
HB 753
TAX SALES – HOMEOWNER PROTECTIONS - REVISIONS
HEARING BEFORE THE HEARING BEFORE THE SENATE BUDGET AND TAXATION COMMITTEE
APRIL 1, 2026
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 pro bono civil legal services in Maryland. PBRC provides training, mentorship, and pro bono service opportunities to members of the private bar and offers direct legal services through free legal clinics to over 5,000 clients annually. **PBRC supports HB 753 because the provisions of this bill will help homeowners facing tax sale resolve their property tax delinquencies and avoid foreclosure.**

Over the past eleven years, PBRC has assisted nearly 1,000 homeowners at risk of losing their homes to tax sale. For homeowners, ending up on the tax sale list is usually the result of the inability to pay one’s property taxes, not an unwillingness. The clients served by our tax sale prevention clinics held in Baltimore represent some of our state’s most vulnerable citizens: nearly two-thirds are seniors, one third are disabled, nearly 90% identify as Black, and the majority report annual household incomes of less than \$30,000. On average, our clients have owned their homes for over 20 years, and over 85% of them own their homes free of a mortgage. As lower-income homeowners, the predominant form of accumulated wealth that they have, and that they can pass on to their families, is the equity in their homes.

We have found over the years that the majority of the homeowners we see are facing tax sale after one or two missed property tax payments, having paid their taxes on time for years or decades. Far and away, the most common reason we see for missed payments is an unexpected medical emergency that has befallen the family. People who are experiencing such difficulty not only can’t make the payments, they are often unable to seek out resources that will help save their homes or complete the processes necessary to access critical assistance programs. This risk of home loss has been exacerbated over the last few years by soaring property assessment values in Maryland: longtime, senior homeowners who purchased a modest home two or three decades ago have seen the assessed values and the attendant property taxes rise dramatically at the same time that their financial resources have decreased with retirement.

The multi-pronged approach in the provisions of HB 753 seeks to tackle this all-too common situation. Offering a reprieve from tax sale to those who are sick will give them and their families much-needed additional time to resolve their delinquencies. Providing a mechanism for a family member, friend, or community advocate to facilitate an application to the Homeowner Protection Program will enable them to access a loan that will prevent a foreclosure. Finally, increasing the assessed value threshold for Homeowner Protection Program eligibility will open up that loan solution to long-time residents of limited means whose once-affordable homes have increased in worth.

The passage of HB 753 will help preserve homeownership and the transfer of intergenerational wealth for our state’s most vulnerable residents while stabilizing families and communities. Thank you for the opportunity to testify.

For the above reasons,

PBRC urges a FAVORABLE report on HB 753.

Please contact Allison Harris, Director of PBRC’s Home Preservation Project, with any questions.
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