

Good Afternoon, Chair, Vice Chair and Members of the Committee

My name is Annette Garland, I am the proud spouse of a disabled veteran here today to support my proposed legislation, House Bill 103, Property Tax Credit for Disabled Veterans. Delegate Brooks has graciously sponsored this legislation again this year. Thank you, Delegate Brooks.

The purpose of this legislation is to ensure that all Maryland disabled veterans receive a property tax credit on their primary residence based upon their VA service-connected disability rating. Currently, a property tax exemption is only available to veterans rated 100% by the VA, leaving potentially 70 thousand Maryland disabled veteran homeowners, ineligible to receive a property tax credit for their primary residence.

Homeowners, especially disabled veterans, are facing challenges in continuing to afford and stay in their homes in Maryland. The current pandemic has only further pulled the curtain back on this struggle as demonstrated by Governor Hogan's January 5th announcement of the 248 million-dollar Maryland Homeowner Assistance fund to help keep Marylanders in their homes.

Disabled veterans face more challenges than the average population. Many are unemployed, underemployed or one illness away from losing everything and depend on their service-connected disability compensation to survive. Often, disabled veterans have suffered service-connected injuries and never be compensated by the VA. In fact, the average disability rating for disabled veterans is only 40% or \$673.28.

Unfortunately, Maryland's consistently high property taxes has served as a deterrent for disabled veterans to remain in the state. Last year, Bankrate ranked Maryland as the worst state for retirement and included in their ranking criteria was property tax rates. Retirees, including disabled veterans, are fleeing Maryland for more tax friendly states. It's time to pass legislation to stop Maryland residents from fleeing this state. This bill not only serves as an incentive for disabled veterans to move to Maryland and buy a home, but to also stay here in retirement.

I urge a favorable report on House Bill 103. The passage of this bill will not only show Maryland's disabled veterans that the state values their service to our country, but will also aid in making sure the 3.4 billion dollars of yearly VA expenditures spent in Maryland, stays in Maryland. Thank you for your time and I look forward to any questions.