



Neighborhood Housing Services of Baltimore, Inc.

January 16, 2024

Senator Guy Guzzone, Chair
Miller Senate Office Building
3 West
Annapolis, Maryland 21401

RE: Senate Bill 53

Honorable Chair Guzzone and Members of the Committee:

I am the Chief Executive Officer of Neighborhood Housing Services of Baltimore (NHS). Our organization believes that economic and social justice are a right for all people and communities. We promote this belief by removing barriers of access to homeownership, helping resident access resources to maintain their homes, and supporting communities historically impacted by systemic disinvestment.

One barrier that we often encounter in our work with low-income residents is the ability to transfer a property to a decedent to access assistance programs. The rehab program for owner occupied properties operated by NHS provides support to about 100 families annually. We regularly encounter residents in our communities who need assistance and would otherwise qualify except that the property is in the name of a deceased relative. Without transferring the home into their name, we are unable to provide assistance. For some low-income families, the properties have liens preventing the transfer of properties. Not being able to transfer property ownership also restricts eligibility to important programs like the homestead tax credit and the homeowners property tax credit. These critical programs are designed to assist families struggling with their taxes. SB 53 allows local jurisdictions to permit the transfer of properties from a deceased owner to their heir without having to satisfy all liens. This will remove a significant barrier of access to assistance programs for many low-income families.

We ask that the Committee issue a *favorable* report on SB 53 to support Maryland families to maintain generational wealth.

Sincerely,

A handwritten signature in black ink that reads "D. T. Ellis".

Daniel T. Ellis
Executive Director



25 E. 20th Street, Suite 170 Baltimore, Maryland 21218
Office: 410-327-1200
Fax: 410-675-1855
www.nhsbaltimore.org