gross income is over \$60,000. If the homeowner suffered a hardship that is illness, injury, or property casualty related in the previous year, and as a result incurred expenses that were a significant financial distress, the tax credit could be granted. The homeowner would have the burden to document the hardship and the related expenses.

For the foregoing reasons, I respectfully request this committee's favorable report on this bill.