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**SB192 – Property Taxes- Tax Sales - Revisions
January 22, 2025
FAVORABLE**

Honorable Chair Guzzone and Members of the Senate Budget and Taxation Committee:

I am writing to urge your support for **SB192 Property Taxes – Tax Sales – Revisions**. Thank you to the Maryland Department of Housing and Community Development for introducing this bill.

SB192 extends the protections against the harmful impacts of Maryland's tax sale system that many of us fought so hard for Baltimore City to the rest of the state. We have seen results where there is less stress on an elder, communities thrive, and residents can get assistance to help pay the liens or get the Homeowner's Property Tax Credit to reduce the debt.

Specifically, this bill calls for residential properties with only a water bill debt to be removed from tax sale. Water is a right, and residents should not be losing their homes or threatened by predatory investors just because they cannot pay their bill. This also means that if there are water bills, citations, and taxes, that these bills are all added together and still can go through tax sale, or in the case of vacant properties, go through In Rem tax sale foreclosure as an acquisition tool.

The Fiscal Note attaches large losses to jurisdictions to this policy. However, through a lot of work in the past several years, jurisdictions are allowed to create payment plans, affordability plans, and alternative means of collections. The Fiscal Note does not mention this nor takes this into account when calculating the losses. We are not saying that jurisdictions can't collect, it means they have to find ways to work with residents who are behind in only their water bill.

Other aspects of the bill include raising the threshold for homeowners to be removed from tax sale from \$750 to \$1,000 meaning that any properties with liens below that amount will not be in the tax sale. It also reduces the allowable interest on redemption to 10% for owner-occupied properties.

This bill does not reform the predatory tax sale itself. This is one of the first steps at protecting residents.

Please issue a favorable report for SB192.

Please do not hesitate to contact me should you have any questions. I can be reached on 410-396-4814 or via email at odette.ramos@baltimorecity.gov.

Respectfully Submitted:

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