



Druid Heights Community Development Corporation

DRUID HEIGHTS
Community Development Corporation

2140 McCulloh Street Baltimore, Maryland 21217

Testimony to the Senate Judicial Proceedings Committee

HB 796 Real Property - Filing Fee for Residential Mortgage Foreclosure - Increase

Position: Favorable

February 19, 2025

The Honorable Delegate Luke Clippinger
House Judiciary Committee
100 Taylor House Office Building
Annapolis, Maryland 21401

Honorable Chair Clippinger and Members of the Judiciary Committee:

The Druid Heights Community Development Corporation (DHCDC), is a non-profit organization located in Baltimore city and was established in 1974. Our agency proudly provides services such housing counseling, foreclosure prevention and affordable housing development, just to name a few! Our mission is to promote and encourage areas of community development and empowerment through numerous initiatives. The overall goal is to accelerate the revitalization of the neighborhood with self-empowerment, employment and economic opportunities all while creating a stable and safe community environment.

HB 796 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.

The Maryland Housing Counseling Fund has helped Druid Heights CDC to serve over 350 clients a year and it has been a key source of funds for our foreclosure prevention and first time home buyer counseling program. It has been my honor to meet with and assist hundreds of clients over the past nineteen years to navigate through this process, but their first home and build generational wealth! I have given guidance, support, attended mediations with clients and many have been able to bring their mortgage current and stay in their home. There are however, some circumstances that make staying impossible, but even with the ones that are forced to leave their home, I have been able to give them guidance and help make the transition for the families as less traumatic as possible. 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. Many Maryland homeowners are facing difficult times and need this assistance, and I believe that the need is only going to increase in the coming years.

We support HB 796 and urge a favorable report.

Sincerely,

JohnDre Jennings (Feb 17, 2025 17:19 EST)

Executive Director