



Testimony
HOUSE BILL 953
Ways and Means Committee
February 18, 2025
Position: FAVORABLE

Dear Chair Atterbeary and Members of the Ways and Means:

The Community Development Network of Maryland (CDN) is the voice for Maryland's community development sector and serves nearly 200 member organizations. CDN—focuses on small affordable housing developers, housing counseling agencies and community-based non- profits across the state of Maryland. The mission of CDN is to promote, strengthen and advocate for the community development sector throughout Maryland's urban, suburban and rural communities. CDN envisions a state in which all communities are thriving and where people of all incomes have abundant opportunities for themselves and their families.

CDN has been part of the ongoing work to reform the process of tax sale in the state since 2016. In 2017, CDN was a lead partner in the Task Force to Study Tax Sales in Maryland. CDN currently serves on the Baltimore City Mayor's Tax Sale Workgroup in Baltimore City.

HB 953 - Requires each collector of taxes that maintains a website to include on the collector's website certain information and a certain link relating to the Homeowner Protection Program; altering the data in the State Department of Assessments and Taxation is required to collect and include in a certain annual report regarding tax sales; requiring the State Tax Sale Ombudsman to take certain actions to maximize enrollment in the Homeowner Protection Program.

The Homeowner Protection Program was established in 2021 in collaboration with advocates with Delegate Kaiser. The program was modeled on a Rhode Island program - to help people facing tax sale foreclosure statewide. We are encouraged by the work in the past three years to identify homeowners who are eligible for but have failed to claim the homeowners' property tax credit and provide the State Department of Assessments and Taxation those individuals' contact information.

Over the years, Maryland has enacted more consumer-friendly policy to prevent the poorest homeowners from losing their houses to tax sale. These improvements include higher thresholds for tax sale, removal of water bills, and the appointment of a public ombudsman. These older adults have experienced unimaginable losses to their health, to their economic and cognitive wellbeing during the last two years.

We urge your support for House Bill 953.

Submitted by Claudia Wilson Randall, Executive Director, Community Development Network