

Fort Howard Community Association, Inc.

7613 Chestnut Avenue
Fort Howard, Maryland 21052
667-778-0077
February 27, 2026

Dear Ways and Means Committee
130 Taylor House Office Building
131 Taylor House Office Building
Annapolis, Maryland 21401

Re: HB1308

Dear Ways and Means Committee:

The purpose of HB1308 is to adjust the Home Owners Tax Credit assessment and income caps to account for the last 20 years of inflation doubling home prices without the credit cap keeping pace with the inflation.

The Home Owner Tax Credit cap was last adjusted in 2005 from 150K to 300K. As introduced, HB1308 adjusts the assessment cap to 480K and income cap to 90K. I am looking to double the caps as housing prices nationally have doubled from inflation over the last 20 years. Maryland has a median house price of 460K with Montgomery Co. at 600K and Baltimore at 355K, and PG at 450K.

Overall, 18% of Maryland is 65+, 24% of Maryland report having a disability, and the median income is 94K, so it is perfectly clear this bill will provide tangible property tax relief benefiting a very, very significant percentage of Maryland homeowners living in one of the highest cost-of-living states in the union. In 2022 more than 37,000 homeowners qualified and on average received \$1501 in property tax relief. 6004 qualifying renters received an average of \$450 in tax relief with a combined relief of \$58 million. In 2020 43,000 homeowners utilized this program.

Additionally, HB1308 will be most welcomed in Baltimore County's new 9th District as we have arguably the highest rate of poverty in Baltimore County.

According to the 2020-2024 Census data, 84% of the schools have a student population where over 50% of children live in poverty.

Recently Baltimore County Council and Executive Bill 8825 the signed into law granting Trade Point Atlantic's billionaire owner's container port a 50 year multimillion dollar property tax credit while no effort to address twenty years of the Home Owner Tax Credit not keeping pace with inflation.

I have written communication with all my Baltimore County Councilman and as of today confirming they all support HB 1308.

In closing, the bill sponsors and the homeowner property tax payers of Baltimore County thank Baltimore County Council and Executive supporting HB1308 for a favorable vote.

Respectfully,
Scott Pappas
President, FHCA