

**Testimony**  
**Property Tax—Tax Sale--Revisions**  
**Position: Support**  
**January 28, 2025**

Dear Chair Atterbury and Members of the Ways and Means Committee:

Habitat for Humanity of the Chesapeake is the leading provider of affordable homeownership opportunities in Central Maryland. Since our founding 43 years ago, we built or renovated 806 homes in 26 communities across Baltimore City and Baltimore, Anne Arundel and Howard counties – helping families find safety and stability. This year alone, we will work in 6 communities, settle 11 homes, and are in pre-development on more..

As our work includes an unique program of education and support for first time homebuyers, we are aware of some of the issues that can occur for homeowners that land properties in tax sale. We support HB 59/SB 192 as it is currently drafted, in its original form, because it would extend protections against tax sale for overdue water bills to all residential properties in Maryland.

In our work within Baltimore, we are aware of instances where misclassified properties could cause homes that are owner-occupied to be incorrectly included in tax sale, as well, which is another, important reason to move forward with the revisions made with this bill.

We support this bill, and its aim to protect homeowners from the loss of their home to tax sale foreclosure. Homeownership preservation is a key value in a growing Maryland.

Sincerely,  
Leila Kohler-Frueh,  
VP of Homeowner Services and Community Relations



*Bringing people together to build  
homes, communities & hope*