



TESTIMONY FOR HB0852 PROPERTY TAX – TAX SALES – HOMEOWNER PROTECTION PROGRAM

Bill Sponsor: Delegate Kaiser

Committee: Budget and Tax

Organization Submitting: Maryland Legislative Coalition

Person Submitting: Cecilia Plante, co-chair

Position: FAVORABLE

I am submitting this testimony in favor of HB0852 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.

There are so many Marylanders who are one major medical bill from bankruptcy. They struggle every month to pay rent and put food on the table for themselves and their families. For these Marylanders, owning a home is a piece of stability, as they don't have to pay escalating rental amounts. They also pay down on their mortgage, thereby making their future more secure.

Losing a home is devastating. Not only because of the fact that you, and your family, have lost your place to live, but also because all of the time you have spent paying down a mortgage gives you nothing back, and you have to start over. Losing a home because you can't pay your taxes is even worse.

This bill will establish a Homeowner Protection Program in the Office of Assessments and Taxation. Low-income residents will be able to apply for the program if their home has an assessed value of less than \$300,000 and if they have a combined income of less than \$60,000. Priority is given for those who are over 60 years old or are receiving disability payments. Being in the Homeowner Protection Program will help them avoid losing their home to a tax sale for three years, while the Department will work with them to apply for programs to help get the taxes paid.

This will be such a welcome relief to those who need this help. It is shocking how often those who are poor, or elderly with fixed incomes, or those on disability, are susceptible to losing their homes because of failure to pay taxes. We support the General Assembly in working hard to find solutions that will provide support to those who need the most help.

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