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homes, communities & hope*

House Ways and Means Committee
HB 753
Tax Sales – Homeowner Protections - Revisions
February 17, 2026
Position: Support

Habitat for Humanity of the Chesapeake is the leading provider of affordable homeownership opportunities in Central Maryland. Over the past 45 years, we have built or renovated more than 800 homes in 26 communities across Baltimore City and Baltimore, Anne Arundel and Howard Counties. This year alone, we are actively constructing or advancing pre-development projects in several Baltimore neighborhoods, as well as in Severn and Elkridge. **Habitat for Humanity of the Chesapeake supports HB 753 because the provisions of this bill will help homeowners facing tax sale resolve their property tax delinquencies and avoid foreclosure.**

Habitat for Humanity of the Chesapeake is committed to advancing safe, decent, and affordable homeownership for low and moderate-income families throughout Central Maryland. We witness every day how property tax challenges – including delinquency, tax lien sales, and inadequate protections for vulnerable homeowners – can destabilize families, erode equity, and accelerate displacement in the most vulnerable communities. The risk of home loss has also been exacerbated by soaring property assessment values in Maryland.

House Bill 753 would strengthen Maryland's tax sale framework by adopting meaningful homeowner protections that reduce the risk of loss of primary residences due to tax delinquency. 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 foreclosure. Finally, increasing the assessed value threshold for Homeowner Protection Program eligibility will open that loan solution to long-time residents of limited means whose once-affordable homes have increased in worth. These changes will help stabilize homeownership for families most at risk of losing their homes to tax sales. By preserving pathways for homeowners to remain in their homes – especially during times of hardship – the State strengthens community stability, prevents displacement, and supports generational wealth building.

For the above reasons, Habitat for Humanity of the Chesapeake urges a favorable vote on HB 753. We appreciate the Committee's leadership on strengthening protections for Maryland Homeowners.

Sincerely,

A handwritten signature in cursive script that reads "Melanie du Bois".

Melanie du Bois
Homeowner Outreach and Support Coordinator