

TESTIMONY IN FAVOR OF HOUSE BILL 302 –

Baltimore County- Property Tax – Credit for Homeowners Who Have Suffered a Hardship –

Ways and Means Committee, February 1, 2022

Speaker - Property Tax Assessment Appeals Board (PTAAB) Retired Member, Baltimore County, Caren B. Hoffberger

Madam Chair and Mr. Vice Chair:

We want to take this opportunity to thank Delegate Dana Stein for sponsoring this bill.

As a former member of the Property Tax Assessment Appeals Board for Baltimore County, and with the guidance of the Chairman, I. William "Billy" Chase, Esquire, I would like to articulate the following distressing scenarios we have experienced. We have homeowners come before us to appeal the State's decision to deny them a property tax credit and presenting us with details relating to some tragic family difficulties (during the preceding year--much of this even before the pandemic). These homeowners are mostly seniors who have owned their homes for many years. They have worked hard all their lives, paid their mortgages and taxes and kept a roof over their family members' heads. Under the current law, the homeowner cannot make more than \$60,000 combined gross. Therefore, the State and the Board cannot consider any hardship that has forced them into such an untenable situation thus, we are asking for some relief to assist your constituents.

For your information, there are three scenarios that seem to occur. Whether it is a natural disaster, a medical struggle, or now the pandemic, constituents unknowingly withdraw the money (usually from their IRAs, an annuity, or cash in some capital gains) specifically in order to pay for their hardship expenses. All these income streams will then qualify as a portion of their gross income calculation under the current law, and that means they cannot receive the tax credit.

People come to us paying for cancer treatment, a loved one's medical health care and/or long-term nursing care, major storm damage to their roof or home, and can prove it is the only viable way they can pay those bills and yet, we have no recourse to ameliorate the situation.

This simple legislation could mean the world to your Baltimore County tax paying, hard-working constituents during an already challenging time in their lives.

Please give HB 302 a favorable report so that seniors and other vulnerable homeowners may have the opportunity to keep their homes.

