



8025 Liberty Road
Windsor Mill, MD 21244
410.496.1214 - Fax 410.496.9352

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:

Diversified Housing Development is a nonprofit housing organization that provides home ownership counseling, housing development, and home weatherization. Our mission is to is to promote affordable housing options for low and moderate-income families resulting in economic empowerment and strengthened communities.

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 changed since 2010. Our organization has received funds for our work and serves 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 us to serve over 200 families in 2024. MHCF helps with funding for both pre purchase counseling and foreclosure prevention counseling. Without these funds we could not continue to do the work we are doing, especially on the foreclosure counseling side. Especially with the foreclosure numbers in Maryland continuing to grow.

We support HB 796 and urge a favorable report.

Sincerely,

Shavaugn Jackson
Executive Director