

**Written Testimony HB 796 - Foreclosure Filing Fee.**

Uploaded by: Allison Harris

Position: FAV



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**HB 796**  
**REAL PROPERTY - FILING FEE FOR RESIDENTIAL MORTGAGE FORECLOSURE – INCREASE**  
**HEARING BEFORE THE HOUSE JUDICIARY COMMITTEE**  
**February 19, 2025**  
**POSITION: SUPPORT**

**The Pro Bono Resource Center of Maryland (PBRC),** an independent 501(c)(3) non-profit organization, is the statewide thought leader and clearinghouse for volunteer civil legal services in Maryland. As the designated pro bono arm of the Maryland State Bar Association, PBRC provides training, mentorship, and pro bono service opportunities to members of the private bar and offers direct legal services through free legal clinics. **PBRC supports HB 796 because the foreclosure filing fee directly helps vulnerable homeowners who are under economic strain receive free legal and non-legal services to avoid foreclosure and displacement.**

HB 796 would increase the filing fee for residential foreclosures. These filing fees fund Maryland DHCD’s Maryland Housing Counseling Fund (MHCF), which pays for legal services and housing counseling, as well as foreclosure mediation. **This fee has remained at \$300, unchanged, since 2010.** PBRC receives MHCF funds to support our work, which has enabled us to serve hundreds of clients. Crucially, PBRC’s MHCF grant is our primary source of funding that allows us to provide foreclosure counseling to homeowners anywhere in the state, regardless of income – which helps to close the justice gap for middle-income homeowners who cannot afford an attorney but are just over the income threshold to qualify for other available services permitted for only very low-income homeowners.

PBRC has a longstanding track record of engaging in foreclosure prevention work. As coordinator of the statewide Foreclosure Prevention Pro Bono Project during the mortgage foreclosure crisis that began in 2008, we trained over 1,400 volunteer attorneys to participate in our 140+ legal clinics and to accept mortgage foreclosure cases from other providers. Maryland is among the highest in the nation for rates of serious mortgage delinquency, defined as 90 days or more past due, including loans in foreclosure. The metro areas surrounding DC and Baltimore have particularly high volumes of FHA mortgages—mortgages more frequently held by low-income and minority homeowners—and have especially high delinquency rates. Thousands of these homeowners, already struggling to make ends meet, are facing foreclosure proceedings but do not have the funds required to pay an attorney.

**Increasing the foreclosure filing fee to \$600 will help ensure that homeowners across the state have access to expert assistance to avoid foreclosure.** We know the positive effect of providing free counsel to those in proceedings, particularly when something as fundamental as housing is at stake.

Thank you for the opportunity to testify.

For the above reasons,  
**PBRC urges a FAVORABLE report on HB 796.**

Please contact Allison Harris, Director of PBRC’s Home Preservation Project, with any questions.  
[aharris@probonomd.org](mailto:aharris@probonomd.org) • 443-703-3050

**CAF Letter.pdf**

Uploaded by: Claudia Wilson Randall

Position: FAV



WALKIRIA POOL,  
PRESIDENT

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## HB 796 SUPPORT LETTER

February 14, 2025

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

Honorable Chair Clippinger and Members of the Judiciary Committee:

**Centro de Apoyo Familiar, CAF has a mission to transform communities through economic, social, and educational empowerment in collaboration with community and faith-based organizations. CAF serves more than 3,500 families through its Asset Building Programs yearly, the Foreclosure Prevention Counseling Program is getting increased demand and benefits many families by providing them with much needed guidance and ways to keep their homes and maintain economic stability. This program with increasing demand is facing funding challenges.**

CAF provided foreclosure prevention services to an increased number of families in years 2023 and 2024 due to the various financial hardships being faced by families including the lingering COVID 19 Pandemic effects on job shortages, increased property taxes, increase cost of living, and high inflation among other factors that specially impact our communities in PG County. CAF was successful in achieving program success with help from with help from The Maryland Housing Counseling Fund and by continuing to utilize our partner model with nonprofit faith-based leaders, the Connectors Network. Community leaders in our Connectors Network help us host outreach events to bring awareness of the resources and services offered by CAF and allowing us to reach more clients through trusted sources.

All these efforts take time and human resources, so when funding sources are not available to us, these highly needed services are deeply challenged. SB 566 would increase the filing fee for residential foreclosures. The fees fund the Maryland Housing Counseling Fund. We know there is an increasing demand out there for foreclosure prevention outreach and one on one counseling. We have continually made our services available to all in need and see the impact it makes in clients' lives. We help them avoid the loss of their home, which

many times is their family's single and most valuable asset. Here is one of our many client success stories;

Mr. Davis, a client from PG County, had inherited his mother's house and he came to us when he was about to lose it to foreclosure. Mr. Davis had taken out a mortgage loan to do major necessary system and safety repairs to that home, but due to his lack of adequate income and increasing debt, he was in risk of losing his only asset left to him by his mother. He had worked so hard to maintain and keep this home and came to us for help.

CAF initiated communication with his mortgage servicer and requested mortgage assistance through the loss mitigation application process. During this process we also provided guidance, follow-up and information to other needed resources. The client was able to obtain a job and therefore improve his income situation and was able to qualify for a modification on his loan and retain his home. Then later on after the loan modification, he suffered an accident and became delinquent on his mortgage once more. We were able to assist him again with loss mitigation and helped him apply for the Homeowners Assistance Fund (HAF), which he was successful in obtaining the help he needed to keep his home. The client has recommended others facing similar situations.

The combined effort of housing counseling services, funding sources such as MHCF, and the availability of mortgage assistance programs make for tremendous success stories, such as this one. We want to continue helping create success stories but with dwindling funds for foreclosure prevention and other needed housing counseling services, we are left with challenges to the sustainability of the program, and we may not be able to meet client demand.

Foreclosures impact families' sense of stability and well-being, home values, community morale, and neighborhood safety among many other social and economic impacts. It is beneficial to keep enough funding available for foreclosure prevention for our communities to thrive and have healthy neighborhoods.

We support HB 796 and urge a favorable report.

Sincerely,

Walkiria Pool  
President of Centro de Apoyo Familiar

**CDN HB796 Favorable.pdf**

Uploaded by: Claudia Wilson Randall

Position: FAV



**Testimony HOUSE BILL 796  
JUDICIARY COMMITTEE  
February 19, 2025  
Position: FAVORABLE**

Honorable Chair Clippinger and Members of the Judiciary Committee:

The mission of the Community Development Network (CDN) of Maryland is to promote, strengthen, and advocate for the community development sector throughout Maryland's urban, suburban, and rural communities. CDN envisions thriving Maryland neighborhoods and communities, where people of all incomes have opportunities for themselves and their families.

CDN was founded in 2006 as The Asset Building and Community Development Network. In 2013, the ABCD Network chose to change its name to CDN and increase its focus on state and local advocacy. In 2015, the Maryland Housing Counselors Network, made up of organizations providing housing counseling and foreclosure intervention services, merged with CDN. During the 2008 foreclosure crisis, the Maryland Housing Counselors Network was a lead partner with the State of Maryland to establish the foreclosure mediation program and Maryland Housing Counselors Fund.

HB 796 would increase the filing fee for residential foreclosures. The fees fund the Maryland Housing Counseling Fund. The fund pays for housing counseling services, legal services as well as foreclosure mediation. This fee has not been changed since 2010. According to recent analysis by ATTOM, Maryland was among the states with the highest foreclosure rates in December 2024.

Housing counseling can be an effective intervention in helping distressed homeowners avoid foreclosure. A report by Temkin et al. (2014) sponsored by the Urban Institute reviewed outcomes associated with 240,000 loans, one-half of which received counseling under NeighborWorks® America's National Foreclosure Mitigation Counseling (NFMC) program. Counseled clients were 2.83 times more likely to receive a loan modification and were 70 percent less likely to redefault on a modified loan. Counseled clients were given modifications that saved them \$732 per year compared with non-counseled borrowers. From [Housing Counseling Works, Marina L. Myhre, Ph.D. Nicole Elsasser Watson Social Science Analysts U.S. Department of Housing and Urban Development 2017](#)

I estimate that the community based nonprofit organizations in our network has served more than 5000 default clients per year for the past 14 years. The cost of labor, insurance and technology has increased substantially in the last ten years. These organizations need to be available to serve the increasing number of people facing housing instability in Maryland.

We are particularly concerned about the number of older people losing their homes to foreclosure in Maryland. From 2018 to 2024, there was a 77% increase in adults aged 65 and older facing homelessness, according to data reported by the Maryland Department of Housing and Community Development in November.

Once homeowners lose their home to foreclosure in the current market, there simply is not any place for them to go given the severe shortage of housing in Maryland.

We urge a favorable report for HB 796.

**Claudia Wilson Randall**  
**Executive Director, Community Development Network of Maryland**



**DHD TestimonyHB796MHCF.pdf**

Uploaded by: Claudia Wilson Randall

Position: FAV



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

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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**

# **NHS HB796 Filing Fee for Res Mortgage Foreclosure.**

Uploaded by: Claudia Wilson Randall

Position: FAV



Neighborhood Housing Services of Baltimore, Inc.

February 17, 2025

Delegate Luke Clippinger, Chair  
100 Taylor House Office Building  
Annapolis, Maryland 21401

**RE:** House Bill 792

Honorable Chair Clippinger and Members of the Committee:

I am the Chief Executive Officer of Neighborhood Housing Services of Baltimore (NHS), and a resident of Baltimore City. Our organization believes that economic and social justice are a right for all residents and communities. We promote this belief by removing barriers of access to homeownership, helping resident access resources to maintain their homes, and supporting communities historically impacted by systemic disinvestment.

One way that NHS removes barriers encountered by communities impacted by years of disinvestment is by providing high quality education about credit and the home buying process. As a HUD certified agency we provide 8 hours of education as well as one on one counseling sessions that allow clients to ask specific questions to highly trained and certified experts who can help guide them through the complex process of purchasing a home. These services are provided free of charge to clients and receive support from multiple levels of government. The state provides support through the housing counseling fund. Unfortunately, this fund provides less than 10% of the costs to operate the program. With looming significant cuts in the federal budget, it is critical that additional support from the state be made available to this important industry. HB792 would generate additional revenue needed to support this important work.

HB792 would support homebuyers across the state to be able to access quality education through the home buying process. We ask that the Committee issue a *favorable* report on HB792.

Sincerely,

A handwritten signature in black ink that reads "Daniel T. Ellis".

Daniel T. Ellis  
Chief Executive Officer



25 E. 20<sup>th</sup> Street, Suite 170 Baltimore, Maryland 21218  
Office: 410-327-1200  
Fax: 410-675-1855

[www.nhsbaltimore.org](http://www.nhsbaltimore.org)

# **HB796 Filing Fee for Residential Mortgage Foreclos**

Uploaded by: Dan Ellis

Position: FAV



Neighborhood Housing Services of Baltimore, Inc.

February 17, 2025

Delegate Luke Clippinger, Chair  
100 Taylor House Office Building  
Annapolis, Maryland 21401

**RE:** House Bill 792

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Chief Executive Officer



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Office: 410-327-1200  
Fax: 410-675-1855

[www.nhsbaltimore.org](http://www.nhsbaltimore.org)

## **Sponsor testimony**

Uploaded by: Jeffrie Long, Jr

Position: FAV



THE MARYLAND HOUSE OF DELEGATES  
ANNAPOLIS, MARYLAND 21401

**Testimony in Support of HB0796**

**Bill Title:** Real Property – Filing Fee for Residential Mortgage Foreclosure – Increase

**Position:** Favorable

Chair Clippinger, Vice Chair Bartlett, and members of the Judiciary Committee,

Thank you for this opportunity to present HB0796, Real Property – Filing Fee for Residential Mortgage Foreclosure – Increase.

HB796 is a necessary measure designed to increase the fees collected from residential mortgage foreclosure actions, which will directly support the [Maryland Housing Counseling Fund Program](#) (MHCF). Administered by the Maryland Department of Housing and Community Development, the MHCF has been a lifeline for Maryland's non-profit housing counseling agencies and legal service providers, assisting residents at risk of losing their homes. However, in recent years, funding for these essential services has declined significantly, leaving non-profit partners struggling to meet the growing demand for foreclosure prevention assistance.

To address this issue, HB796 proposes raising the foreclosure filing fee from \$300<sup>1</sup> to \$600 an increase that reflects the rising costs of services and inflation since the fee was first established in 2008. Importantly, this increase will not be a burden on the State budget; instead, it will be paid by the parties initiating foreclosure actions. These entities, which are often private equity funds with significant resources, can typically recoup this fee later in the foreclosure process.

The states 2024 Foreclosure Trends shows the urgency of this measure. The report highlights persistently high foreclosure activity, with Prince George's County, Baltimore County, and Baltimore City experiencing the most significant impacts. In total, there were 79,577 Notices of Intent to Foreclosure and 7,786 Notices of Foreclosure statewide.<sup>2</sup> These figures show the ongoing economic pressures facing Maryland homeowners and the need for vital counseling services to help them navigate foreclosure alternatives and protect their homes.

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<sup>1</sup> "Civil Fees." n.d. Maryland Courts. Accessed February 17, 2025.  
<https://www.courts.state.md.us/clerks/harford/civilfees>.

<sup>2</sup> Arshad, Mohammad. "1 JANUARY 30 Public Policy Partner: [Foreclosure Trends Analysis 2024](#)." Public Policy Partner, January 30, 2025.



Non-profit partners play a crucial role in helping homeowners avoid foreclosure, and ensuring they have the resources to continue their work is more important than ever. Increasing this fee would directly support those services, protecting homeowners and stabilizing neighborhoods without drawing from limited state funds.

This legislation is about fairness and sustainability. It ensures that the entities driving foreclosure actions contribute to the cost of mitigating the impact on communities. It empowers Maryland families with access to the counseling and legal services they need to find sustainable solutions, whether through loan modifications, repayment plans, or dignified transitions to new housing.

For these reasons, I respectfully urge the committee to issue a favorable report on HB796.

## **Sponsor testimony**

Uploaded by: Jeffrie Long, Jr

Position: FAV



THE MARYLAND HOUSE OF DELEGATES  
ANNAPOLIS, MARYLAND 21401

**Testimony in Support of HB0796**

**Bill Title:** Real Property – Filing Fee for Residential Mortgage Foreclosure – Increase

**Position:** Favorable

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This legislation is about fairness and sustainability. It ensures that the entities driving foreclosure actions contribute to the cost of mitigating the impact on communities. It empowers Maryland families with access to the counseling and legal services they need to find sustainable solutions, whether through loan modifications, repayment plans, or dignified transitions to new housing.

For these reasons, I respectfully urge the committee to issue a favorable report on HB796.

# **HB796 Filing Fee Increase EconAction FAV.pdf**

Uploaded by: Marceline White

Position: FAV



**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 homes<sup>1</sup>. 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

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

2209 Maryland Ave · Baltimore, MD · 21218 · 410-220-0494

info@econaction.org · www.econaction.org

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.



**ECONOMIC  
ACTION MD**  
**FUND**

2209 Maryland Ave · Baltimore, MD · 21218 · 410-220-0494

info@econaction.org · www.econaction.org

Tax ID 52-2266235

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# House Bill Letter of Support Druid Heights.pdf

Uploaded by: Ms. JohnDre Jennings

Position: FAV





# 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

# **CDN Testimony HB796 - Housing Counseling Coodinato**

Uploaded by: Ruth Griffin

Position: FAV



Testimony to the House Judiciary Committee  
HB769 Real Property – Residential Foreclosures – Materially Delinquent Mortgages  
**Position: Favorable**

February 14, 2025

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

Honorable Chair Clippinger and Members of the Judiciary Committee:

The Community Development Network of Maryland (CDN) is a statewide network of over 180 member organizations. Our mission is to promote, strengthen, and advocate for the community development sector throughout Maryland's urban, suburban, and rural communities. CDN's member organizations work to improve the quality of life for hardworking Marylanders by providing affordable housing, neighborhood revitalization, family stability and wealth building opportunities, small business development, and housing counseling.

HB 796 would increase the filing fee for mortgage servicers pursuing residential foreclosures. The fees fund the Maryland Housing Counseling Fund. The fund pays for housing counseling and legal services which prevent avoidable foreclosures. The fee was established in 2010 and has not been changed since. Costs of service provision have escalated and federal crisis response funding is exhausted.

Housing Counselors serve homebuyers, homeowners and renters as they work to achieve their housing goal or meet their housing needs. CDN has a long history of partnering with the state of Maryland, the banking and mortgage industry, and philanthropic donors to deliver training and provide professional development for US Department of Housing and Urban Development (HUD) certified housing counselors. Housing counseling professionals pass a strenuous exam and are affiliated with HUD approved not-for-profit organizations.

[Studies](#) show the effectiveness of housing counseling. For instance, "a nationwide Urban Institute [study](#) by Mayer, et al., (2010) of the foreclosure mitigation counseling program found that borrowers in foreclosure were 70 percent more likely to get up-to-date on payments if they received...counseling. The same study showed that homeowners who received a mortgage modification to resolve a serious delinquency were 45 percent more likely to sustain that modification if it was obtained with the help of counseling." Another

study showed that “Most study participants had tried to contact their servicer when they first fell behind but had not been successful in negotiating with their lenders.” Foreclosure prevention housing counseling benefits the lender, as well as, the homeowner.

Maryland is at a critical juncture. While our state has one of the highest rates of foreclosure nationwide, we risk losing jobs for highly trained, dedicated professionals who regularly serve 10s of thousands of Marylanders’ housing needs each year. This legislation would help stabilize housing counseling service provision, and, as a result, stabilize households and communities and our state’s economy from the devastating impact of foreclosures.

We support HB796 and urge the committee to return a favorable report.

Sincerely,

Ruth L. Griffin, Housing Counseling Coordinator  
CDN of Maryland

**HB0796 - UNF - MBA - GR25.pdf**

Uploaded by: Evan Richards

Position: UNF



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

**Committee:** House Judiciary Committee

**Date:** February 19, 2025

**Position:** Unfavorable

The Maryland Bankers Association (MBA) **OPPOSES** HB 796, which doubles the foreclosure filing fee in Maryland to \$600 per filing. This legislation does not help Marylanders who are struggling to make their monthly mortgage payments and instead increases the costs of mortgage servicing in Maryland.

Under current Maryland law, in addition to other required filing fees, a filing for a foreclosure on residential property must be accompanied by a \$300 fee. This fee, according to the [Summary of Charges, Costs, and Fees of the Clerks of the Circuit Court](#), is almost double any other fee filed in Maryland's judicial system.

Maryland's Office of Financial Regulation (OFR) offers resources for Marylanders who have fallen behind on their mortgage, including a link to [Foreclosure Help for Homeowners](#) and a [Mortgage Late? Don't Wait!](#) factsheet. Both documents discuss the rights that Marylanders have when trying to avoid foreclosure. Marylanders are strongly encouraged to contact their mortgage servicer in both documents, as these servicers are well-equipped to help Marylanders stay in their homes.

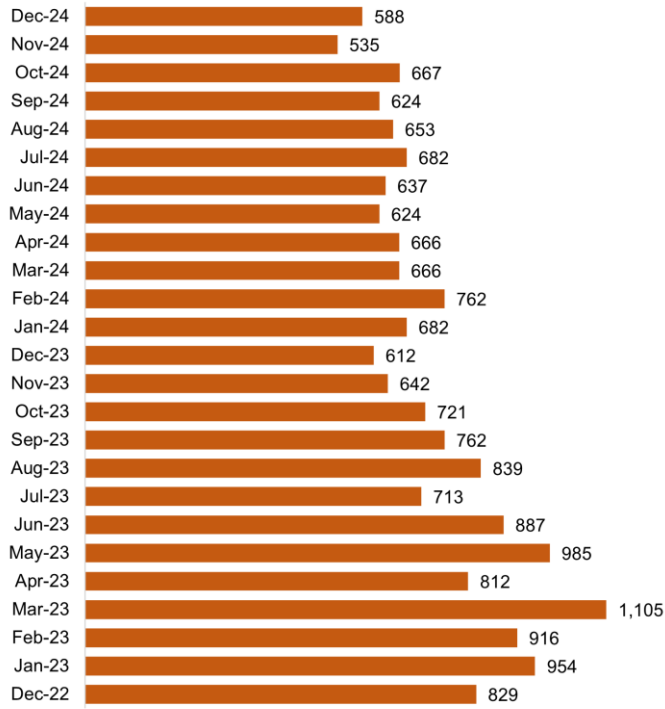
In addition, OFR continues to see a decrease in the number of Notices of Foreclosure and Foreclosed Property Registries. Charts showing a decrease over the past two years, while publicly available on OFR's website, are attached to this testimony.

Given that there are numerous resources available to Marylanders who are facing foreclosure, and that there is not a substantial increase in the number of Marylanders facing foreclosure, MBA finds this fee increase to be unnecessary. Accordingly, MBA urges the issuance of a **UNFAVORABLE** report on HB 796.

*The Maryland Bankers Association (MBA) represents FDIC-insured community, regional, and national banks, employing thousands of Marylanders and holding more than \$194 billion in deposits in almost 1,200 branches across our State. The Maryland banking industry serves customers across the State and provides an array of financial services including residential mortgage lending, business banking, estates and trust services, consumer banking, and more.*

Submitted by: Evan Richards, Head of Government & Community Affairs, Maryland Bankers Association  
186 Duke of Gloucester Street, Annapolis, MD 21401  
Phone: 410-269-5977 – Email: [erichards@mdbankers.com](mailto:erichards@mdbankers.com)

Notices of Foreclosure Submitted to OFR December 2022 - December 2024



Foreclosed Property Registries Submitted to OFR December 2022 - December 2024

