

March 20<sup>th</sup>, 2026

In reference to bill HB525 – FAV

My name is Essie Griffin and I'm asking you to increase the income cap for cottage food businesses in Maryland. This change would strengthen small businesses and increase tax revenue for our state. As revenue increases, so does taxable income, expanding Maryland's tax base while encouraging responsible entrepreneurship.

It would also directly support Maryland agriculture. As a bread baker, I purchase grains grown and milled in Maryland. When cottage bakers are able to grow, we buy more from local stores and farmers, keeping dollars circulating within our state.

The current \$50,000 income cap makes it extremely difficult for cottage bakers to earn a sustainable income. Once taxes and expenses are deducted, many are left earning near - or even below - the poverty line. The current cap effectively assumes a baker has a secondary income or a spouse who can financially support the household. This creates an unfair barrier for single mothers and other women who do not have that privilege but are working to build stable businesses.

I've experienced this challenge firsthand. In June of last year, my husband unexpectedly lost his job. We knew we were capable of expanding my bakery to help sustain our family while he pursued a new position. However, due to the income cap and our projected sales, we couldn't grow without exceeding the legal limit. My husband had to change careers and our family of five lived below the poverty line for six months — not because we lacked work ethic, but because of the current income cap.

Nearby states like Pennsylvania, Delaware, and Virginia have no income cap. I'm not asking Maryland to remove its cap entirely — only to raise it to \$100,000 so it better reflects today's economic climate.

I also respect that Maryland prioritizes food safety. Raising the income cap would not inherently increase the risk of food borne illness. Bakers would continue operating under the same safety regulations that already protect consumers.

Increasing the cap supports small business growth and benefits Maryland's economy. Thank you for your time and consideration.

Essie Griffin

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