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MARYLAND SENATE BUDGET AND TAXATION COMMITTEE
TESTIMONY OF MARYLAND VOLUNTEER LAWYERS SERVICE
IN SUPPORT OF HB 0753: TAX SALES - HOMEOWNER PROTECTIONS
- REVISIONS

WEDNESDAY, APRIL 1, 2026

Chair Guzzone and distinguished members of the Committee, thank you for the opportunity to testify in support of House Bill 0753.

My name is Steven Kappen, and I work with low-income older adults every day. This bill is a common-sense allowance for something that every family will deal with, the debilitating impact of illness. This change will keep older adults in their homes. We request a favorable report on HB0753.

I am an estate planning attorney at the Maryland Volunteer Lawyers Service (MVLS). MVLS is the oldest and largest provider of pro bono civil legal services to low-income Marylanders. Since MVLS' founding in 1981, our statewide panel of over 700 volunteers has provided free legal services to over 115,000 Marylanders in a wide range of civil legal matters. We provide critical housing stabilization work that helps older adults age in place, including tax sale foreclosure support, estate planning, probate, and helping heirs own their homes.

Tax sales have a disproportionate effect on vulnerable communities, like older adults. Since 2014, MVLS has maintained a partnership with the Pro Bono Resource Center of Maryland to conduct annual tax sale clinics aimed at helping homeowners avoid tax sale. In the past four years, volunteers have assisted over 350 people at these workshops.

One of our clients, Ms. A, is the exact type of person who this bill will help. She lives alone, is over 60, and disabled with mobility issues. When her health took a downswing, her home went into the annual tax sale. Why wasn't she able to pay her taxes? She was in a coma. Terminal illnesses and medical hardships should absolutely be grounds for exceptions. In addition, the extension of the Homeowner's Protection Program to a higher threshold makes sense with rising property assessments in many jurisdictions. This bill allows people the ability to demonstrate a reasonable reason to request a humane accommodation. We request a favorable report. Chair and members of the Committee, thank you again for the opportunity to testify.