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February 19, 2024

To: The Honorable William C. Smith, Jr.
Chair, Judicial Proceedings Committee

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

Re: Senate Bill 671 – Foreclosure Proceedings - Residential Mortgagors and Grantors -
Access to Counsel (SUPPORT)

The Consumer Protection Division of the Office of the Attorney General (the “Division”) supports the goal of Senate Bill 671 sponsored by Senator Nick Charles. Senate Bill 671 seeks to facilitate access to legal advice and representation for homeowners, at or below 50% of the State’s median income, who are facing foreclosure by creating an Access to Counsel in Foreclosure Proceedings Program and Special Fund. Under Senate Bill 671, 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.¹ During the same year, recognizing the immense need to provide counsel to tenants facing eviction proceedings and that addressing that need would help to provide housing stability, the General Assembly passed HB 18 creating an Access to Justice in Evictions Program. Senate Bill 671 is the corollary to the Access to Counsel in Evictions Program and will provide low-income

¹ Found at: https://www.marylandattorneygeneral.gov/A2JC%20Documents1/AG_Covid_A2J_TF_Report.pdf

homeowners facing foreclosure needed access to representation and the opportunity for housing stability.

The Division requests that the Judicial Proceedings Committee give Senate Bill 671 a favorable report.

cc: The Honorable Nick Charles
Members, Judicial Proceedings Committee