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**OFFICE OF THE ATTORNEY GENERAL**  
**CONSUMER PROTECTION DIVISION**

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January 30, 2023

To: The Honorable Luke Clippinger  
Chair, Judiciary Committee

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

Re: House Bill 225 – Foreclosure Proceedings - Residential Mortgagors and Grantors -  
Access to Counsel (SUPPORT)

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The Consumer Protection Division of the Office of the Attorney General (the “Division”) supports the goal of House Bill 225 sponsored by Delegates Charles, Fair, Grossman, Harris, Taveras, and Taylor. HB 225 seeks to facilitate homeowners, at or below 50% of the area median income, facing foreclosure having access to legal advice and representation by creating an Access to Counsel in Foreclosure Proceedings Program and Special Fund. Under HB 225, the Maryland Legal Services Corporation (MLSC) will create and coordinate the program to connect qualified homeowners with available attorneys. Additionally, MLSC will create an informational pamphlet on the program and the legal rights of homeowners and mortgagors that will be provided to the public.

In the Attorney General’s 2021 Access to Justice Taskforce Report, “ensuring Marylanders had meaningful access to the civil justice system” was a priority recommendation.<sup>1</sup> During the same year, recognizing the immense need and resultant stability legal representation provided to vulnerable tenants facing eviction proceedings, the General Assembly passed HB 18 creating an Access to Justice in Evictions Program. HB 225 is the corollary to the Access to Counsel in Evictions Program and will provide low-income homeowners facing foreclosure needed access to representation and the opportunity for housing stability.

The Division requests that the Judiciary Committee give House Bill 225 a favorable report.

cc: The Honorable Nick Charles

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<sup>1</sup> [https://www.marylandattorneygeneral.gov/A2JC%20Documents1/AG\\_Covid\\_A2J\\_TF\\_Report.pdf](https://www.marylandattorneygeneral.gov/A2JC%20Documents1/AG_Covid_A2J_TF_Report.pdf)

The Honorable Kris Fair  
The Honorable Brooke Grossman  
The Honorable Kevin M. Harris  
The Honorable Deni Taveras  
The Honorable Kym Taylor  
Members, Judiciary Committee