

CORY V. MCCRAY
Legislative District 45
Baltimore City

DEPUTY MAJORITY WHIP

Budget and Taxation Committee

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Executive Nominations Committee

Legislative Policy Committee

Joint Committee on Gaming Oversight



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THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

Vote Yes on Senate Bill 855/HB 921

Bill Title: Property Tax – In Rem Foreclosure

Hearing Date: March 28, 2023, Way's and Means

Greetings, Chair, Vice Chair, and members of the Committee

Good afternoon, it is with great pleasure that I present to you, Senate Bill 855. In SB 855 the accountability foreclosure is shifted to the owner instead of the past resident. There are instances where the vacant properties have become unidentified, but that shouldn't hinder progress from being made. Vacant and abandoned properties are not in the best interest of the neighborhood. More commonly, there isn't just one vacant home there are plenty on the block. As a city, we hold a standard of quality housing but the surplus of abandoned homes does not align with that.

Senate Bill 855 authorizes certain properties of Baltimore City to partake in rem foreclosure. During this period of foreclosure, the bank will

go through gain ownership of the house again and proceed with eviction. It is important to highlight that the lender cannot sue the evicted person for money during this process.

The properties that qualify for Rem Foreclosure consist of a vacant lot or improved property cited as vacant, unsafe, or unfit for the habitat. Real property located in Baltimore city may be subject to foreclosure and sale of the vacant property is determined under the Baltimore city building code.

In approving Senate Bill 855, established criteria will be created and followed. The standard of filing complaints for a rem foreclosure is necessary. Along with that, administrative rules and procedures must be created to continue with the process.

In the event that a foreclosed property is sold, the following will go into effect:

- Surplus proceeds shall be held by a county or municipality for a period of 12 months.
- After 12 months, surplus proceeds shall be distributed to any person with an outstanding claim on the property.

It is extremely important that we work to fix the disparities in this community. Voting in favor of Senate Bill 855, is a step in the right

direction. For these reasons, I respectfully ask for your support in approving
Senate Bill 855.

Respectfully,

A handwritten signature in blue ink, appearing to read 'Cory', with a stylized flourish at the end.

Cory V. McCray
45th District