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THE MARYLAND HOUSE OF DELEGATES
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HOUSE BILL 753 – Tax Sales – Homeowner Protections – Revisions

FAVORABLE

Madam Chair, Madam Vice Chair and esteemed members of the Ways and Means 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 hear 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.

Madam Chair, Madam 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.