



**Odette Ramos**

**Baltimore City Councilwoman**

**District 14**

(410) 396 - 4814

[odette.ramos@baltimorecity.gov](mailto:odette.ramos@baltimorecity.gov)

100 N. Holliday Street, Room 506

Baltimore MD 21202

**Testimony**

**22-0100R – Informational Hearing - Judicial In Rem Foreclosure**

Chair Costello and Members of the Ways and Means Committee:

Thank you for holding this Informational hearing regarding the new Judicial In Rem Foreclosure process – the new process Baltimore is using to assist in eliminating vacant and abandoned properties through rehab or demolition.

Simply put, Judicial In Rem is used when the value of the liens on a vacant and abandoned property exceed the assessed value of the property. Baltimore City can then immediately foreclose on those liens and take possession of the property. This process is faster than regular tax sale foreclosure where the city waits for a tax certificate, and is arguably more beneficial to the City than receivership, because we can control the outcome of the property.

We have established a partnership with the Circuit Court to have a single docket for these cases to expedite the acquisition.

Yes, this means Baltimore will be acquiring significant property. The idea is to dispose of it quickly based on the neighborhood plans in each area. This process helps us to ensure that the community's desires are met and vacants are eliminated.

Residents can participate in this process in a few ways. First, they can determine if a property is eligible for In Rem using a new link on the City's website. If the property is not yet eligible, residents can call 311 or use the app to request a vacant building inspection. The citation for not removing the vacant building notice is now \$1000 and each day is a new violation thanks to previous legislation passed by this Council. The attached fact sheet provides more guidance and also is available for use.

The Judicial In Rem process was authorized by the General Assembly in 2018 and legislation passed by the previous council in 2020 to allow it to happen here in Baltimore. I am proud to have advocated for both pieces of legislation in my previous job and thrilled it is coming to fruition in this manner.

Thank you for this opportunity to educate the Council and the Public on this new approach.

Respectfully Submitted,

Odette Ramos  
Baltimore City Councilwoman, District 14