

SB855 In Rem Tax Sale.pdf

Uploaded by: Dan Ellis

Position: FAV



Neighborhood Housing Services of Baltimore, Inc.

March 7, 2023

Senator Guy Guzzone
Budget and Taxation Committee
Miller Senate Office Building
Annapolis, MD 21401

RE: Senate Bill 855

Honorable Senator Guzzone and Members of the Committee:

I am the Executive Director of Neighborhood Housing Services of Baltimore (NHS), and a resident of Baltimore City. Our organization believes that economic and social justice are a right for all residents and communities. We promote this belief by removing barriers of access to homeownership, helping resident access resources to maintain their homes, and supporting communities historically impacted by systemic disinvestment.

In October 2021, Mayor Scott appointed me co-chair, along with the Deputy City Administrator, of a work group charged with creating an equitable tax collection system that would serve the needs of residents of Baltimore City. The work group, made up of advocates and tax sale stakeholders familiar with the current tax sale system, recognized the need to develop an entirely new system rather than adjust the current system. This is because the existing system has functioned to strip wealth from low-income city residents while contributing significantly to the vacant property challenges encountered in the city by creating confusion about property ownership and responsibility. The work group also recognized that for occupied properties we need a system that treats residents with dignity and provides affordable and accessible ways to make payments while for vacant properties we need an efficient way for the city to be able to obtain title to a property. The work group established two sub-groups that met to identify solutions and make recommendations. SB855 is the result of the work done by the group addressing vacant properties which met 7 times between March and June 2022. All meetings were open with participation from diverse stakeholders.

In 2019 the Maryland General Assembly passed legislation creating an in-rem foreclosure process. This process allows a local jurisdiction to take ownership of a vacant property through the in-rem foreclosure action when the liens on the property exceed the assessed value. In Baltimore this process has been successfully implemented through local legislation. This statute allows about 30% of properties to move through the in-rem process now. The work group is



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recommending expanding the eligibility for properties to move through this system, which would allow a significant number of vacant properties, most of which are tax delinquent, to move through the process. At the end of the in-rem process there are three potential outcomes for the property. Under the current in rem system if the liens exceed the assessed value the city can assume ownership because the property does not have any value. There are two additional proposed outcomes for properties acquired when the liens do not exceed the assessed value. The first new proposed outcome is to do an auction. This model is based on the current receivership process. The fair market value is determined by the winning bid sale price with proceeds distributed by the courts in order of priority. The second new proposed outcome is to have an appraisal done and to allow the city to purchase the property for that amount minus any outstanding liens owed to the city. The court would be responsible for distributing proceeds. This approach is similar to the eminent domain process of using appraisals to determine value.

The benefit of this expanded usage of in rem foreclosure is the speed at which properties can return to productive use. The in-rem process is expected to take 6-9 months from the time the property is identified as a priority for acquisition. With the current system, the process typically takes 2-4 years. Additionally, the proposed system will allow Baltimore City to control the outcome of the property. The city can prioritize community identified outcomes that serve the interest of the city and its residents. This will result in having better tools to address the vacant house issue that plagues our communities.

Thank you for your consideration of SB855. We appreciate the support of the delegation and request a *favorable* report.

Sincerely,

A handwritten signature in dark ink, appearing to read "D. Ellis", written in a cursive style.

Daniel T. Ellis
Executive Director

SB 855 Property Tax – In Rem Foreclosure.pdf

Uploaded by: Destiny Bell

Position: FAV

CORY V. McCRAY
Legislative District 45
Baltimore City

DEPUTY MAJORITY WHIP

Budget and Taxation Committee

Subcommittees

Chair, Health and Human Services

Vice Chair, Capital Budget

Executive Nominations Committee

Legislative Policy Committee

Joint Committee on Gaming Oversight



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THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

Vote Yes on Senate Bill 855

Bill Title: Property Tax – In Rem Foreclosure

Hearing Date: March 8, 2023, Budget and Taxation

Greetings, Chair Guzzone, Vice Chair Rosapepe, and members of the Committee

Good afternoon, it is with great pleasure that I present to you, Senate Bill 855. In SB 855 the accountability foreclosure is shifted to the owner instead of the past resident. There are instances where the vacant properties have become unidentified, but that shouldn't hinder progress from being made. Vacant and abandoned properties are not in the best interest of the neighborhood. More commonly, there isn't just one vacant home there are plenty on the block. As a city, we hold a standard of quality housing but the surplus of abandoned homes does not align with that.

Senate Bill 855 authorizes certain properties of Baltimore City to partake in rem foreclosure. During this period of foreclosure, the bank will go through gain ownership of the house again and proceed with eviction. It

is important to highlight that the lender cannot sue the evicted person for money during this process.

The properties that qualify for Rem Foreclosure consist of a vacant lot or improved property cited as vacant, unsafe, or unfit for the habitat. Real property located in Baltimore city may be subject to foreclosure and sale of the vacant property is determined under the Baltimore city building code.

In approving Senate Bill 855, established criteria will be created and followed. The standard of filing complaints for a rem foreclosure is necessary. Along with that, administrative rules and procedures must be created to continue with the process.

In the event that a foreclosed property is sold, the following will go into effect:

- Surplus proceeds shall be held by a county or municipality for a period of 12 months.
- After 12 months, surplus proceeds shall be distributed to any person with an outstanding claim on the property.

It is extremely important that we work to fix the disparities in this community. Voting in favor of Senate Bill 855, is a step in the right direction.

For these reasons, I respectfully ask for your support in approving Senate Bill 855.

Respectfully,

A handwritten signature in blue ink, appearing to read 'Cory V. McCray', with a stylized flourish at the end.

Cory V. McCray
State Senator

SB0855.docx.pdf

Uploaded by: Jonathan Glaser

Position: FAV

WES MOORE
Governor

ARUNA MILLER
Lt. Governor



MICHAEL HIGGS
Director

MARCUS ALZONA
Deputy Director

301 W. Preston Street, Room 801, Baltimore, Maryland 21201
Legislative Director: Jonathan.Glaser@Maryland.gov
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HEARING DATE: March 8, 2023

BILL: SB0855

TITLE: Property Tax – *In Rem* Foreclosure

SDAT POSITION: SUPPORT

The State Department of Assessments and Taxation (SDAT) supports Baltimore City's strategy to use “in rem” foreclosure to expedite the process of returning nuisance properties to productive use.

This bill would make properties designated as nuisance by Baltimore City Building Code also subject to *in rem* foreclosure, and it would permit the City to determine the lien threshold.

In rem foreclosure is the process by which Baltimore City can foreclose on a vacant lot or vacant building if the municipal liens exceed the assessed value of the property. Baltimore City often reports that vacant and nuisance properties regularly cycle through the tax sale process each year and have negative impacts on the community. This bill provides a potential solution to this issue.

For these reasons, SDAT urges a favorable vote on SB0855.

03.06.2023 SHARE -- SB855 Testimony.pdf

Uploaded by: Krystle Okafor

Position: FAV



March 8, 2023

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Secretary

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Hon. Guy Guzzone, Chair
Senate Budget & Taxation Committee
3 West Miller Senate Office Building
11 Bladen Street
Annapolis, MD 21401

RE: Testimony in support of SB855: Property Tax – In Rem Foreclosure

Members

**Northeast Housing
Initiative**

Charm City Land Trusts

**Harbor West Collective
Affordable Housing Land
Trust**

**South Baltimore
Community Land Trust**

**Cherry Hill Community
Development
Corporation**

York Road Partnership

Dear Chairman Guzzone,

SHARE Baltimore is pleased to support SB855, the in rem foreclosure bill. The bill expands the purview of in rem foreclosure, enabling the City of Baltimore to pursue foreclosure sales for both vacant properties *and* nuisance properties.

SHARE Baltimore mobilized in 2018 to train, convene, and otherwise support Baltimore's community land trusts. Community land trusts are nonprofits that act as long-term custodians of land, using shared governance to develop and preserve land for various community needs. In Baltimore, land trusts are fostering commercial corridors where small businesses can thrive, stewarding community gardens, and, perhaps most importantly, erecting homes that are affordable to low- and moderate-income households. As Baltimore's community land trusts work to revitalize neighborhoods and reinvigorate public participation through the construction of permanently affordable, democratically controlled housing, mechanisms like in rem foreclosure are essential for their work.

Under the Baltimore Building Code, a "nuisance" is created when (a) an unoccupied structure has two or more final, non-appealable Baltimore Building Code violations that remain unabated 10 days or more after the due date or (b) the exterior premises of an unoccupied structure had six or more final, non-appealable Property Maintenance Code violations in the past year. In the neighborhoods where Baltimore's community land trusts operate, nuisance is not merely a legalistic definition. Residents experience nuisance as buildings overcome by deferred maintenance and disrepair and lots

strewn with garbage and infested by pests. Once expanded as contemplated in SB855, in rem foreclosure will constitute a potent tool for improving these conditions. In rem foreclosure can both deter blight and ameliorate it when it occurs.

Baltimore's community land trusts stand to leverage SB855 to further their housing development work. Should the City begin to take increased action on nuisance properties through in rem foreclosure, community land trusts will have the opportunity to purchase and rehabilitate the properties, ultimately selling them to neighborhood residents at affordable rates. Moreover, community land trusts emphasize stewardship, supporting and monitoring the homeowners and small businesses who purchase buildings on their land. Community land trusts' post-purchase stewardship can prevent former nuisance properties from falling into disrepair once again.

I urge you to pass SB855 so that Baltimore's community land trusts may further their efforts to revitalize neighborhoods and own and develop land for the benefit of the community. Thank you for your time and consideration.

Sincerely,

/s/

Krystle Okafor

SHARE Director of Policy & Planning

MBIA Letter of Support SB 855.pdf

Uploaded by: Lori Graf

Position: FAV

March 6, 2023

The Honorable Guy Guzzone
Senate Budget and Taxation Committee
Miller Senate Office Building,
3 West Wing 11 Bladen St.,
Annapolis, MD, 21401

RE: Letter of Support SB0855 Property Tax – In Rem Foreclosure

Dear Chairman Guzzone:

The Maryland Building Industry Association, representing 100,000 employees statewide, appreciates the opportunity to participate in the discussion surrounding **SB0855 Property Tax – In Rem Foreclosure**. MBIA **supports** the Act in its current version.

This bill authorizes vacant property and nuisance property located in Baltimore City to be subject to rem foreclosure processes. MBIA supports this measure. Baltimore City currently faces a housing crisis and many neighborhoods are in a state of unenviable disrepair. The city should be able to foreclose on and then invest in the redevelopment of vacant properties which are currently providing no community value. This bill also allows those with a legal claim on the building to receive surplus funds from the sale which allows them to take equity out of a property that is currently only a financial burden.

For these reasons, MBIA respectfully requests the Committee give this measure a **favorable** report. Thank you for your consideration.

For more information about this position, please contact Lori Graf at 410-800-7327 or lgraf@marylandbuilders.org.

cc: Members of the Senate Budget and Taxation Committee

03.06.2023 SBCLT - In Rem Foreclosure Testimony.do

Uploaded by: Meleny Thomas

Position: FAV

TO: Maryland General Assembly, Senate Committee on Budget and Taxation

FROM: Dr. Meleny Thomas, Executive Director-Development- South Baltimore CLT

DATE: March 6, 2023

RE: Testimony in support of SB855: Property Tax – In Rem Foreclosure

Chairman Guzzone and members of the Senate Committee on Budget and Taxation:

My name is Dr. Meleny Thomas. I serve as the executive director of Development without Displacement for the South Baltimore Community Land Trust (SBCLT). SBCLT is pleased to support SB855, the in rem foreclosure bill as this bill will be beneficial to CLTs and other affordable housing developers.

The South Baltimore Community Land Trust was founded to promote healthy regenerative communities in South Baltimore through the development of quality permanently affordable housing and a just transition to Zero Waste. The concentration of pollution in South Baltimore has compounding effects like; poverty that comes from disinvestment, poor housing quality, and lack of adequate health care. It is our mission and goal to help connect community residents with skills and knowledge to tackle these issues.

As Baltimore's community land trusts work to revitalize neighborhoods and reinvigorate public participation through the construction of permanently affordable, democratically controlled housing, mechanisms like in rem foreclosure are essential for our work. When, instead of relying on tax sales, the City takes title after the value of its lien on the property exceeds the value of the property itself, the City fast tracks the processes through which nonprofit developers, like community land trusts, may acquire vacant properties and bring them back online.

SB855 makes the in rem foreclosure work even better for community land trusts. SB855 strengthens the notice requirements within the in rem foreclosure by requiring the City to comply with the Maryland Rules and serve a complaint on owners and lenders who have an interest in the property. Thus, once enacted, SB855 will strengthen in rem foreclosure, tightening its legal safeguards, and enable land trusts like NEHI to benefit from expedited access to properties that are ready for redevelopment and productive use.

I urge you to pass SB855 so that we at SHARE Baltimore and our member community land trusts may further our efforts to own and develop land for the benefit of the community. Thank you for your time and consideration.

SB0855-BT-FAV.pdf

Uploaded by: Nina Themelis

Position: FAV



BRANDON M. SCOTT
MAYOR

*Office of Government Relations
88 State Circle
Annapolis, Maryland 21401*

SB 855

March 8, 2023

TO: Members of the Senate Budget and Taxation Committee
FROM: Nina Themelis, Interim Director of the Office of Government Relations
RE: Senate Bill 855 – Property Tax – In Rem Foreclosure

POSITION: Support

Chair Guzzone, Vice Chair Rosapepe, and Members of the Committee, please be advised that the Baltimore City Administration (BCA) **supports** Senate Bill (SB) 855.

SB 855 would allow for Baltimore City, at its option, to expand the Judicial In Rem foreclosure tool to include properties that are defined as “vacant” or “nuisance” properties, and to establish a lien-to-value threshold for such expansion. It would also enhance notice requirements for interest holders. Finally, it would direct that excess proceeds from the sale of In Rem properties be returned to the interest holders.

Giving the City the option to expand the properties that are eligible for Judicial In Rem foreclosure will create another tool for the City address properties that cause quality of life issues in our neighborhoods, allowing an acquisition option in addition to citations and receivership. The enhanced notice requirement, which requires service of the complaint on each interest-holder in accordance with the Maryland Rules, will ensure that the due process rights of all interest holders are observed and protected, and also that the title that results is good and marketable. Finally, the bill’s provisions for the distribution of surplus proceeds to the interest holders is a fair outcome, where such excess proceeds exist.

The passage of SB 855 would have minimal impact on Baltimore City operations and we do not anticipate a significant fiscal impact. This would provide for a more effective remedy to address properties that have a blighting influence on our neighborhoods

For these reasons, the BCA respectfully request a **favorable** report on SB 855.

SB 855_realtors_fav.pdf

Uploaded by: William Castelli

Position: FAV



Senate Bill 855 – Property Tax – In Rem Foreclosure

Position: Favorable

Maryland REALTORS® supports SB 855 which creates an in-rem foreclosure process for Baltimore City.

In rem foreclosure can assist local governments trying to foreclose on abandoned and blighted property. Unlike a typical foreclosure action that would be pursued against the owner (who may be unidentifiable in many vacant properties), an in rem process proceeds against the property itself.

Vacant and blighted property not only removes potentially habitable property from a state with a housing undersupply, but it can bring property values down for other property owners potentially moving them closer to foreclosure actions. SB 855 can help return these properties back to the market and put them in the hands of responsible owners.

SB 855 is a targeted approach to vacant and nuisance housing and the Maryland REALTORS® recommends a favorable report.

**For more information contact lisa.mays@mdrealtor.org or
christa.mcgee@mdrealtor.org**

Testimony SB855_3.23.pdf

Uploaded by: Odette Ramos

Position: FWA



Odette Ramos

Baltimore City Councilwoman

District 14

(410) 396 - 4814

odette.ramos@baltimorecity.gov

100 N. Holliday Street, Room 506

Baltimore MD 21202

Testimony

SB855 – Baltimore City – Property Tax – In Rem Foreclosure

March 8, 2023

FAVORABLE with Amendments

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

I am writing to urge your support **for HB855 – Baltimore City – Property Tax – In Rem Foreclosure**. Thanks so much to Chair Carter and the Scott Administration for introducing this legislation.

Baltimore City's biggest obstacle in eliminating vacant and abandoned properties through rehab or demolition is the fact that most of the vacant and abandoned properties in our City are privately owned. Of the just under 15,000 vacant and abandoned properties – indicated as such with a Vacant Building Notice, Baltimore City government only owns 1200 of these properties. Most of these properties are tax delinquent and cycle through tax sale each year, staking up the liens to the point where no one will bid on the property. In fact, the house in Stricker Street that collapsed and killed three fire fighters had over \$50k liens, and just down the street from that house is another with over \$200,000 of liens on the property.

Thanks to enabling legislation sponsored by Senator Eckardt and Delegate Holmes in 2019, and legislation passed by the previous administration in our city, Baltimore City has begun to implement In Rem foreclosure, a process by which Baltimore City can foreclose on the liens on vacant and abandoned properties where the liens exceed the value of the property. We now have a partnership with the Circuit Court which has created a dedicated docket for these cases. This process is a complete gamechanger for us – where we can foreclose on these properties with excessive liens and take possession within 6-9 months of filing.

While Baltimore has just started this process, we are requesting expansion of In Rem to include the properties where liens are below the value of the property.

SB855 as amended authorizes Baltimore City to expand our In Rem process to foreclose on liens below the value of the property. This is critical to meet our goals for acquisition of vacant properties in a block by block fashion so that we can turn them into productive use. Of the 455 vacant properties in two neighborhoods in the district I represent, 28% of them are eligible for In Rem foreclosure today, while an additional 35% are “approaching” In Rem, meaning they have delinquent liens but they are not above the assessed value yet. While we are working on legislation to create additional fees and penalties to impose on these properties to get them into In Rem, an expansion of the process to include these properties that are “approaching” In Rem would be more expedient. This new expansion also would reduce the need to use receivership or tax sale to auction properties to the highest bidder and risk a bidder that does not have the community's goals in their interest.

To avoid any challenge of this law as a taking, the amendments provided ensure there is the possibility of proceeds to the old owner. That is not needed in the original In Rem because the liens exceeding the value of the property mean the property has no value and is derelict. In this new expanded In Rem, the assessed value still is higher than the liens, so there has to be a chance for proceeds to the owner.

Baltimore City is making great progress to finally eliminate vacant and abandoned properties. In Rem, and the expansion of In Rem through SB855 is one of the many necessary pieces of the puzzle.

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.

Respectfully Submitted:

A handwritten signature in blue ink, appearing to read 'Odette', with a stylized flourish at the end.

Odette Ramos
Baltimore City Councilwoman, District 14

FINAL BUILD Written Testimony with Links In Rem Fo

Uploaded by: Rev Cristina Paglinauan

Position: FWA



WRITTEN TESTIMONY
**THE IMPORTANCE AND NECESSITY OF
EXPANDING IN REM FORECLOSURE IN BALTIMORE CITY**
Bill: HB 865 / SB 769

*Submitted by: BUILD (Baltimoreans United in Leadership Development)
Rev. Cristina Paglinauan (BUILD Executive Team)*

BUILD supports (with amendments supported by the sponsor) the passage of HB 865 / SB 769 that will expand the use and applicability of in rem foreclosure.

Baltimore City is facing a crisis of vacant and abandoned homes. Not only are there approximately 15,000 vacant and abandoned structures. There are 21,000 vacant lots and 34,000 houses at significant risk of vacancy because of their proximity to other vacant properties. That's 70,000 properties directly impacted by this issue.

More than that, fully 31% of residential properties in the city are vacant or houses next to vacant properties. These houses – most often row homes – impact whole blocks and whole communities when they become vacant.

This is not a new crisis for Baltimore City. It is a crisis rooted in our city's long history of destructive and racially discriminatory housing policies and practices, including redlining that was pioneered in Baltimore more than a century ago.

These vacant and abandoned homes have stubbornly existed through the administrations of multiple mayors and governors: not because they have not tried but because the solution they proposed required additional tools like in rem foreclosure and because it has not met the scale of the need.

BUILD's History and Track Record on this issue

BUILD – Baltimoreans United In Leadership Development – is a broad-based, non-partisan coalition of more than 35 religious congregations, non-profits, and schools in Baltimore. Founded in 1977, BUILD has a long, productive track record acting on issues related to housing, jobs, schools, safety, and more. This has included the creation of the nation's first living wage ordinance in Baltimore City and working with the state legislature to invest \$1 billion in rebuilding Baltimore City's aging school infrastructure in recent years. We are part of the Industrial Areas Foundation (IAF), the nation's oldest and largest multi-faith organizing network in the United States.

For 15 years, BUILD has worked in East Baltimore to address vacant and abandoned properties. As part of that worked, we created – with other national partners – a non-profit developer called ReBUILD Metro. [ReBUILD Metro has transformed 450 properties into homes in four neighborhoods in East Baltimore](#), representing a collective investment of more than \$120 million.

In the two neighborhoods where ReBUILD Metro has worked for the longest period of time, we have reduced the vacancy rate to only 7.8%, down from 48%, a decrease of 85%. The population has increased by 45%, compared to a decrease in population citywide. Our work has increased the wealth of nearby homeowners by more than \$50 million, all while the neighborhoods themselves have remained more than 90% Black.

We have done this without displacing a single family and ensuring that community-driven, mixed income development is central to that work.

Expanding In Rem Foreclosure is necessary

Expanded in rem foreclosure is a necessary tool in Baltimore City's existing fight against long-term abandoned properties in Baltimore City.

In February 2023, [BUILD released a report](#), prepared independently by some of the foremost community development experts in the country (czbLLC with the support of Alan Mallach), called *Whole Blocks, Whole City: Reclaiming Vacant Property throughout Baltimore*.

This 113 page report analyzes vacancy, ownership, and tax delinquency on every block in Baltimore City and offers concrete recommendations for action citywide and at the individual block level, depending on the number of vacant properties and structures on that block. The full report is included in this submission through the link provided in the previous paragraph.

One of the key recommendations in that report (see p. 111-112) is for the state legislature to expand In Rem Foreclosure so that it can apply to more vacant properties. As the report makes clear – under current law:

While there is little doubt that almost any vacant lot created as a result of demolition would meet this definition [under current law and therefore eligible for in rem foreclosure], it is likely that quite a few vacant structures would not, especially in the absence of any statutory guidance to appraisers.

To make this concrete, on February 16th, BUILD held a press conference outside the Greater Harvest Baptist Church in southwest Baltimore with nearly 300 faith and community leaders and Mayor Brandon Scott. The press conference released the aforementioned report and announced BUILD's and Mayor Scott's commitment to address vacant and abandoned houses citywide at the scale and speed necessary for it to be successful.

Across the street from Greater Harvest Baptist Church, there are nine houses that provided the backdrop for the press conference. Eight of those houses are currently vacant. The church has been trying to purchase these vacant houses for years – working with multiple city administrations. They have been able to acquire three of the properties and Baltimore City owns one.

Of the four properties remaining, two are currently eligible for in rem foreclosure; the other two are not. Our understanding is that the other two would be eligible if the proposed legislation were adopted.

This story is repeated on block after block across Baltimore City.

If – as BUILD's report makes clear – we can only tackle Baltimore's vacant and abandoned housing crisis by considering whole blocks and whole neighborhoods, we must ensure we have the tools necessary to ensure it is addressed.

We Must Act Now.

As a city and a state, we have no other choice than to act because the current situation is too costly.

A [recent study from Johns Hopkins' 21st Century Cities Initiative by Mary Miller and Mac McComas](#) laid out both the scope and the financial cost of our status quo. The financial cost to taxpayers in Baltimore City of

doing nothing is at least \$200 million per year. This has an additional impact on the state budget – through property and income tax.

The human cost is even greater. We see every day the immeasurable cost in lives, in spirit, and in hope, as block after block of abandoned lots and boarded-up buildings in our historically disinvested neighborhoods remain neglected, until tragedy strikes.

Last October marked the 20-year anniversary of a tragedy in our city, a fire that took the lives of Angela and Carnell Dawson and their 5 children: Keith, Kevin, Carnell Jr., Juan and LaWanda. The fire was set in retaliation for the Dawsons reporting drug activity in front of their home on Preston Street. It was out of their appalling, unacceptable deaths that BUILD's vision and strategy of reinvesting in east Baltimore was born.

In Oliver and Broadway East today, where BUILD and ReBUILD Metro have worked the longest, not only have we reduced vacancy by 85%, not only have we created more than \$50 million in wealth for nearby homeowners, not only have these neighborhoods themselves remained more than 90% Black – what is more, the homicide rate in these neighborhoods has been cut in half.

This reduction in violence should not be a surprise. A [recent study in Philadelphia](#) corroborates that crime and gun violence decrease in neighborhoods when we address vacant and abandoned structures. You can see the correlation clearly on [a map of Baltimore that BUILD created](#), overlaying homicides on neighborhoods where chronically vacant and abandoned homes and properties exist.

The tragedies we see nearly every day in our city – from fires to gun violence – demand our courage and our action. The expansion of in rem foreclosure in the 2023 legislative session is a concrete step we can and must take now.