



**TESTIMONY FOR HB0044**  
**RENTERS' PROPERTY TAX RELIEF AND HOMEOWNERS' PROPERTY TAX CREDIT**  
**PROGRAMS – GROSS INCOME AND ASSESSED VALUE LIMITATIONS -**  
**ALTERATIONS**

**Bill Sponsor:** Delegate Charkoudian

**Committee:** Ways and Means

**Organization Submitting:** Maryland Legislative Coalition

**Person Submitting:** Cecilia Plante, co-chair

**Position:** **FAVORABLE**

I am submitting this testimony in favor of HB0044 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of activists - individuals and grassroots groups in every district in the state. We are unpaid citizen lobbyists and our Coalition supports well over 30,000 members.

Due to the significant rise in housing prices in Maryland as well as the less significant increase in wages, many low-income Marylanders are being squeezed. Some are paying more than 30% of their gross wages for housing related costs, such as rent/mortgage, utilities, property taxes, repairs, maintenance, and other housing costs. This places an additional burden on them and makes it more likely that they will become homeless.

The Maryland legislature recognized the importance of supporting low-income residents by creating the Renter's Property Tax Relief and Homeowner's Property Tax Credit Programs, which support qualifying residents by lowering their property tax, or providing a credit for the portion of rent that includes property tax for renters. However, because the income caps and property value determinations to qualify for these programs were created over a decade ago, many low-income Marylanders cannot qualify.

This bill, if enacted, would change the Renter's Property Tax Relief and Homeowner's Property Tax Credit Programs by –

- raising the maximum value of dwellings that qualify for the program from \$300k to \$450k
- increasing the household gross income limit to \$70k
- changing the definition of gross income to exclude public assistance received in cash grants

This would allow more low-income residents to qualify for these programs and would lower the potential rise in homelessness in the state.

We support this bill and recommend a **FAVORABLE** report in committee.