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## Testimony SB0053 – Real Property - Transfer to Heir – Exemption from Pre-Payment January 18, 2024 FAVORABLE

Honorable Chair Guzzone and Distinguished Members of the Senate Budget and Taxation Committee:

I am writing to urge your support for SB0053 - Real Property-Transfer to Heir - Exemption from Pre-Payment.

A similar bill was introduced last session for Baltimore City only, and I'm glad to see that a statewide bill will offer the same protections that should be in Baltimore City as well.

Baltimore City has the benefit of residents and their families living in the City for many generations. When an elder passes, the family often wants to have the property in their name and live in the property. This is the essence of intergenerational wealth, which is what we want to retain residents.

Currently, any unpaid taxes, water bills, or liens have to be paid upon transfer of the property to the heir. At times, the elder has not paid the taxes and liens for some reason, or the tax bill is due even though the elder was current. The heir may not have the funds available to cover the cost of these liens right away. As a result, the heir decides not to take the property because of this hardship. This leaves the property empty, and likely to become one of our several thousand vacant and abandoned properties.

SB0053 changes that. This bill allows for heirs to have the property transferred in their name even without having paid the liens yet. The state and each of our jurisdictions have programs to help owners pay down their debts, and the heir can only enter into these programs if they have their name on the property. Allowing the transfer helps the heir have a home, the community to have a great neighbor, and the jurisdiction to have someone who will pay the liens and current taxes on the home. This is a winning scenario and will assist so many families and neighborhoods in Baltimore City and all of our jurisdictions.

I urge your favorable report for this legislation.

Please do not hesitate to contact me should you have any questions. I can be reached at 410-396-4814 or via email at <u>odette.ramos@baltimorecity.gov</u>.

Respectfully Submitted:

Odette Ramos Baltimore City Councilwoman, District 14