



MARYLAND SENATE BUDGET AND TAXATION COMMITTEE  
TESTIMONY OF MARYLAND VOLUNTEER LAWYERS SERVICE  
IN SUPPORT TO SB325: TAX SALES—REDEMPTION – NON-DELINQUENT TAXES

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Chairman Guzzone and distinguished members of the Committee, thank you for the opportunity to testify in opposition to Senate Bill 325.

My name is Amy Hennen and I am the Director of Advocacy and Financial Stabilization at the Maryland Volunteer Lawyers Service (MVLS). MVLS is the oldest and largest provider of pro bono civil legal services to low-income Marylanders. Since MVLS’ founding in 1981, our statewide panel of over 1,700 volunteer lawyers, has provided free legal services to over 100,000 Marylanders in a wide range of civil legal matters. In FY20, MVLS volunteer and staff lawyers provided legal services to 4,459 people across the state. Approximately 30% of our cases focus on consumer issues like foreclosure, tax sale, bankruptcy, and debt collection. For the reasons explained below, we respectfully request a favorable report on Senate Bill 325.

Tax sale most often affects the poorest homeowners in the most distressed neighborhoods, and contributes to the overall problem of vacant and abandoned properties all over the state. In 2013, MVLS and other nonprofit organizations came together to form the Tax Sale Workgroup. Our goal was and is to protect communities and homeowners, especially those that are low-income and elderly, who face the devastating effects of the tax sale process. As part of our work on this issue, MVLS has partnered with the Pro Bono Resource Center of Maryland since 2014 to conduct tax sale workshops aimed at helping homeowners avoid tax sale.

From the data we collected, the average homeowner in tax sale is a low-income senior who has lived in their home for at least 23 years, with a household income of only \$19,800 per year. Many clients seen at these clinics survive on a fixed income, and struggle to pay their bills even before a tax sale happens. When attempting to redeem a property from tax sale our clients must pay all delinquent taxes and pay ones that are not technically due to remove themselves from tax sale.

MVLS has been fighting to even the playing field for Marylanders with limited means for decades, and we know that these residents struggle to redeem their homes from tax sale. SB325 makes it a little easier for struggling homeowners to get out of tax sale and become current on property taxes.

Mister Chairman and members of the Committee, thank you again for the opportunity to testify.