



Neighborhood Housing Services of Baltimore, Inc.

March 3, 2023

Delegate Kumar Barve, Chair  
Environment and Transportation Committee  
House Office Building Room 251  
Annapolis, Maryland 21401

**RE:** House Bill 1223

Honorable Chair Barve 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 residents 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. NHS has a Home Preservation department and one of the main duties is to provide foreclosure prevention counseling.

HB1223 delays a foreclosure action while an application to the state Housing Assistance Fund (HAF) is pending. Due to the administrative time to process applications and disburse payments, customers in our foreclosure prevention program often need to seek other supports to avoid foreclosure. HB1223 provides up to 120 days when an application to HAF has been submitted to stop any foreclosure action. This provides the time needed to ensure Maryland residents don't lose their homes and equity while waiting for state support. This bill will provide relief to many homeowners and ensure state resources are able to help residents.

HB1223 is critical legislation to protect vulnerable homeowners. We request a *favorable* report on HB1223.

Sincerely,

Daniel T. Ellis  
Executive Director



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