



FREDERICK

HOUSING & HUMAN SERVICES

Testimony to the Senate Judicial Proceedings Committee
SB566 Real Property - Filing Fee for Residential Mortgage Foreclosure - Increase
Position: Favorable

February 6, 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 City of Frederick
100 S. Market Street
Frederick, MD 21701

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

The Maryland Housing Counseling Fund has helped us to serve over 200 clients a year and it has been a key source of funds for foreclosure prevention and first-time home buyer assistance. It has been my honor to meet with and assist hundreds of clients over the past thirteen years to navigate through this process. I have given guidance, support, attended Mediations with them and many of those clients have been able to get current and stay in their home. However, some circumstances make that impossible but even with the ones that are forced to leave their home I have still been able to give them guidance and help make that transition for them as less traumatic as possible.

Ramenta Cottrell
Director

Michael C. O'Connor
Mayor



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All of that takes funding. I believe that there is a desperate need for additional funding to support this essential and very beneficial work for the residents of Maryland.

We support SB 566 and urge a favorable report.

Respectfully,

A handwritten signature in black ink that reads "Steven Rose". The signature is written in a cursive style with a large, prominent "S" and "R".

Steven Rose
HUD Certified Housing Counselor
The City of Frederick
Frederick, MD 21701