



Neighborhood Housing Services of Baltimore, Inc.

March 28, 2023

Senator Guy Guzzone

Budget and Taxation Committee
Miller Senate Office Building
Annapolis, Maryland 21401

RE: House Bill 21

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 people 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. I have worked on tax sale reform supporting residents and communities for more than 10 years and currently serve as co-chair of Mayor Scott's Tax Sale Work Group identifying ways to reform and improve the tax sale system.

As part of our work helping residents remain in their homes, we support families impacted by tax sale. For the past 10 years we have advocated for changes to the existing tax sale system. One of the challenges currently confronted by residents is receiving accurate payoff information that is clear and accessible. HB21 will require that the holder of a certificate of sale include the e-mail address for residents looking to redeem the certificate to receive current and accurate information about the cost of redemption. HB21 also allows the owner of a property sold at a tax sale to request the current payoff amount to redeem the property relating to tax sales. This helps to create a more transparent system that allows residents to access payoff information to redeem the property. In our work with homeowners this access to information will be extremely helpful as we help families navigate the challenges of the tax sale system.

We ask that the Committee issue a favorable report on HB 21 as we continue to work on ways to reform the tax sale system as a whole,

Sincerely,

A handwritten signature in black ink that reads "D. T. Ellis".

Daniel T. Ellis
Executive Director

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