



## **HB753- Income Tax - Subtraction Modification - Losses From Theft or Fraud**

### **Position: Favorable**

February 17, 2026

The Honorable Jheanelle K. Wilkins, Chair  
Ways and Means Committee  
130 Taylor Office Building  
Annapolis, MD 21401  
Cc: Members of the Committee

Chair Wilkins and members of the Ways and Means Committee,

Economic Action Maryland Fund urges a favorable report on HB753, which expands protections for homeowners facing tax sale. HB753 allows a homeowner to designate a family member or other individual to work with the Ombudsman on behalf of the homeowner, requires Baltimore City to withhold homes from tax sale if the owner has a terminal illness or medical hardship, and expands eligibility for the Homeowners Protection Plan.

Our Securing Older Adult Resources program screens homeowners for the Homeowners' Tax Credit as one avenue for averting tax sale. Our SOAR counselors note that many homeowners who they screen for tax credits are ineligible because their property value has increased so much over the past few years. HB753 will assist older adults in protecting their home from tax sale, protect generational wealth by preserving home ownership, and create a process for terminally ill owners or those with medical hardship to save their homes.

For these reasons, we urge a favorable report on HB753.

Best,

Marceline White  
Executive 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.*

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