

ANTHONY G. BROWN
Attorney General

CANDACE McLAREN LANHAM
Chief of Staff

CAROLYN QUATTROCKI
Deputy Attorney General



WILLIAM D. GRUHN
Chief
Consumer Protection Division

Writer's Fax No.

STATE OF MARYLAND
OFFICE OF THE ATTORNEY GENERAL
CONSUMER PROTECTION DIVISION

Writer's Direct Dial No.
410-576-6986
kwilponewelborn@oag.state.md.us

March 27, 2023

To: The Honorable Guy Guzzone
Chair, Budget and Taxation Committee

From: Kira Wilpone-Welborn, Assistant Attorney General
Consumer Protection Division

Re: House Bill 235 – Tax Sales - Owner-Occupied Property - Foreclosure, Notice, and
Reimbursement of Expenses (SUPPORT)

The Consumer Protection Division of the Office of the Attorney General (the "Division") supports House Bill 235 sponsored by Delegates Kaiser, Ebersole, Fair, Grossman, Hill, McCaskill, McComas, Taveras, and Terrasa. House Bill 235 would expand, to be statewide, tax sale protections that currently only apply in Baltimore City. Namely, for owner-occupied properties, under House Bill 235, the holder of a certificate of tax sale can only begin sending statutorily required notices seven (7) months after the tax sale and may not be reimbursed for expenses incurred within seven (7) months after the date of sale.

As The Baltimore Banner recently reported, homeowners who owe as little as \$750 can find a tax lien on their occupied homes in under a year.¹ And if left unpaid, these homeowners can face the harsh consequence of losing their homes and any accrued equity, which disrupts intergeneration wealth creation and community stability. Increasing the amount of time a homeowner may redeem their property without added fees and costs, reduces the financial barrier many low-income, senior, and disabled homeowners face in securing their property after a tax sale.

The Division requests that the Budget and Taxation Committee give House Bill 235 a favorable report.

cc: Members, Budget and Taxation Committee

¹ See, <https://www.thebaltimorebanner.com/community/housing/baltimore-tax-sale-lien-auction-64APUHOPUFB6VJ4Z6IX6WC7NMU/>.