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February 3, 2023

To: The Honorable  
Chair, Ways and Means Committee

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

Re: House Bill 235 – Property Tax - Deadline Extension for Homeowners to Redeem  
Property Involved in a Tax Sale (SUPPORT)

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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 extends the time a homeowner may redeem a property for delinquent property taxes without paying additional fees to the holder of a certificate of tax sale from four (4) months to six (6) months.

As The Baltimore Banner recently reported, homeowners that owe as little as \$750 can find a tax lien on their occupied home in under a year.<sup>1</sup> And if left unpaid, these homeowners can face the harsh consequence of losing their home and any accrued equity, which disrupts intergeneration wealth creation and community stability. Moreover, as The Baltimore Banner found, in Baltimore City, some of the poorest communities are impacted, and majority-black communities face the highest rates of tax liens and ultimate sales compared to minority-black communities. 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 Ways and Means Committee give House Bill 235 a favorable report.

cc: The Honorable Anne R. Kaiser  
The Honorable Eric Ebersole  
The Honorable Kris Fair  
The Honorable Brooke Grossman  
The Honorable Terri L. Hill  
The Honorable Aletheia McCaskill

The Honorable Susan K. McComas  
The Honorable Deni Taveras  
The Honorable Jen Terrasa  
Members, Ways and Means Committee

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