

Connecting Low-Income Individuals and Families who need Civil Legal Services with Volunteer Attorneys and Community Resources

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8 SOUTH WEST STREET EASTON, MARYLAND 21601 PHONE: 410-690-8128 FAX: 443-385-0210 WWW.MIDSHOREPROBONO.ORG BILL NO: HB938 Real Property Transfer on Death Deed Task Force

COMMITTEE: House Environment and Transportation

FROM: Mid-Shore Pro Bono, Inc.

POSITION: SUPPORT

Mid-Shore Pro Bono (MSPB) recommends a favorable report on HB938. By removing barriers to intergenerational transfer of ownership of property, this bill would help heirs of real property with limited means to maintain financial and housing stability, reduce homelessness, and prevent the loss of family homes.

Mid-Shore Pro Bono, Inc. is a Maryland nonprofit that connects low-income clients throughout Maryland's Eastern Shore with essential community resources. Each year, MSPB helps over 3,000 of our community's most vulnerable people access the legal system in times of need. Our network of volunteer lawyers provides free legal services on elder law, family law, landlord/tenant, mortgage foreclosure, consumer debt, and immigration. These services help families gain financial and housing stability and create safe, secure home environments for children, which is especially important in times of crisis.

During the COVID-19 emergency, MSPB has seen a significant increase in challenges faced by families with limited financial means to navigate the legal and financial impacts of losing a loved one. Surviving family members often lack the cash resources needed to pay for funeral expenses, medical bills, taxes, and other debts, or to open and administer an estate. Too often families are forced to sell the family home where surviving family members are still living in order to pay relatively minor bills. Surviving family members may be forced into bankruptcy, foreclosure, and homelessness as a result.

Some families suffer from long term impacts of the lack tools for intergenerational transfer of property, particularly when title becomes clouded by several generations living on a property without the deed ever changing. These "heirs property" cases require significant legal resources and time to untangle. Often the title issues never get resolved and can ultimately result in displacement of family members.

We need to provide better tools for families to plan for the future and remove barriers to intergenerational transfer of property. Our hope is that this task force will be able to recommend concrete solutions that will help surviving heirs to keep family homes intact, therefore maintaining financial and housing stability in our community.

For these reasons, MSPB urges the House Environment and Transportation Committee's support for HB938. If you have any questions regarding our position on this bill, please contact Meredith Lathbury Girard, Esq., managing attorney, MidShore Pro Bono at 410-690-8128 or <a href="mailto:mgirard@midshoreprobono.org">mgirard@midshoreprobono.org</a>.