



Wes Moore | Governor

Aruna Miller | Lt. Governor

Carmel Roques | Secretary

Date: February 6, 2024

Bill Number: **HB 243**

Bill Title: Property Tax - Tax Sales - Revisions

Committee: House Ways and Means Committee

**MDOA Position: FAVORABLE**

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The Department of Aging (MDOA) thanks the Chair and Committee members for the opportunity to testify in support of House Bill (HB) 243 - Property Tax - Tax Sales - Revisions.

The Maryland Department of Aging (MDOA) serves as Maryland's State Unit of Aging, administering federal funding for core programs, overseeing the Area Agency on Aging (AAA) network at the local level that provides services, and planning for Maryland's older adult population. Pursuant to a recent Executive Order, in January, 2024 MDOA launched the Longevity-Ready Maryland Initiative,<sup>1</sup> which will build upon existing efforts across state agencies, private and philanthropic sectors and other stakeholders to tackle real-life challenges throughout the lifespan, taking a whole-of-life and whole-of-government approach. Key elements of the multi-sector planning for longer lives are improving the economic well-being of older Marylanders and improving access to affordable housing and other retirement needs.

AAAs and SDAT consistently encounter older Marylanders unaware of property tax delinquency or eligibility for certain tax credits that would lighten their tax burdens. Complementing AAA's proactive outreach and options counseling to older adults falling behind on their property taxes, SDAT's Homeowner Protection Program provides loan assistance to help pay off delinquent taxes and fees for homeowners at risk of entering or are in tax sale. 70% of SDAT Homeowner Protection Program applications recently submitted were for Marylanders over the age of 65. Older Marylanders are overwhelmingly seeking assistance getting out of tax sales and deserve this relief now.

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<sup>1</sup> More on Longevity-Ready MD Initiative available at: <https://aging.maryland.gov/Pages/LRM.aspx>



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The thoughtful technical updates HB243 makes to Maryland's property tax sale process like: 1) extending the amount of time before a foreclosure action can be filed; 2) capping interest rates; 3) freezing the amount owed at the time of tax sale; and 4) giving owners a new option for payment plans instead of paying the entire redemption amount up front will absolutely provide additional, sorely needed relief for older adults in Maryland to exit and avoid tax sales, stay in their homes.

For these reasons, the Department of Aging respectfully urges a favorable report for House Bill 243. If you have any questions, please contact Andrea Nunez, Legislative Director, at [andrea.nunez@maryland.gov](mailto:andrea.nunez@maryland.gov) or (443) 414-8183.

Sincerely,

A handwritten signature in blue ink that reads "Carmel Roques".

Carmel Roques  
Secretary  
Maryland Department of Aging