



COMMISSION ON AGING

February 21, 2018

The Honorable Anne R. Kaiser  
Chair, Ways and Means Committee  
House Office Building, Room 131  
Annapolis, Maryland 21401

Re: HB 1465

Dear Delegate Kaiser:

I am writing to express the Montgomery County Commission on Aging's support for HB 1465, which would protect from tax sale, real property on which the taxes owed are less than \$750 in any one year. Under current law, that threshold is just \$250. Just as important, HB 1465 would require that notices of a pending tax sale include certain information about housing counseling services and tax (and water and sewer) abatement programs for which the homeowner might be eligible. Currently, no such notices are required.

For older homeowners who are retired and living on fixed or modest incomes, rising property taxes can be a serious financial challenge, especially in areas of the state where property values have skyrocketed. In addition, older homeowners may experience costly health issues or cognitive impairments that can result in a failure to make a property tax payment. And, while older homeowners in Maryland may be eligible for certain tax credit and other programs that would help to alleviate property tax burdens, not everyone is aware of such programs.

Under Maryland law, a homeowner has the right to redeem property that has been sold at tax sale within six months of that sale by paying to the purchaser the taxes owed plus interest, attorney's fees, and other costs. The additional costs may make redeeming the property extremely difficult, even impossible.

HB 1465 will protect all homeowners from losing their homes due to a minimal tax obligation and will provide homeowners who are older or who have modest incomes with critical information that could help them to mitigate that obligation before it is too late.

Thank you for considering the Commission on Aging's support for this bill.

Sincerely,

Isabelle Schoenfeld, Chair  
Commission on Aging

cc: Delegate Jay Walker  
Montgomery County Delegation

**Department of Health and Human Services**

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