



Testimony to the Senate Judicial Proceedings Committee
SB351: Maryland Legal Services Corporation - Affordable Life, Wills, and Estate Planning for Seniors Program
Position: Favorable

February 16, 2023

The Honorable Senator Smith, Chair
Senate Judicial Proceedings Committee
Second Floor, Miller Senate Office Building
Annapolis, Maryland 21401
cc: Members, Senate Judicial Proceedings

Honorable Chair Smith and Members of the Committee:

Economic Action Maryland (formerly the Maryland Consumer Rights Coalition) is a people-centered movement to expand economic rights, housing justice, and community reinvestment for working families, low-income communities, and communities of color. Economic Action Maryland provides direct assistance today while passing legislation and regulations to create systemic change in the future.

We are writing today in support of SB351. SB351 establishes the Affordable Life, Wills, and Estate Planning for Seniors Program in the Maryland Legal Services Corporation which would provide seniors with moderate financial means access to affordable civil law-related services. These services meet an important need for Maryland homeowners and the preservation of wealth for low-income families.

Economic Action Maryland provides direct services to ensure every Marylander has access to safe, affordable housing, free from discrimination, harassment, and code violations and remove barriers to economic well being that disproportionately affect low-income older adults, individuals and communities of color. Through our direct service programs, Securing Older Adult Resources (SOAR) and the Fair Housing Action Center (FHAC), we work with housing insecure individuals and families - often referring our clients to legal services.

As an organization working to keep vulnerable Marylanders housed, we are aware of the barriers that Maryland homeowners face. Tangled titles keep thousands of Baltimore families, primarily in Black neighborhoods in West and East Baltimore, from qualifying for public assistance with repairs, prevent them from selling homes, and make them vulnerable to tax sale foreclosure. More than 70% of Black Americans do not have a will - leaving their families vulnerable to these issues.¹ These barriers often require legal and financial assistance.

The Affordable Life, Wills, and Estate Planning for Seniors Program would give more families the opportunity for wealth transfer and economic stability and growth for future generations. Thank you in advance for your consideration of this much needed legislation.

For these reasons we support SB351 and urge a favorable report.

Best,
Isadora Stern
Policy Manager

¹<https://www.cnbc.com/2022/02/07/70-percent-plus-of-black-americans-dont-have-wills-why-estate-plans-are-key.html>