



Testimony to the House Judiciary Committee
HB 796 Real Property - Filing Fee for Residential Mortgage Foreclosure - Increase
Position: Favorable

February 21, 2025

The Honorable Luke Clippinger, Chair
House Judiciary Committee
Room 100, House Office Building
Annapolis, Maryland 21401
cc: Members, Judicial Proceedings Committee

Honorable Chair Clippinger and Members of the Committee:

Economic Action Maryland (formerly the Maryland Consumer Rights Coalition) is a statewide coalition of individuals and organizations that advances economic rights and equity for Maryland families through research, education, direct service, and advocacy. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

We are here in strong support of HB796 which increases the filing fee required to accompany an order to docket or a complaint to foreclose a mortgage or deed of trust on residential property from \$300 to \$600.

Last May, Maryland had the highest rate of foreclosure filings in the country, with one out of every 2,550 homes¹. Economic Action surveyed 500 of our clients and supporters in July and August 2024 and housing costs were the number one area of financial distress for survey participants. Many had cut back on other essential needs to maintain their mortgage, insurance, and property taxes.

An increase in the foreclosure filing fee will better represent the cost of doing business to mortgage loan servicers. It will also support funding for legal service, financial counseling, and other providers to assist homeowners with reducing costs, increasing financial security and enabling them to retain their homes and equity or exit with dignity.

For all these reasons we support HB796 and urge a favorable report.

Best,

Marceline White
Executive Director

¹ <https://www.newsweek.com/thousands-americans-lose-their-homes-1903183>

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Tax ID 52-2266235

Economic Action Maryland Fund is a 501(c)(3) nonprofit organization and your contributions are tax deductible to the extent allowed by law.



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