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Richard Keith Kaplowitz  
Frederick, MD 21703

**TESTIMONY ON SB#/0192- POSITION: FAVORABLE**

**Property Tax - Tax Sales – Revisions**

**TO:** Chair Guzzone, Vice Chair Rosapepe, and members of the Budget & Taxation Committee

**FROM:** Richard Keith Kaplowitz

**My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of SB#/0192, Property Tax - Tax Sales – Revisions**

“This legislation reflects our commitment to protecting Maryland’s most vulnerable homeowners,” said **Jake Day, Secretary of the Maryland Department of Housing and Community Development**. “No one should lose their home over unpaid water bills. This legislation offers homeowners the time, options, and support they need to prevent foreclosure and stay in their homes, allowing them to build generational wealth, and strengthening communities across Maryland.”<sup>1</sup>

This bill reflects my Jewish values of care for the poor amongst us.

***If there are any poor in your towns when you arrive in the land....do not be hardhearted or tightfisted toward them. Instead, be generous and lend them whatever they need. Do not be mean spirited and refuse a loan because the year of release is close at hand. —Deut.15:7-9***

The intent of this bill is requiring that certain owner-occupied property be withheld from tax sale, also requiring a county or municipal corporation to withhold from tax sale certain property when the taxes consist only of a lien for unpaid water and sewer service. The bill adds protections by authorizing a county or a municipal corporation to withhold from tax sale certain property designated for redevelopment purposes which can prevent destruction of existing communities by facilitating redevelopment at the expense of the current population in that area targeted to be redeveloped. It also mandates altering the contents of certain statements required to be sent to an owner of property subject to tax sale so the person can perform proactive remediation of the circumstances.

This is a bill that places Housing Justice and Economic Justice at the forefront of Maryland’s treatment of disadvantaged persons and communities.

**I respectfully urge this committee to return a favorable report on SB#/0192.**

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<sup>1</sup> <https://www.foodandwaterwatch.org/2025/01/07/state-advocates-praise-moore-administration-plans-to-expand-human-right-to-water-principles-by-prohibiting-property-tax-sale-for-unpaid-water-bills/>