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MARYLAND SENATE BUDGET AND TAXATION COMMITTEE

TESTIMONY OF MARYLAND VOLUNTEER LAWYERS SERVICE

IN SUPPORT OF SB 812: HOMEOWNERS' PROPERTY TAX CREDIT -
ELIGIBILITY AND CALCULATION - ALTERATIONS

WEDNESDAY, MARCH 4, 2026

Chair Guzzone and distinguished members of the Committee, thank you for the opportunity to testify in support of Senate Bill 812, as it keeps older and vulnerable residents in Maryland in their homes.

My name is Steven Kappen, and I work with low-income older adults every day. This bill is a straightforward acknowledgement of the fact that property taxes have gone up rapidly across the state, and for long-term residents and seniors on fixed incomes, property taxes are the difference between keeping and losing a home. This change will keep older adults in their homes. We request a favorable report on SB 812.

Our Tangled Title team is committed to helping low-income families preserve and pass on their family home, and in that process, we work to connect many residents to the Homeowners' Property Tax Credit. For numerous clients, access to the Homeowners' Property Tax Credit makes the difference between being able to stay in their home or losing it to tax sale and potentially facing homelessness, by placing a reasonable limit on their tax burden.

One limitation of the State tax credit is that the eligibility limits based on income and assessed property value are not indexed to increase with inflation or market changes, and they have not increased in 20 years. Additionally, household size is not taken into consideration, even though the income of all household members must be reported. As a result, this vital resource is out of reach for many Marylanders whose income places their tax bills, not to mention the market rate rent they would be forced to pay if they lose their home, outside of their budget.

With this legislation, the state is taking an important step to protect vulnerable families from losing their homes. By supplementing the state credit to reduce tax burdens for families with a combined household income up to \$100,000, and adjusting the base formula for the credit, Maryland is recognizing how much of a burden increasing costs are placing on

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vulnerable homeowners, and how important it is to support and enable our neighbors to remain in their homes.

For these reasons, we strongly support SB 812 and ask you to do the same. Thank you again for the opportunity to testify.