

# Baltimore native helps families through unique calling: Untangling tangled titles

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Timothy Chance, a lawyer with the Maryland Volunteer Lawyers Service, found a unique calling in helping families fight through tangled titles where a person has legal interest in a home they live in, but their name is not on the deed. He holds clinics to help people in this situation and discuss estate planning with families.



SUBMITTED PHOTO

By CHRISTINE TOBAR  
Special to The Daily Record

## FOCUS

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but are not seen as the legal owner by the state of Maryland. This is an issue, Chance said, that has caused many families to lose homes that have been in their family for generations.

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"It's a nationwide issue, and we see a lot of it particularly in Baltimore City where a home has been with a family for decades and passed from one generation to the next," said Chance.

Chance first encountered it personally when his cousins lost their family home after their grandmother died. The plan was for the home to go to his cousins, but there was no deed or will that legally transferred it into their names. The mortgage had been paid off for years, but there was a lapse in property tax payments, so the home ended up being sold in auction.

"The house was taken away from our family that was there for generations. This is why I want to help people," Chance said.

In 2019, he joined the team at the Maryland Volunteer Lawyers' Service (MVLS) and became their official tangled title attorney. Many families, he said, have the misconception that estate planning and wills are only for the wealthy. He is working to debunk that myth through education and outreach. Through MVLS's "My Deed, My Legacy" and "My Home, My Deed" programs, he holds monthly community clinics where members of the community can learn whether their names are on their



MARYLAND VOLUNTEER LAWYERS SERVICE

Timothy Chance

deeds, how to get it transferred if it's not, and about estate planning.

"There is a clear information gap as a lot of our clients are low-income and do not understand the critical need for estate planning. They hear the myth that estate planning is only for wealthy individuals who have second homes

and yachts, so they often don't end up bothering to take this important step," he said.

A legal interest on a home, but no name on the deed can turn into a costly, time-consuming legal process. Chance recalled one of his first cases at MVLS. The homeowner was trying to transfer the title to her name, but an outstanding water bill was preventing her from doing that. After slowly paying down the bill, she was finally able to transfer the deed. But that took her over a decade, Chance said.

The law requires that there are no outstanding municipal charges on the home in order for deeds to be transferred. Any outstanding property taxes, mortgage payments or water bills, for example, would have to be paid first before that could happen. Those who have a legal interest in the home wouldn't qualify for any applicable tax credits, grants or loan assistance because their name is not on the deed.

Chance is working to educate as many families in Baltimore and Maryland communities as possible. If a deed is in their name, he said, he and his volunteers talk with them about the importance of estate planning so it's not an issue for the next generation. They also offer direct pro-bono representation for

probate issues.

Since he began his work at MVLS and the inception of the program, Chance and his team have helped over 250 people with full-scale representation in state administration. They have successfully opened and closed more than 130 cases.

They have also testified before members of the state legislature to amend laws that have systemically produced barriers that make it nearly impossible for these folks to overcome. Similar to his first client who spent 10 years paying off a water bill before her home could be transferred into her name, many marginalized, disfranchised and low-income groups find themselves in similar situations, or losing their home altogether. Chance works closely with other key groups, like Fight Blight Baltimore and Parity Homes, to maintain black ownership in the city.

Tangled titles and the systemic laws that exist, Chance said, puts a lot of families at risk of housing instability and can ruin generational wealth. Without access to the equity of the home, or the ability to sell or transfer ownership to their own heirs, it can disrupt generational wealth for a lot of families. He's aiming to stop that.