

TO: Maryland General Assembly, Senate Committee on Budget and Taxation

FROM: Dr. Meleny Thomas, Executive Director-Development- South Baltimore CLT

DATE: March 6, 2023

RE: Testimony in support of SB855: Property Tax – In Rem Foreclosure

Chairman Guzzone and members of the Senate Committee on Budget and Taxation:

My name is Dr. Meleny Thomas. I serve as the executive director of Development without Displacement for the South Baltimore Community Land Trust (SBCLT). SBCLT is pleased to support SB855, the in rem foreclosure bill as this bill will be beneficial to CLTs and other affordable housing developers.

The South Baltimore Community Land Trust was founded to promote healthy regenerative communities in South Baltimore through the development of quality permanently affordable housing and a just transition to Zero Waste. The concentration of pollution in South Baltimore has compounding effects like; poverty that comes from disinvestment, poor housing quality, and lack of adequate health care. It is our mission and goal to help connect community residents with skills and knowledge to tackle these issues.

As Baltimore's community land trusts work to revitalize neighborhoods and reinvigorate public participation through the construction of permanently affordable, democratically controlled housing, mechanisms like in rem foreclosure are essential for our work. When, instead of relying on tax sales, the City takes title after the value of its lien on the property exceeds the value of the property itself, the City fast tracks the processes through which nonprofit developers, like community land trusts, may acquire vacant properties and bring them back online.

SB855 makes the in rem foreclosure work even better for community land trusts. SB855 strengthens the notice requirements within the in rem foreclosure by requiring the City to comply with the Maryland Rules and serve a complaint on owners and lenders who have an interest in the property. Thus, once enacted, SB855 will strengthen in rem foreclosure, tightening its legal safeguards, and enable land trusts like NEHI to benefit from expedited access to properties that are ready for redevelopment and productive use.

I urge you to pass SB855 so that we at SHARE Baltimore and our member community land trusts may further our efforts to own and develop land for the benefit of the community. Thank you for your time and consideration.