



MARYLAND LEGISLATIVE LATINO CAUCUS

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TO: Delegate Vanessa E. Atterbeary, Chair
Delegate Jheanelle K. Wilkins, Vice Chair
Ways and Means Committee Members
FROM: Maryland Legislative Latino Caucus
DATE: 1/31/24
RE: HB44 - Renters' Property Tax Relief and Homeowners'
Property Tax Credit Programs - Gross Income and Assessed Value
Limitations - Alterations

The MLLC supports HB44 - Renters' Property Tax Relief and Homeowners' Property Tax Credit Programs - Gross Income and Assessed Value Limitations - Alterations, 2024

The MLLC is a bipartisan group of Senators and Delegates committed to supporting legislation that improves the lives of Latinos throughout our state. The MLLC is a crucial voice in the development of public policy that uplifts the Latino community and benefits the state of Maryland. Thank you for allowing us the opportunity to express our support of HB44.

The income cap for these tax credit programs was established 15 years ago, making the caps outdated due to inflation, increased cost of living, and current home values.

The bill intends to support Marylanders along the Purple Line Corridor and other areas of the state to stay in their homes and benefit from the financial and community benefits of increased development in their neighborhoods. With the construction of the Purple Line, median home sale prices in the corridor have increased steadily since 2012 and no zip code in the corridor has a median home value of less than \$350,000. These changes make families cost burdened, meaning that 30 percent or more of the gross monthly income goes to housing costs such as rent/mortgage, utilities, and property taxes. As of 2014, the median household income for Hispanics was \$61,214, with over 13 percent of the population living below the poverty level. In addition, the homeownership rate for Hispanics was less than 5 percent. According to a 2022 National Low Income Housing Coalition report, among renters, 53 percent of Latino households and 55 percent of Black households are cost-burdened. Unfortunately, the disparities are worse for women of color, with more than 70 percent of Black and Latina women earning an hourly wage that falls short of the one-bedroom Housing Wage.

To mitigate these disparities, the bill will alter the definition of “gross income” to exclude certain public assistance for purposes of the renters’ property tax relief program and the homeowners’ property tax credit program. The combined household gross income limit will increase from \$60,000 to \$70,000 for both programs for determining eligibility for the tax credits, as well as increase the allowable maximum value of dwellings that qualify for the program from \$300,000 to \$450,000.

For these reasons, the Maryland Legislative Latino Caucus respectfully requests a favorable report on HB44.