



**Odette Ramos**

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**Testimony**  
**HB43-Property Tax – Tax Sales – Payment of Balance After Foreclosure**  
**March 29, 2023**  
**FAVORABLE**

Chair Guzzone and Members of the Senate Budget and Taxation Committee:

I am writing to urge your support for **HB43 – Property Tax – Tax Sales – Payment of Balance After Foreclosure**. Thanks to Chair Atterbeary for introducing this important legislation.

Currently, any excess proceeds between the bid for the liens on a property and the actual amount of the liens goes to an Excess Funds Balance in each jurisdiction. Currently the homeowner who just was foreclosed upon has to provide proof they were the owner of the property in order to get that balance. Many of the prior homeowners don't even know they are owed this funding. Ine they do know, that process is cumbersome. For property owners that went through the stress of foreclosure for two years, trying to collect those funds should not be difficult.

HB43 requires that the collector to – within 90 days of the foreclosure – notify the owner who was just foreclosed upon through tax sale that they are entitled to the excess bid balance, what the final amount is, and how the family can claim in. This law puts the onus on the collector, and not on the resident.

While several jurisdictions have processes already in place, this bill clarifies the role of the collector in the process of ensuring that the family gets the excess balance they are due.

I urge your favorable report for this legislation.

Please do not hesitate to contact me should you have any questions. I can be reached on 410-396-4814 or via email at [odette.ramos@baltimorecity.gov](mailto:odette.ramos@baltimorecity.gov).

Respectfully Submitted:

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