



**TESTIMONY
HOUSE BILL 753
House Ways & Means Committee
February 17, 2026
Position: FAVORABLE**

Dear Chairperson Wilkins and Members of the Ways and Means 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 and help them to age in place.

We urge your favorable report for HB 753.

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