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BILL NO.: **SB 671**

TITLE: Foreclosure Proceedings – Residential Mortgagors and
Grantors – Access to Counsel

SPONSOR: Senator Charles

COMMITTEE: Judicial Proceedings

POSITION: **SUPPORT**

DATE: February 20, 2024

Baltimore County **SUPPORTS** Senate Bill 671 – Foreclosure Proceedings – Residential Mortgagors and Grantors – Access to Counsel. This legislation would require that homeowner households with an income that is 50% or less of the State’s median income have access to legal representation during certain foreclosure proceedings. That representation would be provided by the Access to Counsel in Foreclosure Proceedings Program (established within the legislation, along with an accompanying special fund). Under the program, the Maryland Legal Services Corporation (MLSC) would engage with nonprofit legal service providers to secure representation for covered individuals. It would also allow local jurisdictions to access the funding if they set up corresponding local programs for this purpose.

SB 671 would be a positive step that would ensure that the most vulnerable homeowners at risk of losing their homes are represented during foreclosure proceedings. It builds on temporary legal representation programs that were created during the pandemic, making permanent the idea that low-income families deserve protection and representation as they make their way through the foreclosure process. It creates a sibling program alongside the existing Access to Council in Evictions (ACE) Program, which has been extremely successful in protecting residents at risk of eviction. Creating this similar program will go a long way towards protecting vulnerable homeowners and helping them retain their generational wealth.

Accordingly, Baltimore County urges a **FAVORABLE** report on SB 671 from the Senate Judicial Proceedings committee. For more information, please contact Jenn Aiosa, Director of Government Affairs at jaiosa@baltimorecountymd.gov.