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RE:

March 8, 2023

11 Bladen Street

Annapolis, MD 21401

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,

Hon. Guy Guzzone, Chair

Senate Budget & Taxation Committee

Phone: 800-726-9850

Fax: 555-115-4081

3 West Miller Senate Office Building

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.

Phone: 800-726-9850

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Sincerely,

/s/

Krystle Okafor

SHARE Director of Policy & Planning