



Neighborhood Housing Services of Baltimore, Inc.

March 2, 2026

Senator Guy Guzzone, Chair
Miller Senate Office Building
3 West
Annapolis, Maryland 21401

RE: Senate Bill 812

Honorable Chair Guzzone and Members of the Committee:

I am the Chief Executive Officer of Neighborhood Housing Services of Baltimore (NHS), and a resident of Baltimore City. Our organization believes that economic and social justice are a right for all residents and communities. We promote this belief by removing barriers of access to homeownership, helping resident access resources to maintain their homes, and supporting communities historically impacted by systemic disinvestment.

SB812 raises the eligibility threshold for homeowners utilizing the Homeowners Property Tax Credit (HPTC) in Maryland. This tax credit is a critical tool that supports lower income homeowners with property taxes. Many homeowners across the state face a dilemma as they age into retirement. Their home is paid off but the property taxes can be problematic on fixed income. The HPTC provides critical support for these and other residents across the state allowing them to remain in their homes. The support provided by the state has not been changed for over 20 years. This has reduced the impact of the program. SB812 adjusts the income thresholds for the program. This is long overdue and a critical change needed to support our most vulnerable residents.

SB812 increases the income threshold and amount of support provided through the Homeowner Property Tax Credit program. We ask that the Committee issue a ***favorable*** report on SB812.

Sincerely,

A handwritten signature in black ink that reads "D. T. Ellis".

Daniel T. Ellis
Chief Executive Officer



25 E. 20th Street, Suite 170 Baltimore, Maryland 21218
Office: 410-327-1200
Fax: 410-675-1855
www.nhsbaltimore.org