



Odette Ramos

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Testimony
HB236 – Tax Sales – Tax Sale Ombudsman – Outreach Campaign
March 28, 2023
FAVORABLE with Amendments

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

I am writing to urge your support for **HB236 – Tax Sales – Tax Sale Ombudsman – Outreach Campaign**. Thanks so much to Delegate Kaiser for introducing this bill. I outline some potential additional amendments to consider for this legislation below.

HB236 requires the Tax Sale Ombudsman to conduct an outreach campaign to homeowners whose homes have been sold in tax sale. The Tax Sale Ombudsman can contract with an outside vendor to do this, and the bill has several criteria for the vendor and lays out specific tasks and requirements. Local governments who conduct tax sales have to send the information to the Tax Sale Ombudsman “promptly” after the sale so that the campaign takes place. The purpose is to ensure that homeowners can have a fighting chance to redeem their properties with resources and help that the Tax Sale Ombudsman can provide or refer to specific agencies for assistance.

This is an important step to help homeowners avoid tax sale. Direct outreach to homeowners who are desperate to keep their homes will appreciate the assistance out outreach. In my experience with assisting homeowners, they are often unaware of the services available, and most often are not aware of their rights. In several instances the lien holder immediately contacts the homeowner and demands payment directly to the lien holder – which is not how the process works! The Tax Sale Ombudsman is a trusted source for assistance to avoid this problem and help the homeowners redeem their properties.

While the bill clearly lays out the options for collecting phone numbers for participants, I would recommend the following considerations for amendments:

- A. Instead of the jurisdiction “promptly” giving the list of homeowners and their addresses to the Tax Sale Ombudsman, they should “Immediately” give the list to the Tax Sale Ombudsman.
- B. Create strategies using post cards to reach homeowners who are not answering their phone or whose phone number is not available. The post card should encourage people to call a number to reach the Tax Sale Ombudsman, and provide an email and website.
- C. Create strategies for home visits to those who don’t respond to post cards nor respond to the telephone calls.
- D. Ensure that the homeowner is connected to a resource coordinator. Just calling and providing resources does not mean that the homeowner will take advantage of the services. Connecting them to a resource coordinator in the Ombudsman’s office will help them must more effectively.
- E. Make sure the calls/contact goes out within the 4 month (7 month in Baltimore City) window before the homeowner accrues more fees to be owed to the lien holder.

- F. Consider strategies to reach homeowners who are behind on their taxes PRIOR to the tax sale so that they can access the Homeowner Assistance Fund or Homeowner's Property Tax Credit immediately. This could include presentations in local jurisdictions, subgrants to local organizations for promoting the services of the Ombudsman, access to the lists of homeowners behind on liens to contact them directly, and more.

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", is positioned above the typed name.

Odette Ramos
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