Gmail

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URGENT: Tax Sale Stay Request - 2705 Kildaire Dr - Support for SB 765/HB 1148

1 message

Beverly Shute <beverly.shute@gmail.com> Mon, Mar 23, 2026 at 3:42 PM
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Bcc: Brittany Angle <britangle27@gmail.com>

Dear Maryland Officials,

I am writing to express my serious concerns regarding the property tax assessment and tax sale process in Baltimore City. Upon retiring from a **career in Finance and Legal**, I moved from Raleigh, NC, to Baltimore in 2024 to be closer to family. In October 2024, I purchased a house in the city because I love old houses and wanted to rehabilitate one. Given my recent experiences and what I've learned about other instances of resident properties being put into tax sale over small amounts of money, then sold at profit to investors, such as the **Harris Family** noted in the attachment, I'm deeply disturbed.

In August 2025, I watched an ABC news special report about Bonita Anderson, a 70 year old woman who lost her home and decades of equity to tax sale in Baltimore City. At the time, I thought "how could this happen to someone?" I now understand because it is happening to me. At time of purchase, taxes on my property seemed comparatively high to what I paid on my previous home of similar Fair Market Value (FMV) in North Carolina, but reasonable, given the condition of the house and neighborhood. Since October 2024, the city has raised my property taxes **94% in one year** via a 'partial year assessment', immediately followed by a re-assessment (see exhibit A: 2705 Kildaire Tax History).

I have a **Homestead Tax Credit application filed January 13, 2026**, with a current status of **Application received** (see exhibit B: SDAT_Real Property 2705 Kildaire). Under Maryland law, this credit should cap my taxable assessment increase at **10%** for the State and **4%** for Baltimore City. However, the current 'tax sale' timeline is moving faster than the SDAT processing timeline, creating an **administrative gap** that threatens my homeownership. While I wait for the State to process my Homestead application, the City is moving forward with a tax sale process based on an un-capped, erroneous balance. I am requesting a **stay of the tax sale process** until my application is finalized. As this is my **principal residence**, I believe I'm also entitled to the owner-occupancy protections and extended redemption periods afforded under Maryland law, which are currently being ignored due to the processing delay of my Homestead application.

After investing a 40% down payment and substantial capital into rehabilitating a city property, it is unconscionable that the City would move to liquidate my home over a balance that represents less than **1% of the property's FMV**. This is not tax collection; it is the state-sanctioned **stripping of generational wealth and private equity**. While I am prepared to navigate the complex assessment appeal process separately, the immediate intent of this correspondence is to address the **administrative failures** and lack of transparency that prevents residents from resolving these issues before they escalate to a tax sale.

I'm writing on behalf of many other residents who may not have the same knowledge, or time to invest to understand your complex, seemingly predatory processes. To date, I've spent dozens of hours on this issue just to reconcile what happened. I discussed it with my real estate agent, title insurer and mortgage company, representatives from state and local tax agencies, and researched government websites and local news. What I discovered is the current process is fundamentally flawed, particularly regarding how assessments are communicated to mortgage companies and delinquency notices get delivered to homeowners. Two critical issues I believe could be easily remedied are:

> **1. Communication with Mortgage Companies**: There is a critical systemic disconnect regarding Supplemental (Partial-Year) Assessments. While the City provides annual data to mortgage servicers, it fails to transmit supplemental data. This creates a predictable 'escrow shortage' that traps homeowners in a cycle of delinquency before they are even aware a new debt has been levied. Between November 2025 and February 2026, my mortgage company requested an additional $4000 from me to cover an "escrow shortage". I assumed their request was to cover the partial assessment I received so I filed away the tax levy notices. Admittedly, this was my mistake. Receiving the Final delinquency notice in February 2026 threatening a tax sale prompted me to look deeper.
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> **2. Notification of Delinquency**: The current notification method fails to meet a reasonable standard of **'actual notice'**. By burying a life-altering delinquency warning on a standard mailer enclosure rather than using Certified or Restricted Mail, the City is effectively subverting a homeowner's **right to due process** before their primary asset is seized. This situation is especially distressing given my attempts to reconcile this through 'official channels' were met with professional negligence. When state and city officials respond to requests for a factual explanation with condescension and laughter, it demonstrates that the current system lacks the administrative oversight necessary to ensure fair and respectful treatment of its taxpayers.

As a first time Maryland home buyer, I'm offering you a unique outside perspective in hopes you will examine your disconnected processes and improve the current system so it provides necessary transparency and the professional support to serve residents effectively, rather than discouraging them from seeking fair remedy.

I urge you to support and strengthen the provisions in **SB 765 / HB 1148**, specifically those enhancing the role of the **State Tax Sale Ombudsman** in improving communication and providing direct assistance to prevent these predatory tax sales. Thank you for your time and for addressing these concerns.

Kind regards,

Beverly Shute
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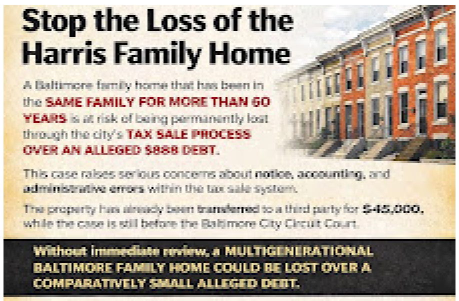
3 attachments



Harris Family Home.jpg
342K

2705 Kildaire Tax History.PNG
777K

SDAT_ Real Property 2705 Kildaire.pdf
183K