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HB0449 – Property Tax - Renters' Property Tax Relief Program – Application Period

**Hearing before the Senate Budget and Taxation Committee,
March 30, 2022**

Position: SUPPORT (FAV)

Public Justice Center (PJC) is a nonprofit public interest law firm that serves over 600 renters each year. We stand with tenants to protect and expand their rights to safe, habitable, affordable, and non-discriminatory housing. PJC seeks the Committee's Favorable report on HB0449.

Older renters live under the constant pressure of limited incomes and rising housing costs. Still, many of PJC's clients are unaware that they can financially benefit from the Maryland Renters' Tax Credit.

HB0449 would allow Maryland renters who were at least 70 years old and previously eligible for tax credits to **claim those credits retroactively for up to three (3) years**. Thus, when seniors learn about the Renters' Tax Credit, they will have a retroactive window of opportunity to reduce financial burdens – instead of an opportunity lost.

HB0449 is important to older adults facing housing insecurity

In 2020, Maryland had the 8th highest number of renters who were cost-burdened, with 49% paying more than 30% of their income for housing, while many are severely cost-burdened paying more than 50% for a rental.¹

Older adults are more vulnerable to housing displacement. They may not have secure incomes in retirement or may be on fixed incomes that do not adjust well enough for soaring housing

¹ <https://conduittstreet.mdcounties.org/2020/08/11/study-roughly-half-of-tenants-in-maryland-rent-burdened/>

prices.² Even for those who are employed, they may be living paycheck to paycheck and even one unexpected bill or illness could create an unstable housing situation. In Maryland in 2018, 280,000 senior households were below the ALICE (Asset-Limited, Income-Restrained, Employed) threshold, and their housing costs alone were on average \$1,129 per month.³ HB0449 will benefit these elders.

HB0449 will give much needed financial support to Maryland renters during a difficult time of economic recovery. It will continue to help vulnerable seniors through future economic downturns. **Public Justice Center** supports programs that provide senior renters with the means to remain in their homes. We ask that the Committee issue a favorable report on HB0449.

Public Justice Center is a member of the Renters United Maryland coalition and asks that the Senate Budget and Taxation Committee **issue a report of FAVORABLE on HB0449**. If you have any questions, please contact Zafar Shah, shahz@publicjustice.org, (410) 625-9409 Ext. 237.

² <https://justiceinaging.org/why-eviction-hits-older-adults-harder-making-them-vulnerable-to-homelessness/>

³ https://www.uwcm.org/files/2020ALICEReport_MD_FINAL-7-9-20.pdf