



Habitat for Humanity[®]
of the Chesapeake

*Bringing people together to build
homes, communities & hope*

Senate Budget and Taxation Committee

SB 765

Property Taxes – Tax Sales, Heirs Protection Program, and Tax Credits

March 3, 2026

Position: SUPPORT

Dear Chair Guzzone and Vice-Chair Rosepepe,

Habitat for Humanity of the Chesapeake is the leading provider of affordable homeownership opportunities in Central Maryland. Over the past 45 years, we have built or renovated more than 800 homes in 26 communities across Baltimore City and Baltimore, Anne Arundel and Howard Counties. **Habitat for Humanity of the Chesapeake supports SB 765 because it will help prevent the loss of homeownership among families who will be at risk of losing the family home after the death of the titled homeowner.**

Habitat for Humanity of the Chesapeake is committed to advancing safe, decent, and affordable homeownership for low and moderate-income families throughout Central Maryland. For most of these families, the predominant form of accumulated wealth that they have, and that they can pass on to their families, is the equity in their homes. Through our work with homeowners, we have seen how lengthy and sometimes complicated the process is for an heir to obtain proper title to the home, oftentimes forcing an unexpected and large expense on the family. As a result, many families remain unable to transfer the deed into their name for a long time, which can frequently land families in tax sale due to “heirs’ property” or “tangled title” issues.

By allowing access to the State Tax Sale Ombudsman’s assistance programs and tax credit programs, by increasing education about heir homeownership, and by facilitating access to legal services, 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 hard to build. This legislation aligns with our mission in several vital ways, including preventing involuntary loss of homes, supporting housing stability, and reducing displacement pressures. SB 765 may protect certain Marylanders from the loss of their family home, thereby preserving homeownership and the transfer of intergenerational wealth. For these reasons, we **strongly support a favorable report on SB 765.**

Sincerely,

Melanie du Bois

Homeowner Outreach and Support Coordinator

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