



**MARYLAND**  
**LEGAL AID**

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

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January 28, 2022

The Honorable Vanessa Atterbeary, Chairperson  
Ways and Means  
Maryland House of Delegates  
Room 131  
House Office Building  
Annapolis, Maryland 21401

**RE: Testimony of Maryland Legal Aid in Support of House Bill 204 – Homeowners’  
Property Tax Credit – Application Filing Deadline – Extension**

Dear Chairperson Atterbeary and Members of the Committee:

Thank you for the opportunity to testify in support of House Bill 204. 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 advises and represents elderly and low-income persons in the areas of housing, consumer law, foreclosure, family law, children’s rights, and administrative law benefits throughout Maryland. MLA submits this written testimony on HB 204 at the request of Delegate Dalya Attar. MLA supports HB204 and asks that the Committee give it a favorable report.

HB 204 is a step toward ensuring housing stability for eligible recipients of the property tax credit. Each year, MLA helps low-income homeowners apply for the Homeowner’s Property Tax Credit or reminds them to reapply. Under current law, there is no allowance for someone eligible for the tax credit program who does not know that the program exists or does not refile. When an eligible homeowner is unaware of the tax credit or loses the benefit of the Property Tax Credit, the consequences are dire and can include foreclosure or redemption through the costly tax sale process, simply because the individual missed applying for one year.

MLA constantly encounters clients who are not aware of the tax credit program, unaware that they had to reapply each year, or forgot to reapply. The application process may not appear difficult, but the supporting income information accompanying the application can pose an overwhelming hurdle to MLA clients. Further, in the experience of MLA, a qualified person often does not keep track of the filing deadline. If the goal of the Homeowners Property Tax Credit Program is to assist low-income homeowners receive a tax credit that will allow them to live in their homes more affordably, then an additional window of time to apply for the program is undoubtedly a way to achieve that goal.

Thank you for considering this written testimony. For the reasons stated above, **Maryland Legal Aid urges a favorable report on HB 204.**

/s/ Louise M. Carwell  
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