



Maryland Attorney General's COVID-19 Access to Justice Task Force

MINUTES

Housing Security Committee: Homeowners Issues Subcommittee July 30, 2020 2:30PM

1. Call to order- open meetings act discussion
2. Developments since last meeting
 - a. Letter sent to Governor and Judges
3. Identification and discussion of goals & deliverables for Phase 1
 - a. Issues:
 - i. Tax sales
 - ii. Foreclosures
 1. *Find*: Estimated number of filings expected?
 - a. Available data Jan-March 2020
 2. Current foreclosure mediation program system
4. Funding proposal for CRF funds
 - a. Need to be spent by end of year
 - b. Tax sales
 - i. Public outreach for tax sales
 1. Intervening and getting connected with homeowners as soon as possible, prior to tax sales, is crucial
 - ii. Consider affected population: Black widowed women
 - iii. Mapping areas that have been most affected by tax sales and target efforts there
 1. Hold public events; provide public information
 2. Mailing likely not to be effective
 - c. Foreclosures
 - i. Hotline
 - ii. Self-help centers
 - d. Must consider the parallels between tax sales and foreclosures

- i. Legal assistance
 - ii. Communications
 - iii. Counseling
 - e. Housing counseling
 - i. *Consider 2010 funding requests*
 - ii. Educating counselors - when should people refer to a lawyer
 - f. Tie information to essential services to communicate with the public
 - i. Food assistance
 - ii. Health assistance
 - iii. Utilities
 - g. Other considerations:
 - i. Difficulties with online portals
 - ii. Fund existing homeowner programs
 - iii. Consider actions by other states
 - iv. Social media campaigns - can due by demographics; maybe area?
- 5. Next meeting: 8/12/2020 2:30pm