



Neighborhood Housing Services of Baltimore, Inc.

February 27, 2026

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

RE: Senate Bill 765

Honorable Chair Guzzone and Members of the Committee:

I am the Chief Executive Officer of Neighborhood Housing Services of Baltimore (NHS), and a resident of Baltimore City. Our organization believes that economic and social justice are a right for all residents 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.

SB765 is designed to protect the property rights of heirs, allowing generational wealth to be passed within a family. In Maryland, many families informally pass property following the death of a family member. This is done by residing in the home and paying any bills without transferring the deed. Problems emerge when it is necessary to make changes to the mortgage, access utility records or accounts, or access benefits provided in Maryland to support homeowners. This can result in heirs not being able to access critical information programs resulting in increases in costs. SB765 addresses this problem by creating the Heirs Protection Program and the Heirs Protection Fund to support heirs in becoming title holders for the properties. The bill also allows heirs to access critical state programs such as the Homestead Tax Credit and Homeowners Property Tax Credit. These critical changes bring much needed support to these valued residents of Maryland.

SB765 provides critical support to property heirs looking to maintain family property. We ask that the Committee issue a ***favorable*** report on SB765.

Sincerely,

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

Daniel T. Ellis
Chief Executive Officer



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