



NATIONAL FEDERATION
OF THE BLIND
MARYLAND

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To: Senate Budget and Taxation Committee

The members of the National Federation of the Blind of Maryland urge the Senate Budget and Taxation Committee to give a favorable report to SB0911. This bill raises the property tax exemption for blind home owners from \$15,000 to \$40,000.

THE PROBLEM

Blind people who own their own homes were granted a property tax exemption in the 1950s. The last time the tax was raised was 25 years ago in 2000. Today's economy and property values are very different from the economy in 2000, but the unemployment rate for the blind has not significantly improved.

BACKGROUND

The current property tax exemption for the blind reduces the appraised value of the property by \$ 15,000. For instance, if your home was appraised at \$100,000, the state would deduct \$ 15,000 and you would pay taxes on the remaining \$ 85,000. This exemption has only been raised periodically: once in the 1980s, and once in 2000. According to the US Census Bureau, the median home price in 2000 was \$ 119,600; the median home price in September 2024 was reported at \$ 426,300, a significant increase. This exemption has not changed to meet the new values.

The blind have had an exemption since the 1950s because of employment discrimination and other economic barriers. Although we have made progress, these economic barriers remain today. Among the working age blind, there is a 75% rate of unemployment and underemployment. If this exemption is to be meaningful, it needs to be raised to reflect the current value of homes today.

SPECIAL CONSIDERATIONS

Blindness is a low incidence disability. The National Federation of the Blind estimates that, in 2016 (the latest date of available statistics), there were 116,500 blind people in Maryland. Blind

children and blind adults who rent property would not be eligible for such an exemption. According to the Maryland State Department of Assessments and Taxation, there are approximately 1,429 blind people that take advantage of the property tax exemption. Therefore, it will not be much of a burden to the state to raise the exemption.

The property tax exemption for blind persons is well written and very explicit. For instance, the definition of legal blindness is used to determine eligibility. This definition is the same as the federal government uses to determine social security benefits and is a well- recognized standard for legal blindness that is not subject to interpretation.

Blind people frequently are in danger of losing their home because of changes in their income. Such income changes include loss of work or a change in government benefits such as Supplemental Security Income (SSI) or Social Security Disability Income (SSDI) through no fault of the individual. The Social Security Administration often demands that a blind person has an overpayment in benefits and they want their money immediately. It is true that a blind person may appeal this overpayment, but it takes years to obtain the final result. In the meantime, a blind person may lose their home. Raising the property tax exemption would lessen this danger.

CONCLUSION

Owning your own home is part of the American Dream of Success. Blind persons are prevented from achieving this dream because of lack of opportunity. Blind persons also face discrimination because of the attitudes of the rest of the public. Raising the property tax exemption for the blind will help in leaving no blind person behind. The Maryland General Assembly should raise the property tax exemption for blind persons so that it is a meaningful exemption. Please vote favorable on SB 0911.

For questions, please contact me at President@nfbmd.org or at 443-426-4110.