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OP-ED OPINION

Baltimore residents already have been hit hard by the pandemic, mayor should cancel this year's tax sale | COMMENTARY

By ALLISON HARRIS
FOR THE BALTIMORE SUN | MAR 25, 2021



FEEDBACK



Allison Harris, director of The Home Preservation Project, a program of the Maryland Pro Bono Resource Center, speaks at a press conference outside City Hall about the impact of the city tax sale on vulnerable homeowners, and to provide tips for families to get themselves out of tax sale before the scheduled May 17th sale. The event was organized by councilwoman Odette Ramos and advocates seeking to reform the tax sale to protect homeowners. March 22, 2021 (Amy Davis/Baltimore Sun)

FEEDBACK

With the financial devastation and uncertainty wrought by the pandemic, we must act to prevent additional harm to Baltimore City residents — and that means delaying or canceling this year's tax sale. At the annual auction, held in May, city government sells delinquent property tax liens to the highest bidders, generally private investors. This often leads to a devastating foreclosure for the homeowners whose liens are sold and to the loss of equity they have in the home. Haven't city residents dealt with enough this year?

The time is overdue for Mayor Brandon Scott and Finance Director Henry Raymond to postpone or cancel this year's tax sale — or, at the least, remove homeowners from the sale, to protect residents from the potential loss of their homes. The federal American Rescue Plan includes funds the mayor could use to forgive homeowners' tax debt and to receive much-needed budget revenue for the city. This would be a win-win for Baltimore.

This year's tax sale list includes nearly 4,000 properties occupied by the homeowners. The tax bills for these properties were due last July — at the height of the pandemic, when businesses slowed or ground to a halt. Many city homeowners have experienced unemployment at massive levels, limiting their ability to pay off liens and remove their properties from tax sale. Some of them could lose their homes for as little as \$750 in unpaid tax bills.

At this unprecedented moment, we should focus on assisting struggling homeowners, rather than forcing them to choose between basic necessities for their families and paying off their overdue tax bills to avoid losing their homes and all their equity.

Client demographics from tax sale prevention clinics held in Baltimore jointly by the Pro Bono Resource Center of Maryland and Maryland Volunteer Lawyers Service demonstrate that tax sale affects our city's most vulnerable citizens: In 2020, 72% of clients were seniors, 48% were disabled, 85% identified as Black, and 72% reported annual household incomes of less than \$30,000. As low-income homeowners, the predominant form of accumulated wealth that they have and can pass on to their families, is the equity in their homes.

The average length of homeownership among 2020 clients was 24 years, and nearly 75% of them did not have a mortgage. Because these longtime homeowners have paid off their mortgages and no longer have their property taxes sent to an escrow account monthly, they are faced with a large tax bill all at once. The pandemic has affected already vulnerable people the most, and a large tax bill is simply not within reach for many Baltimore homeowners this year.

FEEDBACK

When homeowners lose their homes, the cost to Baltimore is devastating. Those residents are lost as part of the social fabric, as neighbors, participants in their community, taxpayers and eyes on the street. In their place, the limited liability company that acquires the tax sale certificate may foreclose and step in to pay the taxes and maintain the property. Or it may not complete the foreclosure process, leaving the property derelict, abandoned and vacant, with a tangled title, and a new burden on the city to maintain.

Federal and state governments have enacted measures to prevent further harm to residents, including eviction prevention and rental assistance for tenants, a mortgage foreclosure moratorium, and the protection of stimulus checks from creditors. Canceling or postponing the tax sale this year or withholding owner-occupied homes from the sale, would be in line with these goals.

City residents need time to recover financially from the COVID crisis without having to worry about the loss of their family home to tax sale foreclosure. Let's give it to them. The mayor and finance director must act now.

Allison Harris (aharris@probonomd.org) is director of the Home Preservation Project at the Pro Bono Resource Center of Maryland. Also contributing to this op-ed are Shana Roth-Gormley, pro bono coordinator at the Community Law Center; Owen Jarvis, director of legal services at the St. Ambrose Housing Aid Center; and Hieu Truong, organizer at the Community Development Network of Maryland. All are members of the COVID-19 Housing Preservation Coalition Tax Sale Task Force.

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