

Kaiser Senate Testimony HB1148 .pdf

Uploaded by: Anne Kaiser

Position: FAV

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Vice Chair
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Rules and Executive
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THE MARYLAND HOUSE OF DELEGATES
ANNAPOLIS, MARYLAND 21401

**Testimony in Support of HB 1148:
Property Taxes - Tax Sales, Legacy Protection Program, and Tax Credits
March 31, 2026**

Chair Guzzone and distinguished members of the Budget & Taxation Committee, it is my pleasure to come before you and offer testimony in favor of **HB 1148: Property Taxes - Tax Sales, Legacy Protection Program, and Tax Credits**. This bill aims to protect heirs from losing their family homes in tax sale during the inheritance process.

HB 1148 does three things: (1) establishes the Legacy Protection Program and Fund to address a gap in Maryland's property tax system that currently places inherited family homes at risk of tax sale; (2) alters eligibility for the homeowners' and homestead tax credits to include certain heirs not shown as the record title holder; and (3) requires the State Tax Sale Ombudsman to publish information about the program and conduct direct outreach to heirs whenever the State Department of Assessment and Taxation (SDAT) receives notification that a recipient of homestead or homeowner tax credits has died.

The house amendments delayed implementation of the bill until 2027 to give SDAT adequate time to implement the changes, increased the value of a home eligible to participate in the program from \$350,000 to \$450,000, and authorized grants to heirs to cover any tax or fee necessary to complete the probate process.

Homeownership is one of the most powerful tools for building economic security and generational wealth. Over the years, we have created strong programs to protect homeownership. These programs directly help preserve housing stability and financial opportunity that can be passed down to children and grandchildren-- that is, if those homes are not lost along the way.

The need for this reform is well documented. According to the National Consumer Law Center, heirs' property loss is a significant driver of land loss in communities of color and a key contributor to the widening homeownership gap between White and Black households. Studies estimate that more than half the real property owned by Black Americans is owned as heirs' property, and barriers in finding legal assistance in the probate process and paying for inheritance fees further exacerbate the problem. This results not only in displacement but also in destabilization of neighborhoods and loss of generational wealth, outcomes that undermine the long-term tax base and community stability.

HB 1148 offers a measured, administratively workable solution that preserves homeownership where possible, protects family assets, preserves and strengthens opportunity, and enhances the integrity of Maryland's tax sale system.

This bill passed the house with a vote of 99-34. I urge a favorable report on **House Bill 1148**. Thank you.

HB 1148 CDN Testimony 2026.pdf

Uploaded by: Claudia Wilson Randall

Position: FAV



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

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Uploaded by: Jennifer Bevan-Dangel

Position: FAV



HB1148: Property Taxes - Tax Sales, Heirs Protection Program, and Tax Credits

Position: Favorable

March 31, 2026

The Honorable Guy Guzzone, Chair
Budget and Taxation Committee
3 West Miller Senate Office Building
Annapolis, MD 21401
Cc: Members of the Committee

Chair Guzzone and members of the Budget and Taxation Committee,

Economic Action Maryland Fund urges a favorable report on HB1148, which would protect low-income Marylanders from devastating tax sales upon inheriting property. We support the amendments added to the bill in the Ways and Means Committee.

Economic Action Maryland Fund has been involved in tax sale reform over the past decade and has served on the tax sale work group for a number of years. Economic Action began our work promoting and screening for the Homeowners Tax Credit when we realized that many older adults in Baltimore City would receive enough credits to redeem their home from tax sale. Over the past eight years we have screened for homeowners tax credits, we have been able to save several homes from tax sale—securing the house and its equity for the homeowner to use or pass onto their family members.

Over the past decade, legislation has passed to reform the tax sale process, but too many families still face the potential loss of their home when the property passes from one generation to the next. By connecting heirs with property tax credits and potential legal assistance, and by allowing heirs facing tangled title to receive the property tax credit, this bill can save families from losing their home. This in turn helps stabilize communities, as the cycle of vacancy is self-perpetuating.

At a time when many low-income households are struggling with the rising costs of goods and services, HB1148 expands protections statewide to help households remain in their homes and retain their equity so that they can build wealth and pass it onto their family members.

For these reasons, we urge a favorable report on HB1148.

Sincerely, Jennifer Bevan-Dangel, Deputy Director

Economic Action (formerly the Maryland Consumer Rights Coalition) champions economic rights and housing justice through advocacy, research, consumer education, and direct service. Our 12,500 supporters include consumer advocates, practitioners, and low-income and working families throughout Maryland.

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CLC Testimony HB 1148 Tax Sale 3.27.26.pdf

Uploaded by: Shana Roth-Gormley

Position: FAV



HB 1148

Property Taxes – Tax Sales, Legacy Protection Program, and Tax Credits

Hearing before the Senate Budget & Taxation Committee
March 31, 2026

POSITION: Favorable

Community Law Center (CLC) is a 501(c)(3) nonprofit organization, which is a legal partner to Maryland neighborhoods and nonprofits in pursuit of more just and vibrant communities. CLC provides direct legal representation to communities and nonprofits on issues like tax exemption and organizational governance, real estate, contracts, intellectual property, employment law, and more. We advocate on issues that impact our Maryland neighborhood and nonprofit clients, including tax sale and vacant properties.

CLC supports HB 1148 to provide more protection to Maryland residents and property heirs, to keep families in their homes and preserve generational wealth. HB 1148 would benefit Marylanders by:

- Expanding the definition of “homeowner” to include heirs and personal representatives of deceased homeowners;
- Creating a Legacy Protection Program and Legacy Protection Fund administered by the State Tax Sale Ombudsman to prevent tax sale of heirs’ properties, and allow heirs to remain in their homes and become the record title holder;
- When a homeowner passes away, assisting the property heirs with understanding and completing the process to become the title holder, receive tax credits, get legal assistance and grants to pay for probate fees; and
- Allowing heirs access to the property tax credits program.

These changes would make significant improvements in ensuring that families do not lose their homes after the death of a loved one. By ensuring that heirs receive assistance and protection, we can ensure that Marylanders’ grief and vulnerability after a loss is not compounded by losing their family home. When homeowners and heirs are protected and are able to receive assistance like that provided in HB 1148, the whole community benefits, by ensuring that we have protected our neighbors and by preventing the loss of generational wealth in a family’s home or the creation of a new vacant property.

CLC supports HB 1148. Thank you for the opportunity to testify.

For the above reasons,
CLC urges a FAVORABLE VOTE ON HB 1148.

Please contact Shana Roth-Gormley, Staff Attorney at Community Law Center, with any questions.
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