



Odette Ramos

Baltimore City Councilwoman

District 14

(410) 396 - 4814

odette.ramos@baltimorecity.gov

100 N. Holliday Street, Room 553

Baltimore MD 21202

July 31, 2025

The Honorable Jacob Day
Secretary, Maryland Department of Housing and Community Development
Chair, Baltimore Vacants Reinvestment Council
Sent via email

RE: Furthering Discussions Regarding the Baltimore Vacants Reinvestment Council (BVRC) 9th Letter

Dear Secretary Day, Commissioner Kennedy, and Members of the BVRC:

Thank you for continuing the great meetings and subgroups of the BVRC. In this letter, I outline the “In Rem 2” bill I just introduced, provide suggestions on some process efficiencies, and make the case to concentrate our work in areas with the greatest need - particularly the connection between vacant properties and the opioid crisis. I will be listening online during the August 5th meeting.

In Rem 2

I am very excited to have finally introduced the next version of In Rem - which I call “In Rem 2.” It is bill number 25-0080 and you can find the bill file [here](#). Please also find my full remarks on my website [here](#). My remarks outline the history of In Rem and the bill before us. Briefly, City government only owns about 7% of the vacant and abandoned properties and ½ of the vacant lots in our city. An estimated 85-90% of the rehabilitation of vacant properties in our city in the past three years has been in the private market and private transactions. Our goal with the suite of In Rem tools is to continue acquisition so that we can be strategic about the outcomes for our city and achieve Whole Block solutions.

Vacant and abandoned properties and lots are eligible for the original version of In Rem when the liens exceed the assessed value of the property. Vacant and abandoned properties and lots are eligible for In Rem 2 when the liens are below the assessed value of the property. Both have the same three sets of title search and notice requirements. In my district using last year’s lien data, 44% of the vacant properties and lots are eligible for In Rem 1, and 28% are eligible for In Rem 2. I have created a brief chart on **Appendix A** that summarizes my remarks and provides a brief overview of In Rem 1 and 2. It is important to review this chart along with my remarks cited earlier.

Vacant Properties and the Overdose Crisis

The work to create the target areas for BVRC’s attention and BVRI’s investment has already been established. However, after the overdose event on July 10th in Penn-North, I started to review the data about the impact of vacant properties on overdose calls and deaths, rates of asthma in children, elevated blood lead levels, and the percentage of fires that are vacant properties. We know that vacant properties have significant health impacts, as cited by an article by the Center for Community Progress in 2024 [here](#) and other extensive studies. Moreover, it has always been my belief that we should start our vacant property work, and the Whole Blocks approach, in areas that have been ignored for so long and need our attention the most.

Health disparities are directly related to vacant properties. Without addressing this issue, these health challenges show no sign of waning. We can and should enhance and increase our interventions like clearing homes of lead, moving families who have children with asthma, and providing safe overdose prevention sites and substance abuse treatment. Ultimately, however, I believe health challenges will not be resolved until we solve our vacant property crisis and ensure that all residents have an affordable, good quality place to live in neighborhoods we can be proud of. My office is working with the Health Department and BNIA to gather more data and integrate into the outcome measures I proposed in my second letter.

For this letter, I limit the discussion to the connection between the opioid crisis and vacant and abandoned properties. The City's Opioid Crisis Needs Assessment ([here](#)) documents the need for stable housing for residents to prevent substance abuse and also to assist residents in recovering from it. In the July 30th hearing before the City Council's Public Health and Environment Committee, we learned that 67% of those experiencing homelessness also suffer from substance abuse. As a member of that committee, I have volunteered to spearhead a working group to ensure our housing policies and initiatives meet the needs and develop solutions.

The Opioid Crisis needs assessment falls short in mentioning the link between vacant properties and opioid calls and deaths. As part of the operation to address the overdose crisis at Penn-North, the Fire Department and DHCD searched through around 179 vacant properties to determine if anyone was suffering from an overdose in them.

The first two maps in **Appendix B** use data from 2020, analyzed by the Baltimore Neighborhood Indicators Alliance. One map shows the rate of overdose calls per 1,000 people in each Community Statistical Area (CSA). This data captures the crisis before the efforts were made to provide Narcan and other interventions which then decreased the number of calls and number of deaths but probably did not decrease the number of overdoses. The other map is the rate of vacant and abandoned properties in each CSA also in 2020 provided by DHCD.

These first two maps are almost identical. The CSAs with the highest rate of overdose calls are also the same CSAs with the highest percentage of vacant properties. While intuitively we know there is a correlation between the rate of overdose calls and vacant properties, maps like this confirm it. Vacant properties may be used by those suffering from substance abuse disorders and could be the reason there was an increase in overdose deaths, as there may be no one there to help if an overdose occurs. Areas with high percentages of vacant properties are where drugs might be hidden as well. Tackling vacant properties will not cure the disease of substance abuse disorder, but it will hopefully provide stable housing and stable neighborhoods so those suffering have a fighting chance to recover.

The third map shows the Reinvest Baltimore boundaries over dots where the vacant properties are in our city, using 2025 data. This map does look like the other maps, which means BVRC impact areas are similar to those with high overdose rates. However, we must make sure that we are covering all areas of need, as neighborhoods like Carrollton Ridge are not included. In my recent visit with Engine 14 for Code X inspections, I saw what they see: vacant properties and residents suffering.

Tackling vacant properties in the areas that need it most is hard and expensive. It will take a comprehensive approach to include infrastructure, necessities like commercial corridors, and more – creating intentional mixed income communities. The health of our residents is worth this fight.

Process Efficiencies

The Delivery Chain working group has been working with City and State DHCD on understanding processes and timelines of various steps in the acquisition, disposition, and everything in between. I suggest that the group or a subset of the group work directly with staff who are implementing these processes to understand their challenges and offer support. In this section, I offer thoughts on some of the discussions.

It would be helpful to track the identified vacant and abandoned properties for BVRI funding to formally document the successes and challenges for each property during its journey to Use and Occupancy. While this round of BVRI funding concentrates on properties that have a high probability of acquisition through private transactions, city processes are involved at some point in the sale and rehab process. Refining the systems is critical to short-term and

long-term success, even though reform may take a frustrating amount of time. But that's the point of the BVRC work, to push reforms that will ensure success.

Permits: The Baltimore City Council held a hearing on my resolution for oversight of the permit system last week. The Mayor's Office is taking responsibility for the stabilization of the system and implementing changes to ultimately fix the system. We will receive monthly reports on progress, and hold another hearing in October, with follow-up hearings every quarter. The challenges are vast and deep, including the lack of communication with Acella about what we need, the lack of training of city employees who are responsible for processing permits, and the lack of thorough testing of the system.

As I have said before, the permit system is the critical link to ensuring that health and safety requirements are met when rehabilitating homes or making simple home repairs. Efficiency and efficacy of the system are essential to meeting our goals. The Code X removal data from the first quarter of this year continues to show the renovation of properties without permits or construction started with permits but the process of inspections was never completed. A couple of letters ago, I presented the first analysis of Code X property removal data provided by the Baltimore City Fire Department. I have added my Code X data analysis from the first quarter of 2025 in **Appendix C**.

In Rem: As one of the advocates who led the effort to bring In Rem to Baltimore, I am excited about the successes we are experiencing with implementation, and where we are headed. The Circuit Court side of In Rem is working great. The timelines are being met, and the processing provided by the court has exceeded expectations. DHCD's hiring of lawyers, paralegals, and title attorneys is also moving forward. The timelines for processing cases are all being met once a property enters the legal process. More legal support is needed to increase the filings to 200 per month, which is our goal. According to the BVRC dashboard, 419 vacant and abandoned lots have been acquired through In Rem since implantation in 2022. Here are some suggested improvements:

Transparency and pipeline: As discussed in previous letters, there is still no transparency regarding the In Rem pipeline other than when the property is added to the court case database. The time when a property is designated to go through In Rem and the time the title searches and first notice appears should be more transparent to allow us to understand the capacity challenges so we can advocate, and for communities to strategize and track progress. Communities have asked for properties to go through In Rem and have no idea where that property is in the process. There is a backlog of requests prior to filing. According to the BVRC dashboard there are 739 properties in the In Rem pipeline. What we don't know is what stages these properties are in (how many have been filed? how many are awaiting title search?), where they are located, and which cases are prioritized. For BVRI funded projects, we still don't know if any are in the In Rem pipeline already or if they need to be pushed to the front.

Increasing legal capacity: The City's goal is to file 200 cases per month, but we remain at 40-60 cases per month so far. With additional funding from the General Assembly and the City, we look forward to increased court capacity in the form of an additional magistrate or more hours for the current magistrate and staff support as needed. Also DHCD has been hiring more lawyers and paralegals to increase the filing of cases. Here are two additional suggestions for increased staffing:

- Engage the University of Maryland and University of Baltimore Law Schools to create law clinics specifically for strategies related to vacant properties and, most specifically, for In Rem capacity. What an incredible opportunity for our 2nd or 3rd year law students to be involved in this groundbreaking work.
- Invite our law firms to be a part of our vision by providing either a lawyer or a paralegal to assist with our efforts, at their expense. Increasing the team members in this fight allows more of our institutions to be interested, aware, and part of the solution.

Notice requirements: The City's In Rem law requires three sets of notice with three title searches. Notices are provided in the form of certified mail to all interested parties listed on the title search and one is posted on the property. The notices are: (a) pre-court filing, (b) post-court filing and posting, and (c) post judgment notice. The goal of these notice requirements is to allow any interested party to contest the In Rem judicial foreclosure action. Three sets of notice ensure that all parties receive correspondence enough times that if an interested party does not appear, they no longer have interest in the property.

The state enabling legislation only requires two sets of notice. Last term, I introduced a bill to make the city law consistent with the state enabling law. We ultimately decided not to move in this direction, as title insurance attorneys expressed concern to DHCD about the ability for the sale of the property to have title insurance, given the chances that an interested party could surface years later. It may be worth having this conversation again after two years of implementation of In Rem, which I have begun with title insurance attorneys in the area. However, reducing the process by one notice requirement which is about 30 days, may not be helpful if it sacrifices our desired outcome.

Lien Release: Thanks to the Mayor's Office and the Department of Finance, there has been significant work on lien release process. Lien release refers to the process of removing liens from vacant property to facilitate redevelopment. There are some differences in the process to consider. Since In Rem 1 is a judicial foreclosure process, the liens are foreclosed upon and the right to cure the debt is extinguished upon judgement. In receivership, the proceeds of the auction could pay the liens, the remainder may be released to ensure transfer with clear title. Section 14-806 of the Maryland Tax Article allows for the Board of Estimates to facilitate redevelopment by releasing liens on vacant and abandoned property for clear title to transfer it to someone who agrees to renovate the property. This is relevant to the goals of the BVRI first round list of properties.

Whichever method is chosen, there is a cumbersome and time-consuming process to get to each agency with a lien on a property to acknowledge the judgement or decision and literally sign off on the release of the liens (with one exception, any state liens must be paid by the City). This is one of the reasons why dispositions and final actions take so long.

The Mayor's Office and the Department of Finance are working on streamlining these processes. However, one question that I have asked, and still do not have an answer for, is whether the new tax payment/accounting system the City is transitioning to will help to resolve the lien release sign-off issue. The new system is also supposed to offer payment plans for residents to pay taxes each month rather than two times per year if they don't have a mortgage company paying them, and the ability to charge the differential tax rates as needed for the Vacant Property Tax. The ability to release liens and record extinguished liens in a timely manner must be integrated into the new system.

Thank you again for taking the time to read my letters. I appreciate the consideration and opportunity.

In partnership,

A handwritten signature in blue ink, appearing to read 'Odette', with a stylized flourish at the end.

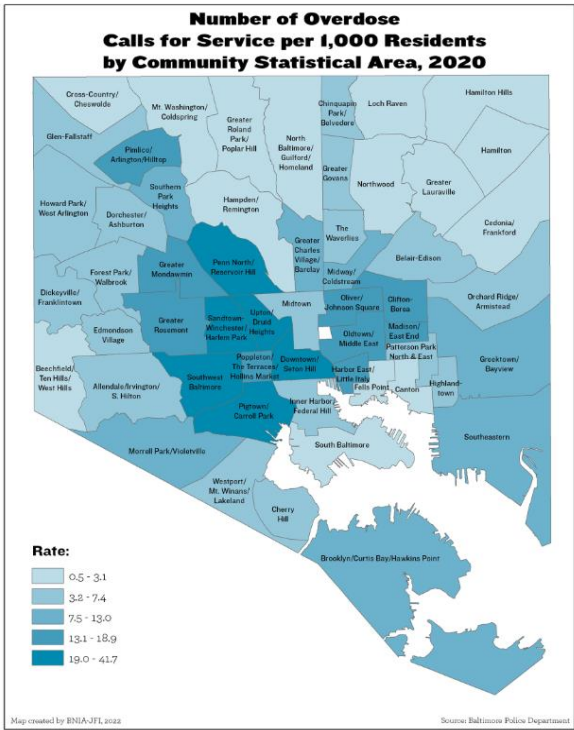
Odette Ramos
Baltimore City Councilwoman, 14th District

Appendix A. Snapshot of In Rem 1 and In Rem 2

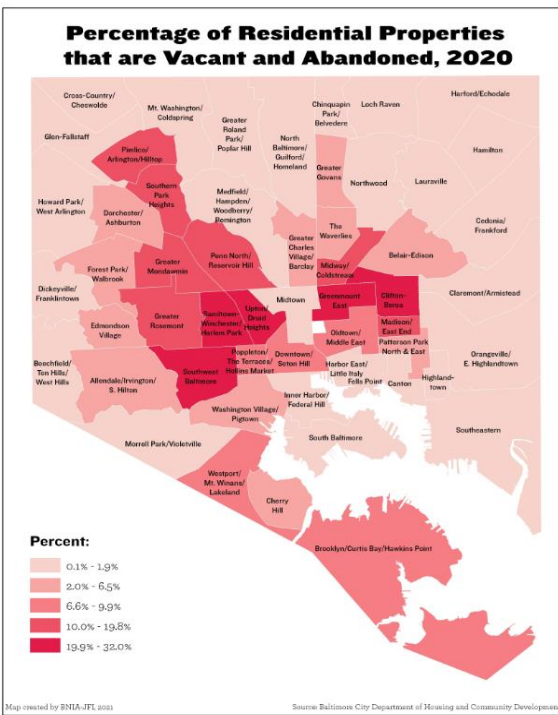
Topic	In Rem 1 City Code Article 28 section 8.1	Proposed In Rem 2 City Code Article 28 section 8.2
Applies to vacant and abandoned structures and lots - with VBNs.	Yes	Yes
Applies to nuisance vacant structures and vacant lots.	No	Yes
Eligible vacant properties and lots: When the unpaid lien amounts <u>exceed</u> the assessed value of the vacant and abandoned property or lot.	Yes	No
Eligible properties: When unpaid lien amounts are <u>below</u> the assessed value of the vacant and abandoned property or lot.	No	Yes
Title Search and Notice Requirements: 3 title searches and 3 notices plus one posting (a) pre-court filing, (b) post-court filing and posting, and (c) post judgment notice. This allows all parties on the title to receive notice, and the opportunity to contest the action in court.	Yes	Yes
Timeframe from court filing to judgement (ideally): 6-8 months.	Yes	Yes
Outstanding liens are foreclosed upon judgement and the right to cure the debt is extinguished.	Yes	Yes
Requirement to auction the property to the highest bidder.	No	No
Compensation to the last known owner of record: The difference between the outstanding lien amount and the appraised value of the property or proceeds from the auction sale.	No	Yes
Estimated % of vacant and abandoned structures and lots eligible (District 14 using 2024 lien data).	44%	28%

Please provide feedback on this chart so we can continue to refine and clarify.

Appendix B. Maps of Overdose calls and vacant properties using 2020 data (BNIA).

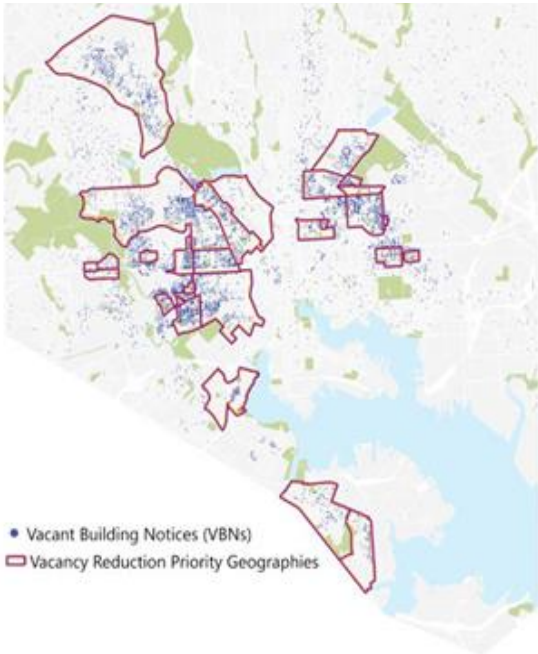


Source: Baltimore Police Department – 2020 (provided by BNIA)



Source: Baltimore Dept of Housing and Community Development – 2020 (provided by BNIA)

Reinvest Baltimore Target Neighborhoods Map 2025



Source: Baltimore City DHCD through Reinvest Baltimore

Appendix C. Code X removal data 1st Quarter 2025 (January 1 to March 31)

Code X is the list of properties that the Baltimore City Fire Department (BCFD) determines are unsafe and at risk of harm to firefighters and residents. It is not the same as the Vacant Building Notice list through DHCD. At their last quarterly hearing before the City Council's Public Safety Committee, BCFD reported 5300 properties on the Code X list as of March 31, and they added 456 during the 1st quarter of 2025.

The analysis below outlines the number of Code X properties that were removed from the Code X list in the first quarter of 2025. BCFD does inspections each week to determine if additional properties need to be added to the list or if properties are rehabbed so they can be removed. This is not done in a scientific manner, so the data may have some inconsistencies, but it gives us an idea of the renovation activity that may not be documented through the building permit data.

Below are the top line observations as we work together to refine the process at BCFD and DHCD. Our analysis of 136 properties (we removed repeats) uses Codemap and Accella. We also used Google Maps, which in most cases is four years behind and before Code X started, but it gives us a good sense of the condition of a property prior to Code X labeling.

Use and Occupancy permits:

- 47 have Use and Occupancy permits; they were rehabbed sometime in the last three years with permits.
- 1 was demolished.
- 1 was brand new construction on a vacant lot where the home was demolished after the Code X labeling.

Removed from Code X list but still have VBNs:

- 43 properties that were removed from Code X still have Vacant Building Notices on them. Of those
 - 10 have active permits; construction is ongoing
 - 5 have extended permits pending/applied for
 - 15 have expired permits which is concerning as they may not complete the permits but complete the work and leave the VBN
 - 7 have zero permits on file, so these were rehab without permits
 - 6 have pending permit applications in some stages of the work.

The recommendation here is for DHCD to track these properties until they receive their Use and Occupancy Permits (which remove the VBN and mean that all health and safety standards are met). We don't want them to be unstable or badly rehabbed, which could cause safety issues for the occupants and for the fire department.

Never had VBNs:

- 44 properties never had a VBN to begin with - these are listed as No on the spreadsheet. Of these:
 - 2 should have had VBNs on them (from spot check on Google Maps) but did not.
 - 42 of them never had a VBN. Of these:
 - 10 of them have address issues. They are located next to properties that have VBNs or were rehabbed and now have Use and Occupancy.
 - The remainder did not have VBNs on them and with a spot check on Google Maps – which has images that are four years old – probably didn't need them. I realize that Code X inspections are very different to the building code, so it's possible the Fire Department saw something that needed to be addressed. Most of these properties did have work done with permits which is probably why BCFD removed them from Code X.

Please find the attached spreadsheet with notes [here](#). We did not do the analysis on the Razed tab, although I do have some questions on those properties, but without the time for site visits, it will be difficult.