



**MARYLAND  
LEGAL AID**

*Advancing*  
**Human Rights and  
Justice for All**

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March 8, 2022

The Honorable Guy Guzzone  
Chairperson  
Budget and Taxation Committee  
3 West Miller Senate Office Building  
11 Bladen Street  
Annapolis, Maryland 21401

**RE: Testimony of Maryland Legal Aid in Support of Senate Bill 809 –  
Homeowners' Property Tax Credit – Easy Application and Automatic Renewal**

Dear Chair Guzzone and Members of the Committee:

Thank you for the opportunity to testify in favor of SB 809. Maryland Legal Aid (MLA) is a non-profit law firm that provides free legal services to the State's low-income and vulnerable residents, including abused and neglected children, nursing home residents, and veterans. With 12 offices serving residents in each of Maryland's 24 jurisdictions, MLA handles civil legal cases involving a wide range of issues, including family law, housing, public benefits, consumer law, and criminal record expungements to remove barriers to obtaining child custody, housing, driver's licenses, and employment. MLA supports this Bill and asks that the Committee give it a favorable report. Lorna Henry, Esq. will testify in support of this bill on behalf of MLA at the request of Delegate Antonio Hayes.

SB 809 will benefit homeowners with its ease of application and convenient automatic renewal of the Homeowners' Property Tax Credit. In addition, by providing notice of the tax credit along with a form to be completed at the time that a resident files their state income tax return, a homeowner can immediately benefit from the tax credit. The homeowner will receive the credit before their tax bill is sent, rather than waiting for a refund of the credit..

MLA represents clients with pending tax sales, housing, and foreclosure issues across Maryland. The majority of MLA clients are eligible for the Homeowners' Property Tax Credit, which significantly reduces, if not eliminates, their property tax bill and often prevents their homes from going into foreclosure or tax sale. MLA has many clients, especially older adults and clients with disabilities, who face foreclosure or tax sale because they forgot to apply or reapply for their Homeowners' Property Tax Credit. MLA attorneys attempt to prevent this from happening by sending out the application with instructions every year, but some clients still cannot apply.

Last year, a 78-year-old resident contacted MLA to determine why her mortgage payment had increased by an additional \$500 each month. She owned her home for over 15 years and was current on her mortgage. However, she had not applied for the Homeowners' Property Tax Credit in 2020 (the first year of the COVID-19 pandemic) and

did not realize that was the reason for the drastic increase in her mortgage payment. Due to this unexpected increase, she became very concerned that she would no longer afford her home since she was on a fixed income. MLA advocates explained to the client the reason for the increase in her mortgage payment and assisted her in finding a resolution.

SB 809 would prevent this from happening, as it would require that a homeowner apply once, and then after that, they would be eligible every year, as long as their financial information did not change. This bill would prevent an eligible homeowner from being penalized for simply failing to resubmit their application and ensuring that all homeowners receive the tax credit designed to make homeownership affordable.

Thank you for the opportunity to comment on this crucial piece of legislation. Maryland Legal Aid supports SB 809 and asks that this committee give it a favorable report.

/s/ Lorna M. Henry

Lorna M. Henry

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