

Written Testimony HB 753 Tax Sale Revisions (1).pdf

Uploaded by: Allison Harris

Position: FAV

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.
aharris@probonomd.org • 443-703-3050

CDN HB 753 FAVORABLE SCR.pdf

Uploaded by: Claudia Wilson Randall

Position: FAV



**TESTIMONY
HOUSE BILL 753
Budget & Taxation Committee
April 1, 2026
Position: FAVORABLE**

Dear Chair Guzzone and Members of the Budget & Taxation Committee:

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 753 - Requires the State Tax Sale Ombudsman to allow a homeowner to designate a family member or representative to communicate with the Ombudsman on the homeowner's behalf; Requires an exemption from tax sale if the homeowner has a documented terminal illness or medical hardship, and increases the maximum home value for Homeowner Protection Program eligibility to \$450,000.

CDN's network of certified Housing Counselors work with legal service providers to help homeowners as they face tax sale foreclosure. These are particularly difficult cases when they involve elderly, disabled and sick homeowners. These vulnerable groups need the support of a caring family member or trusted designee to navigate the process of taxes.

When homeowners have missed several tax payments, the outstanding balance can quickly grow due to penalties and interest. For homeowners whose medical and financial situation may be unstable, it may be impossible for them to avoid tax default and make a lump-sum payment of the outstanding balance. Additional support of a designee and the increase in home valuations will support more homeowners to age in place, and die with dignity and pass their property to their heirs.

We urge your favorable report for HB 753.

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

HB753 LEHMAN WRITTEN TESTIMONY SENATE.pdf

Uploaded by: Mary Lehman

Position: FAV

DELEGATE MARY A. LEHMAN
Legislative District 21
Prince George's and
Anne Arundel Counties

Government, Labor, and
Elections Committee

Chair
Local Government/Bi-County
Agencies and Administration
Subcommittee



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THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

HOUSE BILL 753 – Tax Sales – Homeowner Protections – Revisions

FAVORABLE

Chair Guzzone, Vice Chair Rosapepe and esteemed members of the Budget and Taxation Committee, I am requesting your support of House Bill 753, which protects homeowners dealing with a terminal illness or other medical hardship from losing their property in a tax sale.

A Family's Health Crisis and Loss

As with many bill ideas, this one comes from the heartbreaking experience of the Mukhni family of Beltsville whose elderly father, Mr. Abdul Mukhni, was battling late-stage cancer and missed his property tax notices and the window to pay his bill. At a June 2025 hearing in Pr. George's County Circuit Court, Eskin Law, a tax lien purchaser, paid the taxes so that it could take title to the Mukhni family home and auction it off.

The tax lien sale was legal but caught the family completely off guard as they were dealing with Mr. Mukhni's Stage 4 colon and stomach cancer and Mrs. Mukhni's health problems. They were not aware of the proceeding until it was over. When Mr. and Mrs. Mukhni's daughter Mariam was made aware of Eskin Law's action, she retained an attorney from Legal Aid and raised enough money to pay the tax debt as well as the additional fees Eskin Law said it had incurred.

Eskin Law declined the \$15,000 cash offer, Mr. Mukhni died in September, and two months later, citing Mr. Mukhni's passing, Eskin successfully petitioned the court to cancel a Right of Redemption hearing to allow the family to pay the tax debt and regain title to the home Mr. and Mrs. Mukhni had purchased in 1996.

You will read from Ms. Mukhni and a Legal Aid attorney about the stress and the trauma this process has created for a family battling a catastrophic illness and a tax sale system that does not acknowledge or make accommodations for terminally ill people or those with other medical hardships.

What the Bill Does

HB 753 amends the Homeowner Protection Program administered by the office of the State Tax Sale Ombudsman, which was established to "divert vulnerable homeowners" from the private tax lien sale process into an "alternative program" that helps eligible homeowners pay their taxes and remain in their homes. It does this by:

1. Adding to the list of people eligible for priority enrollment someone experiencing a documented **terminal illness** or other **medical hardship**; and
2. Directing the Ombudsman to develop a process to allow a homeowner enrolled in the program to designate a family member or other representative to communicate and work with the Ombudsman on the homeowner's behalf.

Additionally, the bill directs Baltimore City and all 23 Maryland counties to withhold from sale the dwelling of a homeowner who has a terminal illness or medical hardship documented by a physician who has treated or examined the homeowner. Maryland counties and Baltimore City may also adopt additional methods for establishing terminal illness or medical hardship for the purpose of preventing a tax sale.

Mister Chair, Mister Vice Chair, no family should have to face the financial and emotional trauma of losing their home at the same time the owner is fighting for his or her life. This bill is meant to spare other families going forward the pain and suffering my constituents have endured. I urge a favorable report.

CLC Testimony HB 753 Tax Sale Homeowners 3.30.26.p

Uploaded by: Shana Roth-Gormley

Position: FAV



HB 753

Tax Sales - Homeowner Protections - Revisions

Hearing before the Senate Budget and Taxation Committee
April 1, 2026

POSITION: Favorable

Community Law Center (CLC) is a 501(c)(3) nonprofit organization, which is a legal partner to Maryland neighborhoods and nonprofits in pursuit of more just and vibrant communities. CLC provides direct legal representation to communities and nonprofits on issues like tax exemption and organizational governance, real estate, contracts, intellectual property, employment law, and more. We advocate on issues that impact our Maryland neighborhood and nonprofit clients, including nuisance and vacant properties.

CLC supports HB 753 to continue to move Maryland forward in limiting the negative impacts of tax sale on homeowners, families, and communities. HB 753 provides several significant improvements to the tax sale process:

- HB 753 will allow homeowners to get help from their families, advocates, and others to communicate with the State Tax Sale Ombudsman, making it easier to access crucial resources and assistance;
- HB 753 will require counties and Baltimore City to remove from tax sale the properties of homeowners with terminal illness or medical hardship; and
- HB 753 will expand eligibility for the Homeowner Protection Program to properties with a higher assessed value, and expand priority for enrollment in the Program to people with terminal illness or medical hardship.

These changes will help reduce tax sale's potential harm to homeowners, while not impacting municipalities' tax collection efforts. This ensures that counties and Baltimore City can collect the revenue which keeps them running, while minimizing the harms to Maryland residents, particularly those experiencing some of the most difficult and vulnerable moments of their lives, during terminal illness or medical hardship. When homeowners are protected and are able to receive assistance during tax sale, the whole community benefits, by ensuring that we have protected our neighbors and by preventing the loss of generational wealth in a family's home or the creation of a new vacant property through tax sale.

CLC supports HB 753. Thank you for the opportunity to testify.

For the above reasons,
CLC urges a FAVORABLE VOTE ON HB 753.

Please contact Shana Roth-Gormley, Staff Attorney at Community Law Center, with any questions.
ShanaR@communitylaw.org | 410-366-0922

Version for Senate Crossover.pdf

Uploaded by: Steven Kappen

Position: FAV



JUSTICE FOR ALL

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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.

HB 753 -- Senate Written Testimony.pdf

Uploaded by: William Steinwedel

Position: FAV

**House Bill 753 – Tax Sales – Homeowner Protections – Revisions
Hearing on April 1, 2026 – Senate Budget and Taxation Committee
Position: FAVORABLE**

Maryland Legal Aid (MLA) submits its written testimony on HB 753 in response to a request from Delegate Mary Lehman.

Maryland Legal Aid (MLA) appreciates the opportunity to testify in support of this vital legislation. We are the state’s largest nonprofit law firm, representing thousands of low-income Marylanders every year in civil legal cases involving a wide range of issues, including family law, housing, public benefits, tax sale and mortgage foreclosure in addition to other consumer law issues. Because HB 753 would allow homeowners to appoint someone to speak on their behalf in connection to a tax sale, would eliminate homeowners facing a terminal illness from the tax sale process and would make more homeowners eligible for the Maryland Homeowners Protection Program, MLA testifies in strong support of HB 753.

The Maryland tax sale process is a complex process that can be difficult for attorneys to understand, let alone homeowners. MLA has represented and provided advice to homeowners in tax sale who thought that once the “tax sale” occurred, they could no longer save the home and that they had to leave. In addition, MLA has represented elderly homeowners with diminished mental capacity who need the assistance of family members or friends to navigate financial matters. HB 753 allows for a homeowner to plan how to address the tax sale process by designating another individual to help them navigate the tax sale process and communicate on their behalf, should they need that support due to lack of capacity. As all persons currently plan for their estate and the care of their family in case they are unable to do so, HB 753 safeguards their home if they are unable to manage their financial affairs and allow homeowners to cure the tax sale default and stay in their homes.

HB 753 would also allow jurisdictions to remove properties from tax sale where the homeowner was facing a terminal illness. This change would significantly help homeowners facing end of life planning for their home and family.

Finally, HB 753 increases the property value eligibility amount for the Maryland Homeowners Protection Program from \$300,000 to \$450,000. The median home value as of March 2025 in Maryland is \$420,000.00¹, but only homeowners whose homes are worth less than \$300,000.00 are eligible for the Homeowners Protection Program. This increase in eligibility would especially help homeowners in Prince George’s and Montgomery County whose properties are in tax sale, as MLA has represented many homeowners from these counties who are eligible for MLA services financially and would otherwise be good candidates for the payment plans

¹ <https://dhcd.maryland.gov/Documents/Housing-Beat/Q1-2025-Report.pdf>

offered by the Maryland Homeowners Protection Program, but are simply ineligible due to the value of their home. In order to keep up with increasing home property values, the increase proposed in this legislation permits more homeowners in the State to benefit from this important protection.

HB 753 makes reforms to the tax sale system to support disabled, elderly, and ill homeowners who wish to retain their home and it acknowledges the increase in property values as a basis for extending eligibility for the Maryland Homeowners Protection Program. MLA strongly support to HB 753. If you need additional information regarding this bill, please contact William Steinwedel at wsteinwedel@mdlab.org and (410) 951-7643.

NPAM LOS with Amendments HB0753 Tax Sales.pdf

Uploaded by: Sarah Peters

Position: FWA



**NURSE PRACTITIONER
Association of Maryland**

“Advocating for Maryland NPs Since 1992”

March 24, 2026

Re: Bill: HB 0753: Tax Sales – Homeowner Protections – Revisions

POSITION: Support with Amendments

Dear Chair, Vice Chair and Members of the Committee,

On behalf of the Nurse Practitioner Association of Maryland, Inc. (NPAM) representing over 8,500 Nurse Practitioners (NPs) licensed in Maryland and 850 active NPAM members, I am writing to state support for **HB 0753: Tax Sales – Homeowner Protections – Revisions** with the following amendment.

We respectfully request that provider neutral language be used in the bill and recommend that “licensed qualified healthcare provider” be used to replace “physician.”

**(3) (I) THE MAYOR AND CITY COUNCIL OF BALTIMORE CITY OR
13 THE GOVERNING BODY OF A COUNTY SHALL WITHHOLD FROM SALE THE
DWELLING
14 OF A HOMEOWNER WHO HAS A TERMINAL ILLNESS OR MEDICAL
HARDSHIP AS
15 DOCUMENTED BY A **PHYSICIAN** WHO HAS TREATED OR EXAMINED THE
HOMEOWNER.**

Nurse practitioners (NPs) are licensed and nationally certified advanced practice registered nurses, have advanced clinical training and education, and practice independently in Maryland. In both in-patient and outpatient settings, NPs participate in the healthcare team, deliver cost-effective, high-quality healthcare services to patients, and are chosen by many patients to serve as their Primary Care Provider. NPs are qualified to treat and examine patients and can diagnose terminal illness and medical hardships.

We respectfully request a favorable vote to support **HB 0753: Tax Sales – Homeowner Protections – Revisions** with the above referenced recommended amendment using provider neutral language “licensed qualified healthcare provider” which would allow Nurse Practitioners to determine terminal illness and medical hardships, and, thus, practice within their scope.

Should you have any questions feel free to contact me at NPAMexecdir@gmail.com .

Sincerely,

Beverly Lang, MScN, RN, ANP-BC, FAANP

Beverly Lang MScN, RN, ANP-BC, FAANP
Interim Executive Director,
Nurse Practitioner Association of Maryland, Inc.