



Neighborhood Housing Services of Baltimore, Inc.

March 25, 2024

Senator Guy Guzzone, chair  
Miller Senate Office Building  
3West  
Annapolis, Maryland 21401

**RE:** House Bill 16

Honorable Chair Guzzone and Members of the Committee:

I am the Chief Executive Officer 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.

Over the past ten years I have worked to advocate for changes to the tax sale system that support residents and communities. With support from this committee and the full legislature we have together made significant improvements to the tax sale system. While more change is needed, we can be proud of the work accomplished together. One of the significant supports now being provided to homeowners across Maryland is the homeowners protection program. This program has supported many families from across the state who have encountered hardship and need support. Unfortunately, resources limit the number of families who can be assisted each year. HB16 supports expanded funding to enable more families to be assisted by the state each year. Creating a voluntary fund for contributions allows state residents the opportunity to assist their neighbors. Additionally, HB 16 imposes a \$15 fee for each tax sale certificate sold. This fee will provide significant resources that can be used to support families in need. By creating ongoing funding, HB16 ensures the long term sustainability of the homeowner protection program.

HB16 provides critical support to homeowners in Maryland preventing the loss of homes to tax sale. We ask that the Committee issue a *favorable* report on HB16.

Sincerely,

A handwritten signature in black ink that reads "Daniel T. Ellis".

Daniel T. Ellis  
Executive Director



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