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Education, Energy, and the
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THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

Testimony in Support of SB 911 – Property Tax - Exemption for Blind Individuals – Alteration

March 5, 2025

Chair Guzzone, Vice-Chair Rosapepe, and members of the Budget and Taxation Committee,

Thank you for your consideration of Senate Bill 911 – Property Tax – Exemption for Blind Individuals – Alteration, which provides a much-needed enhancement to the property tax exemption currently available to blind individuals and their surviving spouses.

At present, Maryland law offers a modest property tax exemption of \$15,000 in the assessed value of the dwelling owned by blind individuals or their surviving spouses. While this exemption has provided critical financial relief, it has become clear that this amount no longer meets the needs of these individuals, particularly given the rising cost of living and the challenges faced by those living with blindness.

Senate Bill 911 seeks to address this gap by increasing the property tax exemption from \$15,000 to \$40,000. This adjustment will help alleviate some of the financial burdens that blind individuals and their families face, ensuring they can stay in their homes and continue to live with dignity.

Critical Reasons for This Change

1. Increased Costs of Living: Blind individuals often face additional challenges when it comes to employment, transportation, and other life expenses. Many rely on fixed or limited incomes, and as property tax rates rise over time, the \$15,000 exemption no longer provides adequate relief. The cost of housing in Maryland, for example, has increased dramatically over the past two decades. This growing disparity highlights the need for a more significant adjustment to the property tax exemption to help offset the rising costs these individuals face.

2. Promoting Equity and Fairness: By expanding this exemption, we are making an important investment in fairness for individuals who are already disadvantaged due to their blindness. This bill recognizes the extra barriers they face in daily life, such as challenges in accessing employment and other opportunities, and ensures they have the support needed to stay in their homes. Expanding the exemption will help level the

playing field and provide meaningful assistance to these individuals, empowering them to maintain their dignity and independence.

3. Historical Context: The current property tax exemption for blind individuals was first implemented in the 1950s and was last increased in 2000. Over the past 25 years, Maryland's housing market has undergone significant changes, and the exemption has not kept pace with these increases. Adjusting the exemption now is a necessary step to ensure it remains a relevant and effective form of financial support.

Although there is a fiscal impact associated with this bill, it is relatively minimal compared to the significant benefits it will provide to blind individuals and their families. The impact is manageable, and the relief offered to this vulnerable population is well worth the cost.

Urging Your Support for Senate Bill 911

Senate Bill 911 is an important step toward supporting blind individuals in Maryland by reducing the financial burden of property taxes, which can be especially burdensome for those living on limited or fixed incomes. In 2024, 1,431 blind individuals received the current property tax exemption. This bill would provide them—and potentially more individuals in the future—with significant financial relief, helping them to better manage the costs of living.

I ask for your thoughtful consideration and your vote in favor of this bill, as it will provide much-needed relief to our blind community. Thank you for your consideration.

Sincerely,

A handwritten signature in black ink that reads "Dalya" with a stylized flourish at the end.

Senator Dalya Attar