



THE SENATE OF MARYLAND
ANNAPOLIS, MARYLAND 21401

Testimony of Senator Jill P. Carter

**In Favor of SB769 Baltimore City – Residential Real Property –
Disclaimed Property and Exemptions From Prepayment**

**Before the Judicial Proceedings Committee
on February 28, 2023**

**Chair Smith, Vice-Chair Waldstreicher, and Members of the
Committee:**

- **SB 769 allows for property to be transferred to heirs prior to the liens being paid.**
- **Typically, all liens need to be cleared before transfer of property. In this case, heirs can inherit the property, but still need to work through payment of the lien after the transfer.**
- **This Bill would alleviate the immediate need to find funding to clear liens in order to transfer property to heirs, which is now a major obstacle for lower income residents to continue property ownership, apply for assistance programs and build generational wealth.**

- **Currently, constituents can be guided in developing estate plans through involvement with programs such as the Maryland Volunteer Lawyers Service's My Home, My Deed, My Legacy, which partners with the Maryland Department of Housing and Community Development to provide free legal assistance for low-income property owners.**
- **This is a wonderful program, but SB 769 would go one step further by removing immediate barriers to the acquisition of property and the building of generational wealth.**
- **The passage of SB 769 would provide support to struggling property occupants and provide ways to connect them to appropriate homeownership preservation resources available in the Community.**

For these reasons, I urge a favorable report of SB769.

Sincerely,



Jill P. Carter, Esq.