



**EXPANDING ACCESS TO JUSTICE FOR 40 YEARS**

MARYLAND HOUSE WAYS AND MEANS COMMITTEE  
TESTIMONY OF MARYLAND VOLUNTEER LAWYERS SERVICE  
IN SUPPORT OF HB610: HOMEOWNERS' PROPERTY TAX CREDIT -  
TRANSFER OF DWELLING TO SURVIVING FAMILY MEMBER

Susan Francis  
*EXECUTIVE DIRECTOR*

**BOARD OF DIRECTORS**

Anthony P. Ashton  
*PRESIDENT*

Michael S. Clevenger  
*VICE PRESIDENT*

Alexandria K. Montanio  
*TREASURER*

David G. Sommer  
*SECRETARY*

Kerby Baden  
Matthew M. Bryant  
Jhonell Campbell  
Richard L. Costella  
Namha Edwards  
Karen E. H. Gouline  
Robert N. Grossbart  
Kamil Ismail  
Reba Letsa  
Michelle N. Lipkowitz  
Michael March  
Amy M. McClain  
Dana W. McKee  
Penny J. Minna  
Charles J. Morton, Jr.  
Derek P. Roussillon  
Martin H. Schreiber II  
Dennis J. Shaffer  
Allison Baker Shealy  
James Tansey

Chairwoman Kaiser and distinguished members of the Committee, thank you for the opportunity to testify in support of House Bill 610.

My name is Timothy Chance, and I am the Tangled Title Attorney at the Maryland Volunteer Lawyers Service (MVLS). MVLS is the oldest and largest provider of pro bono civil legal services to low-income Marylanders. Founded in 1981 by a group of concerned Maryland lawyers, legal services providers and leadership of the Maryland State Bar Association. Since then, our statewide panel of over 1,700 volunteer lawyers, has provided free legal services to over 100,000 Marylanders in a wide range of civil legal matters. In FY20, MVLS volunteer lawyers provided legal services to 4,459 people across the state. As part of our Advance Planning Project and My Home, My Deed, My Legacy Project, we encounter numerous clients facing economic barriers, such as insurmountable tax bills, which make it impossible to transfer property. For the reasons explained below, we respectfully request a favorable report on House Bill 610.

The Advanced Planning Project is an outreach effort designed to stabilize neighborhoods, preserve family assets and reduce the number of Baltimore City properties with deed and title entanglements that prevent homes from being in productive use. In conjunction with community partners across the city, MVLS is raising awareness about the importance of estate planning, especially in the context of community stabilization. As part of the My Home, My Deed, My Legacy Project, MVLS provides homeowner clinics to help Baltimore City residents stabilize their homes and secure critically important resources, including the Homeowners' Property Tax Credit, for the long-term ability to remain in their homes. Additionally, the My Home, My Deed, My Legacy Project provides continuing direct representation, both by volunteer attorneys and myself, to clients navigating the probate process.

Many of these clients are the surviving relatives of deceased homeowners. Oftentimes, although our clients live in the homes and are the de



**EXPANDING ACCESS TO JUSTICE FOR 40 YEARS**

Susan Francis  
*EXECUTIVE DIRECTOR*

**BOARD OF DIRECTORS**

Anthony P. Ashton  
*PRESIDENT*

Michael S. Clevenger  
*VICE PRESIDENT*

Alexandria K. Montanio  
*TREASURER*

David G. Sommer  
*SECRETARY*

Kerby Baden  
Matthew M. Bryant  
Jhonell Campbell  
Richard L. Costella  
Namha Edwards  
Karen E. H. Gouline  
Robert N. Grossbart  
Kamil Ismail  
Reba Letsa  
Michelle N. Lipkowitz  
Michael March  
Amy M. McClain  
Dana W. McKee  
Penny J. Minna  
Charles J. Morton, Jr.  
Derek P. Roussillon  
Martin H. Schreiber II  
Dennis J. Shaffer  
Allison Baker Shealy  
James Tansey

facto owners, these homes are still titled in the deceased’s name. The home is the only asset that the family has, and our clients are the children or grandchildren of the named owner and are unaware that they must go through probate to retitle the deed. Probate is a costly and time consuming process, and in addition to the fees associated with probate, our clients must remain current on the property taxes in order to eventually record the new deed. A homeowner who is facing financial hardship can greatly benefit from the Homeowners Property Tax Credit. Unfortunately, an individual is only eligible for the credit if they are the named owner on the property’s deed. Without access to the credit, many of our clients are at risk of losing their home to tax sale foreclosure because this invaluable resource is unattainable. Below is an example that MVLS has seen of how inaccessibility to the credit can cause insurmountable challenges for a household facing financial hardship.

Paula came to a My Home, My Deed, My Legacy clinic for assistance with opening an estate. She and her brother inherited the property from their mother. An MVLS volunteer attorney determined that there was a \$3,329 property tax bill from the last two years that would need to be paid before the property could transfer to Paula and her brother. However, Paula and her brother are unable to save up the money required to pay the taxes, in addition to their other living expenses, and because their names are not on the deed, they cannot access the Homeowners Property Tax Credit. Paula has an annual household income of \$18,000 and could have instead only owed approximately \$600 per year had she been able to utilize the tax credit; a savings of over \$2,000. Instead, Paula and her brother face the possibility of losing the home in tax sale.

Without the ability to access the Homeowners Property Tax Credit, families facing financial hardship face numerous issues that can and do lead to homelessness. Without families anchored in these homes, as they have been for generations, their communities become destabilized. MVLS supports HB610 because it would remove a huge barrier standing in the way of Maryland families’ ability to sustain homeownership.

Madam Chairwoman and members of the Committee, thank you again for the opportunity to testify.