Greetings Council Members,

We are the Stop Oppressive Seizures Fund (SOS Fund). Our goal is to disrupt and dismantle predatory systems that erode property rights and ownership within the black, indigenous and people of color (BIPOC) community. As such, we stand opposed to the tax sale system in Baltimore as it is currently constituted.

In regards to **Council Bill 21-0058**, monthly payment plans for property taxes, we are in favor. Many of the homeowners who came to The SOS fund for assistance during the most recent tax sale cycle made it clear that they intended to redeem, and that the primary reason that they fell behind in the first place was because they could not muster a lump sum. If given the opportunity, their preference would be to break their property tax payments into monthly installments which could be easily budgeted within their monthly, fixed incomes.

If enacted, we would demand that the finance department work with community-led organizations to make this change in predure clear to city residents. In addition, we would demand that they identify homeowners living on a fix income, ie.e collecting social security, and AUTOMATICALLY enroll them in this payment plan program.

In regards to **Council Bill 21-0099**, requiring the finance departmen to study and produce a report on tax sale accounting, we are in favor. During the 2020/2021 tax sale cycle, The SOS Fund was in constant contact with the finance department in an effort to verify the correct balances owed to the city. We encountered numerous irregularites with resident's bills, and an inability within the finance department to show itemized accounts of balances due. This pattern of erroneous accounting leads to deep mistrust and confusion for our residents and must be addressed immediately.