

# **BLOCK CHAIN WRITTEN TESTIMONY.pdf**

Uploaded by: johnny salling

Position: FAV

JOHNNY RAY SALLING  
Legislative District 6  
Baltimore County

Budget and Taxation Committee  
Public Safety, Transportation,  
and Environment Subcommittee



James Senate Office Building  
11 Bladen Street, Room 321  
Annapolis, Maryland 21401  
410-841-3587 · 301-858-3587  
800-492-7122 Ext. 3587  
JohnnyRay.Salling@senate.state.md.us

THE SENATE OF MARYLAND  
ANNAPOLIS, MARYLAND 21401

January 19, 2026

Senator Guy Guzzone  
Senator Jim Rosapepe  
3 West Miller Senate Office Building  
3 West Miller Senate Office Building  
Annapolis, Maryland 21401

I'm asking for your support for the State Department of Assessments and Taxation - Blockchain-Based Real Property Title Pilot Program – Establishment. This bill would launch a small pilot within the Maryland Department of Assessments and Taxation (SDAT) to test how blockchain technology can help protect property owners and make title verification more efficient and transparent.

Landlords across Maryland face serious problems — forged leases, unauthorized occupants who aren't on the lease, and long, expensive legal battles just to remove people who are illegally living in their properties. The pilot program aims to address these issues by creating a secure system for recording property titles and giving law enforcement and the courts real-time access to confirm legitimate ownership and occupancy.

The pilot would:

- Build a blockchain registry for property title verification.
- Allow owners in pilot areas to opt in to mirror their title data.
- Test secure smart contract tools for title transfers and escrow.

This approach could save time, reduce fraud, and give law enforcement the tools they need to act quickly when property rights are being abused.

Thank you for your time and consideration, and I urge a favorable report on this bill.

Sincerely,

A handwritten signature in red ink that reads "Johnny Ray Salling".

Senator Johnny Ray Salling

# **BLOCK CHAIN WRITTEN TESTIMONY.pdf**

Uploaded by: johnny salling

Position: FAV

JOHNNY RAY SALLING  
Legislative District 6  
Baltimore County

Budget and Taxation Committee  
Public Safety, Transportation,  
and Environment Subcommittee



James Senate Office Building  
11 Bladen Street, Room 321  
Annapolis, Maryland 21401  
410-841-3587 · 301-858-3587  
800-492-7122 Ext. 3587  
JohnnyRay.Salling@senate.state.md.us

THE SENATE OF MARYLAND  
ANNAPOLIS, MARYLAND 21401

January 19, 2026

Senator Guy Guzzone  
Senator Jim Rosapepe  
Senate Budget and Taxation Committee  
3 West Miller Senate Office Building  
3 West Miller Senate Office Building  
Annapolis, Maryland 21401

To the Members of the Senate Budget and Taxation Committee:

I'm asking for your support for the State Department of Assessments and Taxation - Blockchain-Based Real Property Title Pilot Program – Establishment. This bill would launch a small pilot within the Maryland Department of Assessments and Taxation (SDAT) to test how blockchain technology can help protect property owners and make title verification more efficient and transparent transparent.

Landlords across Maryland face serious problems — forged leases, unauthorized occupants who aren't on the lease, and long, expensive legal battles just to remove people who are illegally living in their properties. The pilot program aims to address these issues by creating a secure system for recording property titles and giving law enforcement and the courts real-time access to confirm legitimate ownership and occupancy.

The pilot would:

- Build a blockchain registry for property title verification.
- Allow owners in pilot areas to opt in to mirror their title data.
- Test secure smart contract tools for title transfers and escrow.

This approach could save time, reduce fraud, and give law enforcement the tools they need to act quickly when property rights are being abused.

Thank you for your time and consideration, and I urge a favorable report on this bill.

Sincerely,

A handwritten signature in red ink that reads "Johnny Ray Salling".

Senator Johnny Ray Salling



# **SB 168 - Blockchain Pilot Program - FAV - REALTORS**

Uploaded by: Lisa May

Position: FAV



## **Senate Bill 168 – State Department of Assessments and Taxation - Blockchain-Based Real Property Title Pilot Program - Establishment**

### **Position: Support**

Maryland REALTORS® supports SB 168, which would create a pilot program to explore the use of blockchain technology to combat the practice of real estate “squatting.”

Over the past few years, REALTORS® have reported increased incidents of squatting in residential properties, typically those that are vacant or listed for sale or rent, but also those where an owner is temporarily away. Scammers that have no legal rights to the property illegally occupy these residences.

Often, these individuals produce forged leases or other documents which on initial review might indicate they have a right to occupy the residence. When these documents are presented to law enforcement responding to the squatting situation, it can be difficult to determine who has rightful ownership. As a result, property owners are told that this is a matter for the courts, and it may be weeks or months before the property is restored to them.

The General Assembly took steps in 2025, through SB 46, to provide additional recourse for victims of squatting to seek relief from the courts in an expedited manner. REALTORS® view SB 168 as a continuation of those efforts.

Blockchain technology has shown promise in reducing fraud in other areas of real estate, including in seller impersonation and deed fraud, as well as with vacant properties in Baltimore. This pilot program can determine its application to combatting fraudulent activities surrounding squatting and, as a result, Maryland REALTORS® asks for your favorable report.

**For more information contact [lisa.may@mdrealtor.org](mailto:lisa.may@mdrealtor.org) or [christa.mcgee@mdrealtor.org](mailto:christa.mcgee@mdrealtor.org)**

**SB168\_EconAction\_UNF.pdf**

Uploaded by: Jennifer Bevan-Dangel

Position: UNF



## **SB168: SDAT - Blockchain-Based Real Property Title Pilot Program – Establishment**

### **Position: Unfavorable**

January 21, 2026

The Honorable Guy Guzzone, Chair  
Budget and Taxation Committee  
3 West Miller Senate Office Building  
Annapolis, MD 21401  
Cc: Members of the Committee

Chair Guzzone and members of the Budget and Taxation Committee,

Economic Action Maryland Fund urges an unfavorable report on SB168, which would create a pilot program for using blockchain-based technology to validate titles for real property.

While blockchain technology has the potential to save time and reduce costs in the titling process, the technology is still emergent and has not been adequately studied or evaluated. Establishing a pilot program without thorough study puts property owners at risk, given the serious concerns that exist regarding blockchain, particularly around the potential for fraud.

Blockchains are similar to Bitcoin, enabling transactions to occur over the internet using encryption technology to prevent fraud. These systems, while they are lauded as secure, are still vulnerable to malicious actors and should not be embraced without proper study and due diligence. Public blockchains are operated by voluntary members who could undermine security. Chains have in the past been splintered into separate forks, creating confusion and an inability to confirm the transaction history. And multiple versions of a transaction can be recorded, creating validation issues within the chain.

Furthermore, the technology is less than a decade old. Network failures have occurred, including both intentional hacks where substantial value has been stolen as well as the continuing threats of actual network and power failures, in which case these critical property records could be lost completely. As one analyst summarized, “Blockchain technology might well prove to be more efficient, but can it be trusted, is it affordable, and is there a sufficient incentive for its widescale introduction? Today the answer appears to be, ‘not yet’.”<sup>1</sup>

---

<sup>1</sup> <https://scholarship.depauw.edu/cgi/viewcontent.cgi?article=1191&context=studentresearch>

*Economic Action (formerly the Maryland Consumer Rights Coalition) champions economic rights and housing justice through advocacy, research, consumer education, and direct service. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.*



For these reasons, we urge an unfavorable report on SB168. Maryland should proceed with diligence and caution when approaching these new technologies and should not launch a pilot program without first studying all the ramifications of such a drastic technology transition.

Sincerely,

Jennifer Bevan-Dangel, Deputy Director

*Economic Action (formerly the Maryland Consumer Rights Coalition) champions economic rights and housing justice through advocacy, research, consumer education, and direct service. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.*

2209 Maryland Ave · Baltimore, MD 21218 | [www.econaction.org](http://www.econaction.org)  
Marceline White · [Marceline@EconAction.org](mailto:Marceline@EconAction.org) | Jennifer Bevan-Dangel · [Jennifer@EconAction.org](mailto:Jennifer@EconAction.org)

**Harris\_Jonathan\_Testimony\_HB0168\_2026.pdf**

Uploaded by: Jonathan Harris

Position: UNF

## Written Testimony OPPOSED (UNF) to SB168, “State Department of Assessments and Taxation – Blockchain-Based Real Property Title Pilot Program - Establishment”.

Jonathan G. Harris, PhD, CFA  
11932 Goya Drive  
Potomac, MD 20854-3313  
[Jgharris7@gmail.com](mailto:Jgharris7@gmail.com)  
(240)506-2864

---

### Written Testimony Opposing SB168

I respectfully submit this testimony in opposition to SB168. The bill directs public funds toward a blockchain-based property records system without demonstrating that blockchain offers any meaningful advantage over more efficient and established technologies. While modernization of property-record systems is a reasonable goal, the bill assumes—without evidence—that blockchain is the necessary vehicle for that modernization. It is not.

Supporters of SB168 cite squatting as the primary justification for adopting blockchain. However, the scenarios they describe typically involve individuals presenting what they claim is a valid lease. If the lease lists a legitimate property owner, a blockchain system provides no additional clarity.

. Where improvements to existing systems are needed—such as standardized APIs, better data-access workflows, or more timely updates—those improvements can be implemented directly, without the cost and complexity of blockchain.

### Background and Expertise

- PhD in Computational Chemistry; Chartered Financial Analyst
- 25 years leading computational risk and investment-modeling teams at four financial firms
- 3 years leading an anti-fraud modeling team at a major financial-technology company

I emphasize that blockchain is not uniquely suited to validating ownership, leases, or property rights. Several points illustrate this:

- Leases are not required to be recorded, so a blockchain cannot verify whether a lease presented by a squatter was legitimately granted.
- A forged deed can be entered into a blockchain just as easily as into any other system; blockchain does not authenticate documents.
- Blockchain does not eliminate the delay between a transaction and its availability through an API. That delay arises from workflow and process issues, not from the underlying database architecture. Addressing those issues—such as by improving intake processes, digitizing supporting documentation, or providing modern APIs—can be done with or without blockchain.
- Squatting can be addressed more directly by allowing property owners to attest to law enforcement that they did not authorize a lease, combined with strong penalties for false statements and for presenting forged or fraudulent documents.

SB168 reflects a familiar pattern in which blockchain is promoted as a universal solution without a rigorous evaluation of its effectiveness or its advantages over simpler, more reliable alternatives. Modernization is achievable, but it does not require blockchain. For these reasons, I urge the committee to reject SB168 and pursue improvements that are determined by rigorous technical assessments rather than the recommendations of a group with a financial stake in a specific solution.

**SB 168 PJC UNF.pdf**

Uploaded by: Matt Hill

Position: UNF



C. Matthew Hill  
Attorney  
Public Justice Center  
201 North Charles Street, Suite 1200  
Baltimore, Maryland 21201  
410-625-9409, ext. 229  
hillm@publicjustice.org

---

**SB 168 - State Department of Assessments and Taxation – Blockchain-based Real Property Title Pilot Program -- Establishment**

**Hearing before the Senate Budget and Taxation Committee on Jan. 21, 2026**

**Position: Unfavorable**

---

The Public Justice Center (PJC) is a nonprofit public interest law firm that stands with tenants to protect and expand their rights to safe, habitable, affordable, and non-discriminatory housing and their rights to fair and equal treatment by Maryland’s landlord-tenant laws, courts, and agencies. We represent or advise over 800 renter households each year, and we advocate to change laws that further a human right to house.

Public Justice Center opposes SB 168 because the bill perpetuates a false narrative around “squatting,” will be ineffective in addressing the issue it identifies, and diverts state funds from more pressing needs.

First, SB 168 seeks to address a purportedly widespread squatting epidemic that is [not supported by evidence](#). Instead, special interest groups like Sinclair-aligned media (Fox45, Balt. Sun, WJLA) and the American Legislative Exchange Council, have [manufactured a narrative that lawlessness and squatting are rampant to justify policies that strip residents of their constitutional rights and push evict-first approaches](#) – even [fueling the Trump Administration’s call for National Guard deployments](#) in cities like D.C., Chicago, Portland, and Los Angeles.

The General Assembly already addressed this issue in 2025 by passing SB 46 to expedite “wrongful detainer” cases and ensure property owners have the ability to evict promptly anyone who is unlawfully occupying a property. Effective October 1, 2025, SB 46 requires a court to hear any wrongful detainer claim within 10 days, making it one of the fastest judicial processes in the State. **Maryland should not spend further legislative and financial resources on this issue when the real crisis facing Maryland families is the lack of safe, stable, affordable homes.**

**Second, SB 168 will not resolve the issue it seeks to address.** In our experience, most disputes over alleged “squatting” in a wrongful detainer case do not center on whether the plaintiff is the owner of the property but on whether the occupants are renters. If the occupants are renters, then the owner must seek any eviction in a landlord-tenant case. If the occupants do not have a

valid agreement to rent, then wrongful detainer is normally the appropriate way to proceed with the eviction. A blockchain-based title program will not resolve the critical question of the validity of a rental agreement. State money to be spent on a blockchain title program would be better used to help prevent the evictions of the more than 20,000 families who are evicted each year in Maryland, often because they do not have access to safe, stable, affordable housing.

Public Justice Center asks that the Committee issue a UNFAVORABLE report on SB 168.

**sb168.pdf**

Uploaded by: Will Vormelker

Position: UNF

HON. STACY A. MAYER  
CIRCUIT COURT  
JUDGE  
BALTIMORE COUNTY  
CHAIR

HON. RICHARD SANDY  
CIRCUIT COURT  
JUDGE  
FREDERICK COUNTY  
VICE-CHAIR



KELLEY O'CONNOR  
ASSISTANT STATE COURT  
ADMINISTRATOR  
GOVERNMENT RELATIONS  
AND PUBLIC AFFAIRS  
P: (410) 260-1560

SUZANNE PELZ, ESQ.  
SNR. GOVT. RELATIONS AND  
PUBLIC AFFAIRS OFFICER  
P: (410)260-1523

## MARYLAND JUDICIAL COUNCIL LEGISLATIVE COMMITTEE

### MEMORANDUM

**TO:** Senate Budget and Taxation Committee  
**FROM:** Legislative Committee  
Suzanne D. Pelz, Esq.  
410-260-1523  
**RE:** Senate Bill 168  
State Department of Assessments and Taxation – Blockchain-  
Based Real Property Title Pilot Program - Establishment  
**DATE:** January 16, 2025  
(1/21)  
**POSITION:** Oppose absent further study

---

The Maryland Judiciary opposes Senate Bill 168, at this time, absent further study. This legislation establishes a pilot program in a developing area for which there are still many unknowns. As such, it is difficult to ascertain the viability, security, and cost associated of such a program without additional study.

Land Records instruments throughout the State are stored in and administered by the Clerk of Court in each of Maryland's twenty-four (24) Circuit Courts. Maryland's land records system is not merely administrative, it is codified in the constitutional and statutory framework of state law. Under Article IV of the Maryland Constitution and Title 3 of the Real Property Article, Clerks of the Circuit Court are expressly charged with the custody, recording, indexing, and certification of land record instruments. This structure reflects a deliberate allocation of authority to constitutional officers who are locally accountable, judicially supervised, and legally trained in record integrity. This legislation will, at least in pilot jurisdictions, transfer those duties and custodianship of Land Record instruments from the Clerks to SDAT.

The legislation will also require the Judiciary to develop and maintain a programming interface with SDAT to validate digital titles. Preliminary estimates put the cost of establishing the interface at \$148,000, without knowing the design, process changes, and other variables. The actual cost could well exceed that estimate. It is also unclear if the Judiciary could procure a vendor and have its system fully operational by January 1, 2027.

cc. Hon. Ron Watson  
Judicial Council  
Legislative Committee  
Kelley O'Connor

**SB0168\_BT\_LOI.docx.pdf**

Uploaded by: Robert Yeager

Position: INFO

**WES MOORE**  
Governor

**ARUNA MILLER**  
Lt. Governor



**ROBERT YEAGER**  
Director

**DENNIS HUANG**  
Deputy Director

**HEARING DATE:** January 21, 2025

**BILL:** SB0168

**TITLE:** State Department of Assessments and Taxation - Blockchain-Based Real Property Title Pilot Program - Establishment

**SDAT POSITION:** LETTER OF INFORMATION

The Department's primary function is the valuation of property for assessment and taxation purposes. SDAT does not handle or maintain real property title information. Title recordation and maintenance fall under the purview of the Clerks of the Circuit Court.

To the extent that SDAT utilizes title-related data in its operations, the Department currently scrapes that information from the publicly accessible Maryland Land Records. This is done solely to facilitate the Department's core mission of property assessment and taxation, not for the purpose of maintaining a title registry.

The Department has reviewed the current fiscal and administrative impact of Senate Bill 168 as drafted. It is estimated that implementation of this bill would cost the State more than \$3 million in its current form. Furthermore, the establishment of the pilot program would necessitate that SDAT hire staff with specialized expertise to handle title data, a function that is entirely new to the Department and beyond its current statutory mandate and capabilities.