



Neighborhood Housing Services of Baltimore, Inc.

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Senator Guzzone
Chair, Budget and Taxation Committee
3 West, Miller Senate Building
Annapolis, MD 21401

RE: Senate Bill 0325

Position: SUPPORT

Dear Chairperson Guzzone and Members of the Committee:

I am Dan Ellis, Executive Director of Neighborhood Housing Services of Baltimore. NHS, a non-profit working in Baltimore City, believes all residents deserve the opportunity for decent housing and financial opportunities for their families. We accomplish this by offering housing counseling, financial coaching, affordable loans to low and moderate income customers, conducting acquisition and renovation on vacant properties, community engagement, and helping money flow into historically disinvested communities. Last year we helped over 450 families purchase homes, invested in the preservation of over 100 homes to help seniors age in place and invested and leveraged over \$25 million in West Baltimore. I co-chaired the Baltimore City Tax Sale Work Group from 2012-2020.

Tax sale is a system that sells government debt to private firms, often funded from out of state, and then collects the debt along with significant fees and interest from property owners. This system, designed by the State of Maryland, results in homeowners who are typically low-income and often seniors struggling to pay raising bills. Neighborhoods are also often destabilized by the tax sale system by making it more difficult to move vacant properties back into productive use. SB325 provides additional protections for property owners throughout the process. While the bill does not reform the system or create systemic change, it will make it easier for residents to navigate the confusing tax sale process.

We look forward to working with the committee throughout this and future sessions to identify ways to further protect homeowners and communities from the negative impacts of tax sale. SB325 is a positive step.

We respectfully request a **favorable report** on SB 325.

Sincerely;

Daniel T. Ellis
Executive Director

