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The Maryland House of Delegates
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The Maryland House of Delegates

ANNAPOLIS, MARYLAND 21401

Delegate Dana Stein

Testimony in support of House Bill 302 -- Baltimore County – Property Tax
– Credit for Homeowners Who Have Suffered a Hardship

Madam Chair, Mr. Vice Chair, and Members of the House Ways and Means
Committee:

This bill would authorize Baltimore County to set up a hardship exception under
the Homeowners' Property Tax Credit program.

Under this program, if a homeowner earns less than \$60,000, they can get credits
against their property tax bill each year.

This past year, I heard from two members of Baltimore County's Property Tax
Assessment Appeals Board about homeowners who have endured significant
hardship but are denied the tax credit because their gross income went over
\$60,000 that year. In some of these situations, the homeowner had to withdraw
money from an IRA or 401K to pay for their medical expenses or those of a family
member, only to realize later that these funds counted toward their gross income
and made them ineligible for the homeowner credit. Most of the affected
homeowners are senior citizens.

This bill would authorize Baltimore County to set up a hardship exception for a
homeowner whose income goes above \$60,000. If a homeowner suffers a hardship
such as an illness, accident, or property casualty event, and payment of costs
pushed them over \$60,000 in income, the property tax credit could be granted. The
homeowner would have to document the hardship and the related expenses.

All of this would have to be approved by the County Council, which would then
establish the parameters for the hardship exception.

I want to thank the County Executive for supporting this legislation.