

Date of Hearing 2/20/2025

Susan Allen  
3463 Rockway Ave., Annapolis, MD 21403  
[Susanallen0@mac.com](mailto:Susanallen0@mac.com)

**TESTIMONY ON SB#859 - POSITION: FAVORABLE**  
**Fair Share Plan for Maryland**

**TO:** Chair Guzzone, Vice Chair Rosapepe, and members of the Budget and Taxation Committee

**FROM:** Susan Allen

**My name is Susan Allen. I am a resident of District 30A. I am submitting this testimony on behalf of the Maryland Episcopal Public Policy Network (MEPPN) in support of SB#859, Fair Share for Maryland Plan.**

I'm a member of St. Anne's Episcopal Church—the one in the center of Church Circle. I am very proud of being part of the faith community in Annapolis that works exceptionally hard to help vulnerable people in our community live a safe and secure life.

But the current MD budget crisis—that's going to last until at least 2030--is threatening the lives of our most vulnerable Annapolis residents—the elderly, working families, the homeless and others.

I want to tell you a personal story about why our Episcopal Policy Network supports the Fair Share for Maryland Act that will raise an estimated \$1.6 billion each year.

This testimony focuses on SB859's provision to close corporate tax loopholes through worldwide combined reporting—a change in the tax code that will raise an estimated \$517 million per year in revenue.

My story focuses on my friend Marlene Hendler—a lifelong Marylander who contracted cerebral palsy at 3 months and has experience severe and increasing handicaps throughout her adult life. In middle age and confined to a wheel chair, Marlene still works part-time and pays her MD income tax like other workers.

Marlene is currently involved in a debilitating fight with a mortgage lender that's 1200 miles away. I know the lender's name, but I will call it Out-of-State. Marlene faces foreclosure on her condo in Columbia, MD, where she has been living for over 20 years and has paid for decades on her mortgage. Out-of-State bought Marlene's mortgage 8 years ago and has refused to provide her with the support services the Corporation is required to provide our disabled citizens under the Americans with Disabilities Act. Because of severe problems in using her hands, Marlene cannot write a legible check, has trouble using a keyboard, and cannot text on her bottom-of-the-line mobile phone.

Out-of-State Mortgage does not have one office in Maryland where Marlene could roll in with her wheelchair and get a face-to-face explanation about the slew of late charges and penalty fees that have almost doubled her mortgage payment in recent months. And Marlene has a fixed rate 3% mortgage.

Yet Out-of-State is just the kind of large corporation—a pass-through entity—that may be paying little or no Corporate tax in our state—like the 1/3 of the largest corporations in MD who pay ZERO income taxes in a typical year.

The Maryland Episcopal Policy Network has long viewed the MD State budget as a moral document. We are not tax accountants at the Episcopal Policy Network, but we see fiscal justice in the six tax reforms proposed by the Fair Share Tax Package.

You, as our Legislators, face difficult choices in balancing the FY2026 budget. You can cut programs for Marylanders with severe disabilities like Marlene and others who rely on Medicaid and food benefits.

Or, in the fairness of your hearts, you can fully support the tax reform provisions of SB 859 Fair Share for Maryland. In this struggle to raise revenue, every million counts, and we desperately need that \$517 million raised by worldwide combined reporting to pay for our safety net programs.

**I respectfully urge this committee to return a favorable report on SB#859.**

Susan Allen