

Odette Ramos

Baltimore City Councilwoman District 14

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Testimony HB243 – Property Taxes- Tax Sales - Revisions February 6, 2024 FAVORABLE

Honorable Chair Atterbeary and Distinguished Members of the House Ways and Means Committee:

I am writing to urge your support for HB243 Property Taxes – Tax Sales – Revisions. Thank you to the Maryland Department of Housing and Community Development for introducing this bill.

HB243 extends the protections against the harmful results of Maryland's tax sale system that many of us fought so hard for Baltimore City to the rest of the state. We have seen results where there is less stress on an elder, communities thrive, and residents can get assistance to help pay the liens or get the Homeowner's Property Tax Credit to reduce the debt.

This bill also helps Baltimore in that the threshold for placing residents into tax sale is increased from \$750 to \$1,000 meaning that any liens below that amount will not be in the tax sale.

This bill does not resolve the system itself. Many of us continue to reform the entire tax sale system in Baltimore City because it is still predatory. Liens of minimal amounts could end up in tax sale and turned into massive debt for a homeowner to pay to an investor whose only interest is to make money off of the transaction, not to help the city. We will continue those efforts, but in the meantime, we are grateful for the Moore Administration recognizes the predatory nature of Tax Sale and wants to protect residents as much as possible until the time that true reforms can be made.

Please issue a favorable report for HB243.

Please do not hesitate to contact me should you have any questions. I can be reached on 410-396-4814 or via email at <u>odette.ramos@baltimorecity.gov</u>.

Respectfully Submitted:

Odette Ramos Baltimore City Councilwoman, District 14