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Budget and Taxation Committee

Subcommittees

Pensions

Public Safety, Transportation, and
Environment

THE SENATE OF MARYLAND
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TESTIMONY - SENATE BILL 52

***REAL PROPERTY – SATISFACTION OF A MORTGAGE –
REQUIRED HOMEOWNER’S INSURANCE
(CASSIDY’S LAW)***

JUDICIAL PROCEEDINGS COMMITTEE

JANUARY 26, 2022

Chair Smith, Vice Chair Waldstreicher, and Fellow Committee Members:

Senate Bill 52 is a very straightforward bill that simply requires homeowners to maintain homeowner’s insurance after their mortgages are paid off. The bill would require owners of residential real property to maintain homeowner’s insurance, with liability coverage of at least \$100,000 for bodily or personal injury occurring on their property, after their mortgages are paid off.

This legislation comes about as a result of a recent issue I learned about from some constituents. A young lady was mauled by a dog in the yard of a homeowner that did not carry homeowner’s insurance because their mortgage was paid off. Because of the incident, the young lady (Cassidy Tucker) faces a myriad of surgeries and medical bills that were not covered because the homeowner did not carry homeowner’s insurance with liability coverage that typical homeowners with an active mortgage carry. To attain recourse the family of the young lady has been forced to do so through the legal system as opposed to seeking it through an insurance carrier. This has created a serious and avoidable hardship to both the homeowner and the young lady who endured the incident.

Requiring homeowners to carry insurance (with liability coverage) for mortgages that are paid off would provide a needed level of protection to both homeowners and those who are victims of unfortunate incidents such as the one endured by Cassidy Tucker.

For the reasons listed above, I ask for a favorable report of Senate Bill 52.