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**HB 625**  
**REAL PROPERTY - TRANSFER-ON-DEATH DEED - ESTABLISHMENT**  
**HEARING BEFORE THE HOUSE JUDICIARY COMMITTEE**  
**February 12, 2025**  
**POSITION: SUPPORT**

**The Pro Bono Resource Center of Maryland ("PBRC"),** an independent 501(c)(3) non-profit organization, is the statewide thought leader and clearinghouse for volunteer civil legal services in Maryland. As the designated pro bono arm of the Maryland State Bar Association, PBRC provides training, mentorship, and pro bono service opportunities to members of the private bar and offers direct legal services through free legal clinics. **PBRC supports HB 625 because it will facilitate the smooth transfer of homeownership among families who may otherwise be at risk of losing the family home due to the expense and complexity of the estate administration process.**

Over the past ten years, PBRC has assisted approximately 900 homeowners at risk of losing their homes to tax sale. For homeowners, ending up on the tax sale list is usually the result of the inability to pay one's property taxes, not an unwillingness. The clients served by our tax sale prevention clinics held in Baltimore represent some of our state's most vulnerable citizens: a majority are seniors, over a third identify as disabled, at least three-quarters identify as Black, and most reported annual household incomes of less than \$30,000. Through the advocacy of volunteer attorneys, many of these clients can access programs and credits that reduce their property tax burden allowing them to stay in their homes. However, most Maryland homeowners are unrepresented.

On average, our clients encountered in our tax sale clinics have owned their homes for over 25 years, and generally over 70% own their homes free of a mortgage. As lower-income homeowners, the predominant form of accumulated wealth that they have, and that they can pass on to their families, is the equity in their homes. When homeowners pass away, the heirs to their home must open an estate and complete a lengthy and sometimes complicated process to obtain proper title to the home; the requirements to transfer a deed may force an unexpected and large expense on the family, and it is not an accessible process for many low-income surviving families. As a result, many families remain unable to transfer the deed in their names for a long time, if they ever do. This "tangled title" problem frequently lands families in tax sale. **By allowing the home to pass automatically to a designated beneficiary, these heir homeowners will be better positioned to obtain title, avoid tax sale foreclosure, and keep their homes and the equity their families have worked so hard to build.**

HB 625 may protect certain Marylanders from the loss of their family home, thereby preserving homeownership and the transfer of intergenerational wealth.

For the above reasons,

**PBRC urges a FAVORABLE report on HB 625.**

Please contact Allison Harris, Director of PBRC's Home Preservation Project, with any questions.  
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