

Subject: Favorable HB910 Property Tax Exemption for The Blind

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To: House Ways and Means Committee

Good afternoon, members of the committee. My name is Ben Danforth and I am a resident of Rockville in Montgomery County and a member of the National Federation of the Blind of Maryland. I am here today to urge you to support HB910, which will increase the property tax exemption for blind homeowners for the first time in 25 years. As a blind homeowner, I can attest that this modest exemption can help make the dream of homeownership—and all the benefits that come with homeownership—more attainable for blind Marylanders.

My wife and I bought our first and current home in 2019 because we wanted to settle down after years of renting and grow our family. However, my blindness made the home-buying process even more complex and expensive than it normally is because it added certain requirements. For example, since I cannot drive, our home needed to be near public transit so that I could get to work, medical appointments, and stores. Our home also needed to be near schools so that I could drop off and pick up our four children. Having a home with access to good sidewalks and road crossings was also important so that I could travel around safely and take our children to places like a neighborhood park. We were fortunate to find a home that met all these requirements, and the property tax exemption provided some extra help in making our home purchase a reality.

Now some may ask why blind Marylanders need extra financial assistance with homeownership. From my work as an economist, I can tell you that the median annual income of households with blind members is over 40 percent lower than that for other households. Moreover, survey data for homeowners with disabilities suggests that over 60 percent of blind homeowners spend more than 30 percent of their monthly incomes on housing costs. And the rapid rise in home prices and related expenses in recent years have most likely made this financial strain worse.

To help blind Marylanders overcome these financial obstacles and become or remain homeowners, I ask you to support the property tax exemption increase contained in HB910. Homeownership can provide blind Marylanders with more opportunities to live independently, form families, build wealth, and become full members of their communities. Increasing the property tax exemption will put homeownership and all its benefits within reach for more blind Marylanders. Please vote in favor of HB910.