



Odette Ramos

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Testimony

HB235 – Property Tax – Deadline Extension for Homeowners to Redeem Property Involved in a Tax Sale

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FAVORABLE

Honorable Chair Atterbeary and Distinguished Members of the Ways and Means Committee:

I am writing to urge your support for **HB235 – Property Tax – Deadline Extension for Homeowners to Redeem Property Involved in a Tax Sale**. Thanks so much to Delegate Kaiser for introducing this bill.

HB235 extends the time that Homeowners have to redeem their properties from the lien holder after tax sale from 4 months to 6 months before the lienholder can charge certain fees outlined in the bill in every jurisdiction except Baltimore City that is already at 7 months.

This action will assist homeowners in the rest of the state who are unfortunately in a situation where they got behind in their taxes and possibly other liens. State law says that these homeowners have two years to redeem from the time the tax sale occurs, but if they don't redeem after 4 months, the lien holder can begin to charge additional fees and interest. So a lien of \$750 can easily turn into a payment to the lien holder of multiple thousands of dollars.

In the spirit of fairness and equity, the Committee may want to consider extending this to 7 months just as in Baltimore City.

Please do not hesitate to contact me should you have any questions. I can be reached on 410-396-4814 or via email at odette.ramos@baltimorecity.gov.

Respectfully Submitted:

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