

## Testimony to the House Ways and Means Committee

### HB302: Baltimore County – Property Tax – Credit for Homeowners Who Have Suffered a Hardship Position: Favorable

February 1, 2022

The Honorable Vanessa E. Atterbeary, Chair  
House Ways & Means Committee  
Room 131, HOB  
Annapolis, MD 21401  
cc: Members, Ways & Means Committee

Chair Atterbeary and Members of the Committee:

The Maryland Consumer Rights Coalition (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 in support of HB302.

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 2021, MCRC returned \$86,745.07 in tax credits to financially fragile older adults.

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. Unfortunately, this upward trend in callers seeking assistance has continued. According to the United Way's 2021 COVID-19 impact survey, respondents below the ALICE Threshold were significantly more likely than respondents above the ALICE Threshold to say that they were concerned about paying housing expenses (47% vs. 13%) and paying off debts like car payments or credit card bills (43% vs. 18%).<sup>1</sup> HB302 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.

We believe that Maryland should embrace policies that 'meet the moment' and HB302 does so by extending support via HOTC to homeowners who have experienced financial setbacks. We support HB302 and urge a favorable report.

Marceline White  
Executive Director

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<sup>1</sup> [https://www.uwcm.org/files/COVID\\_Impact\\_Survey\\_MD\\_Results%20Report.pdf](https://www.uwcm.org/files/COVID_Impact_Survey_MD_Results%20Report.pdf)