

**House Bill 753 – Tax Sales – Homeowner Protections – Revisions  
Hearing on February 17, 2026 – Ways and Means Committee  
Position: FAVORABLE**

*Maryland Legal Aid (MLA) submits its written and oral 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 \$420,000.00<sup>1</sup>, 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

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<sup>1</sup> <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](mailto:wsteinwedel@mdlab.org) and (410) 951-7643.