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The Honorable Members of the Senate Committee
Maryland General Assembly
Annapolis, MD 21401

Subject: Testimony in Support of HB1295 – Eliminating Transfer Tax for First-Time Home Buyers

Dear Chairperson and Committee Members,

My name is Maureen Wambui, and I am a resident of District 6, in Baltimore County. I am writing to express my strong support for House Bill 1295 (HB1295), which seeks to eliminate the Baltimore County transfer tax for first-time home buyers purchasing improved residential real estate. This bill is a crucial step toward making homeownership more accessible and affordable for residents in our county.

As housing costs continue to rise, first-time home buyers face significant financial hurdles, including high down payments, closing costs, and other expenses associated with purchasing a home. The Baltimore County transfer tax further adds to this burden, making it even more difficult for aspiring homeowners to take their first step toward financial stability. By eliminating this tax, HB1295 will provide meaningful financial relief and encourage more individuals and families to invest in homeownership.

Homeownership is a key driver of economic stability and community growth. When more residents can afford to buy homes, it strengthens our neighborhoods, increases local investment, and fosters long-term economic development. Reducing financial barriers for first-time buyers will help build a stronger, more stable Baltimore County.

I urge the committee to support HB1295 and provide first-time home buyers with the assistance they need to achieve the dream of homeownership. This bill represents an investment in our residents, our communities, and the future of Baltimore County.

Thank you for your time and consideration.

Sincerely,
Maureen Wambui