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ALLEGANY COUNTY HUMAN RESOURCES DEVELOPMENT COMMISSION, INC.

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EXECUTIVE DIRECTOR
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Testimony to the Senate Judicial Proceedings Committee
SB599 Real Property - Filing Fee for Residential Mortgage Foreclosure - Increase
Position: Favorable

February 4, 2025

The Honorable Senator William Smith, Chair
Senate Judicial Proceedings Committee
2 East, Miller Senate Office Building
Annapolis, Maryland 21401
cc: Members, Judicial Proceedings Committee

Honorable Chair Smith and Members of the Judicial Proceedings Committee:

The Allegany County Human Resources Development Commission, Inc. (HRDC) is a private non-profit Community Action Agency. The purpose of HRDC, which was originally mandated by the Allegany County Commissioners, is to combat poverty and the problems of the disadvantaged in Allegany County. HRDC's goals are centered on the development of a wide variety of programs and activities designed to alleviate those problems and relies on Federal, State and local grants to administer its over 30 programs.

SB 566 would increase the filing fee for residential foreclosures. The fees fund the Maryland Housing Counseling Fund. The fund pays for housing counseling, legal services, as well as, foreclosure mediation. This fee has not been changed since 2010. Our organization has received funds for our work and served hundreds of clients. According to recent analysis by ATTOM, Maryland was among the states with the highest foreclosure rates in December 2024.

Why Your Organization Cares About This

HRDC is a HUD-certified housing counseling agency and has been providing housing counseling services since 2010 and homebuyer education since 2016. The Maryland Housing Counseling Fund has been a key source of funds for HRDC allowing us to provide foreclosure prevention and first-time homebuyer education. MHCF has assisted HRDC to serve 362 households / 434 individuals.

We support SB 566 and urge a favorable report.

Sincerely,

Susan Malone
Director, HRDC Department of Housing and Community Services

