

Testimony on House Bill 826

Property Tax Residential Real Property Moratorium on Assessment Increases

Determination: Favorable with Amendments

Chair and Members of the Committee,

My name is The Honorable Dr Cashenna A Cross. I serve as Councilwoman At Large for the City of Glenarden and offer this testimony from the perspective of a municipal leader, retired veteran, and long standing advocate for responsible governance and community stability.

House Bill 826 recognizes a very real concern facing Maryland homeowners. Rapid assessment increases have placed pressure on families, seniors on fixed incomes, and working residents attempting to remain in the communities they helped build. Stability in housing costs strengthens neighborhoods, preserves generational wealth, and prevents displacement. The intent of this bill aligns with the principle that government should not unintentionally tax residents out of their homes through sudden valuation spikes.

However, while homeowner protection is necessary, municipalities rely heavily on property tax revenue to sustain essential public services. Local governments fund public safety, infrastructure maintenance, snow removal, youth programming, and community investment primarily through this revenue stream. A statewide moratorium without local flexibility may unintentionally create second and third order consequences, including service reductions or deferred infrastructure maintenance that ultimately harms the same residents the bill seeks to protect.

For this reason, I respectfully support House Bill 826 with amendments that balance taxpayer relief with municipal sustainability.

Recommended Amendments:

First, provide a local option allowing municipalities and counties to opt in or modify implementation based on demonstrated fiscal impact.

Second, establish a State reimbursement or stabilization mechanism for jurisdictions experiencing measurable revenue loss resulting from the assessment freeze.

Third, require an annual fiscal impact review and reporting requirement to ensure transparency regarding effects on local services and community outcomes.

Fourth, include a structured sunset evaluation prior to 2029 to assess whether the moratorium achieved affordability goals without undermining local government operations.

These amendments preserve homeowner protection while ensuring municipalities remain capable of delivering the services residents expect and depend upon. Good governance requires that policy solutions consider both immediate relief and long term sustainability.

Maryland succeeds when state and local governments operate in alignment with transparency, accountability, and shared responsibility. With thoughtful modification, this legislation can provide meaningful relief without shifting unintended burdens onto local communities.

I respectfully urge a favorable report with amendments.

Respectfully submitted,

The Honorable Dr Cashenna A Cross

Councilwoman At Large

City of Glenarden