



Testimony HB 1148
SENATE Budget & Tax Committee
March 31, 2026
Position: FAVORABLE

Chair Guzzone and Members of the Budget and Taxation Committee:

The Community Development Network of Maryland (CDN) is the voice for Maryland's community development sector and serves nearly 200 member organizations. CDN—focuses on small affordable housing developers, housing counseling agencies and community-based non-profits across the state of Maryland. The mission of CDN is to promote, strengthen and advocate for the community development sector throughout Maryland's urban, suburban and rural communities. We advocate for strong communities and secure housing.

HB 1148 - Altering eligibility for services offered by the State Tax Sale Ombudsman to include heirs or a legatee of a deceased homeowner.

Heirs property has received growing attention in recent years as community leaders and advocates have shed light on the significant scope of this problem and the risks it creates. A lack of access to, as well as exploitation at the hands of, the legal system has discouraged generations of families from utilizing probate or estate planning services. As a result, low income black families are more likely than their white counterparts to own a home without clear legal title or to co-own the home with other relatives who inherited without a will.

Maryland needs laws aimed at preventing immediate land loss; resolving heirs property and clarifying ownership status; and laws preventing heirs property from occurring in the future. Giving the Tax Sale Ombudsman authority to give family members living in a home who have a clear path to title is a productive step in the right direction to preserve generational wealth and reduce vacancy in communities throughout the state.

By allowing access to the State Tax Sale Ombudsman's assistance programs and tax credit programs, by increasing education about heir homeownership, and by facilitating access to legal services, these heir homeowners will be better positioned to obtain title, avoid tax sale foreclosure, and keep their homes and the equity their families have worked so hard to build.

We urge your favorable report for HB 1148.

Claudia Wilson Randall, Executive Director, Community Development Network of MD