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**HEARING DATE:** March 29, 2023

**BILL:** HB0235

**TITLE:** Tax Sales - Owner-Occupied Property - Foreclosure, Notice, and Reimbursement of Expenses

**SDAT POSITION:** SUPPORT

HB0235 would help Maryland homeowners by giving them critical extra time to avoid interest, fees, and foreclosure after their lien is sold in a tax sale.

This legislation:

1. Delays a foreclosure by a lien purchaser on an owner-occupied property from six to nine months after a tax sale.
2. Delays when \$750 in fees can be added to a homeowner's redemption payoff amount, from four to seven months after a tax sale.

This critical extra time gives homeowners the chance to assemble the funds they need to redeem and to apply for and access the variety of assistance resources that are available. Further, by moving back the \$750 charge, homeowners may be able to redeem sooner, and further help them to avoid added interest.

This legislation expands consumer protections that were only available in Baltimore City.

Creating a statewide uniform timeline would help homeowners get better access to available resources, assemble the necessary funds, pay their taxes, and keep their homes.

**For these reasons, SDAT urges a favorable vote on HB0235.**