



*Connecting Individuals and
Families who need Civil Legal
Services with Volunteer
Attorneys and Community
Resources*

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HB 235: PROPERTY TAX— DEADLINE EXTENSION FOR HOMEOWNERS TO REDEEM PROPERTY INVOLVED IN A TAX SALE HEARING BEFORE THE HOUSE WAYS AND MEANS COMMITTEE FEBRUARY 7, 2023

POSITION: SUPPORT

Mid-Shore Pro Bono (MSPB) recommends a favorable report for HB235. This bill would help homeowners with limited means to maintain financial and housing stability, reduce homelessness, and prevent the loss of family homes. Providing additional time for people to redeem their tax bill would significantly help people struggling financially to prevent foreclosure.

MSPB is a Maryland nonprofit that connects people on the Eastern Shore with limited financial means to legal representation and essential community resources. Each year, MSPB helps over 3,000 people in our community access the legal system in times of need. Our network of volunteer lawyers provides free legal services for elder law, family law, landlord/tenant, foreclosure, and consumer debt. These services help families gain financial and housing stability and create safe, secure homes for children.

MSPB assists over 350 Eastern Shore residents every year with housing issues, including tax foreclosure. The people in our community who are most at risk of tax foreclosure are older adults with limited income and financial resources, people with disabilities such as cognitive and mental health challenges, and people who do not have a mortgage, but lack enough collective financial resources to manage their annual tax bill. The reality is the too often, families lose their homes over a tax bill that is relatively small compared to the equity in their home. Clients who come to our organization early enough in the process are often able to avoid tax foreclosure by taking advantage of some of the excellent programs Maryland provides to assist (such as the Maryland Homeowners Tax Credit). This bill will provide crucial additional time to empower homeowners to gather the resources needed to avoid losing their home.

For these reasons, Mid-Shore Pro Bono urges the Committee's support for HB235. If you have any questions regarding our position on this bill, please contact Meredith Lathbury Girard, Esq., executive director, at 410-690-8128 or mgirard@midshoreprobono.org.