

## Determination: FAVORABLE WITH AMENDMENTS

After reviewing Senate Bill 812, Homeowners Property Tax Credit Eligibility and Calculation Alterations, and weighing it against my record of municipal leadership, transparency advocacy, veteran service, and community engagement, the most responsible and defensible position is Favorable With Amendments.

### Why

Throughout my service in municipal government, I have worked directly with residents who are aging in place, working families facing rising housing costs, and longtime homeowners at risk of displacement due to increasing property assessments. The intent of this legislation to expand eligibility and adjust income thresholds reflects a real and growing need across Maryland communities, particularly in municipalities where property values are rising faster than household income.

Increasing the combined gross income eligibility limit and adjusting the calculation structure acknowledges that many residents who were once stable homeowners are now cost burdened despite responsible financial behavior. This aligns with efforts to preserve community stability, prevent involuntary displacement, and support multigenerational homeownership.

However, several areas warrant careful refinement to ensure fairness, fiscal sustainability, and equitable application across municipalities.

### Recommended Amendments

First, require periodic fiscal impact reporting to municipalities and counties to evaluate how expanded eligibility affects local tax bases and service delivery obligations.

Second, include a phased implementation or review trigger after three tax years to allow the General Assembly to assess participation rates, unintended impacts, and long term sustainability.

Third, provide clarification regarding interaction with other property tax credits to prevent administrative confusion and ensure uniform application among jurisdictions.

### Testimony

Chair and Members of the Committee:

My name is The Honorable Dr Cashenna A Cross. I submit this testimony based on my experience in municipal leadership, public service, and direct engagement with residents navigating housing affordability challenges.

In local government, we see firsthand how property tax pressure affects seniors on fixed incomes, veterans transitioning to civilian life, and working families attempting to remain in the communities they helped build. Property ownership represents stability, generational investment, and community continuity. When tax burdens rise beyond income growth, families face difficult choices that can weaken neighborhoods over time.

Senate Bill 812 moves Maryland in a constructive direction by modernizing eligibility thresholds that no longer reflect present economic realities. Expanding access to the homeowners property tax credit provides relief to residents who are not wealthy but are increasingly vulnerable to rising assessments.

At the same time, municipalities must maintain the ability to plan responsibly for public safety, infrastructure, and essential services. Thoughtful amendments that include fiscal monitoring and program review will strengthen the bill while preserving its core purpose.

With these amendments, this legislation can both protect homeowners and maintain balanced local governance. For these reasons, I respectfully urge a favorable report with amendments.

Respectfully submitted,

The Honorable Dr Cashenna A Cross Councilwoman At Large City of Glenarden Maryland