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Senate Budget and Taxation Committee

SB 812

Homeowners' Property Tax Credit - Eligibility and Calculation – Alterations

March 4, 2026

Position: Support

Dear Chair Guzzone and Vice-Chair Rosapepe,

Habitat for Humanity of the Chesapeake is a leading provider of affordable homeownership opportunities in Central Maryland. Over the past 45 years, we have built or renovated more than 800 homes across Baltimore City, Baltimore County, Anne Arundel County, and Howard County, creating stability and opportunity through homeownership for individuals and families. **Habitat Chesapeake is writing to express our strong support for SB 812, which updates the Homeowners' Property Tax Credit program to reflect current economic realities and will help more Maryland individuals and families remain in their homes.**

Our homeownership program is committed to fostering responsible and sustainable homeownership. We offer an extensive homebuyer education curriculum, zero-interest mortgages, and a mortgage payment that is set at 30% of a homebuyer's income. We are providing not only affordable homes, but lasting financial tools for long-term success. Through our work, we know that one of the strongest tools to keep homeownership costs affordable for low to moderate income buyers is the Maryland Homeowners' Property Tax Credit. Our team assists all qualified Habitat homebuyers with filling out and submitting the credit as well as sending out a letter to all our homeowners each winter that includes the reminder of the importance of applying for the credit.

For many of our homebuyers, the Homeowners Property Tax Credit is the essential piece to ensure the continued affordability of their mortgage, especially as assessments and general costs of living continue to increase. Rising property assessments and essential household costs have grown faster than income for many residents, making it more difficult for homeowners to remain in their communities.

SB 812 responsibly updates the Homeowners' Property Tax Credit by increasing the income eligibility limit, something that hasn't been done since 2006. The proposed income eligibility



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increase from \$60,000 to \$100,000 would expand access to the credit for many more Maryland homeowners who are cost-burdened but do not qualify under the current cap.

Expanding this targeted property tax relief that has already proven to be a key tool in affordability will help to preserve affordable homeownership, specifically for households of modest means. Additionally, we would also recommend further analysis on the inclusion of total household income in the calculation of the tax credit. We would ask that income consideration be made to focus on the owner of record or only focus on total household income if certain conditions are met. We work with many individuals and families that have adult children or elderly parents living at home, but who are ultimately not financially responsible for the payment of the mortgage. These situations can mean an inclusion of income that can render the credit impossible for use by a single head of household, lower-income homeowner.

**Habitat for Humanity of the Chesapeake respectfully urges the Budget and Taxation Committee to favorably report SB 812** and support its passage. Preserving homeownership is a proven strategy for building intergenerational wealth, stabilizing neighborhoods, and reducing displacement, and we believe this bill aligns with those objectives.

Sincerely,

A handwritten signature in cursive script, appearing to read "Melanie du Bois".

Melanie du Bois  
Homeowner Outreach and Support Coordinator