



HB16: TAX SALES – HOMEOWNER PROTECTION PROGRAM - FUNDING

HEARING BEFORE HOUSE WAYS AND MEANS COMMITTEE

2/1/2024

POSITION: SUPPORT

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

Shore Legal Access, Inc. (formerly Mid-Shore Pro Bono) supports HB16. This bill would significantly help people with limited financial means, especially older adults, to be able to protect their homes from tax foreclosure. This measure would provide a vital tool enabling our clients to keep their hard-earned property and prevent homelessness.

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Shore Legal Access (SLA) connects people on the Eastern Shore with limited financial means to legal representation and essential community resources. Each year, SLA helps over 3,000 people in our community access the legal system when they would otherwise be shut out. Our small legal team and network of volunteer lawyers provide free legal services for life planning, family law, landlord/tenant, foreclosure, and consumer debt. These services help families gain financial and housing stability and create safe, secure homes for children.

Many clients who contact us for assistance with homeowner issues are older adults living on meager social security or disability payments. Staying up to date on tax payments can be challenging when a precipitating financial crisis arises, such as death of a household member, a big medical bill, or a sudden increase in living expenses. Access to the Homeowner Protection Program makes a meaningful difference for older adults struggling to stay on top of their property taxes. We assisted an older couple in danger of losing the home due to tax foreclosure - they had worked hard to buy their home more than ten years earlier, but they fell behind because they were raising their grandchildren after the children's parents tragically passed away. These loving grandparents were struggling to keep up with the additional expense of raising two elementary school-aged children. The Homeowner Protection Program saved this family from becoming homeless. Sustained financial support for this program will help more families and older adults to stay in their homes.

EXECUTIVE DIRECTOR

Meredith L. Girard, Esq.

For these reasons, Shore Legal Access supports HB16 and we urge the Committee's support for this bill. 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@shorelegal.org.

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