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Maryland House Judicial Proceedings Committee  
Testimony Of The SOS Fund  
In Support of SB 0651: Real Property Transfer–on–Death Deed Establishment  
**Thursday, February 26, 2026**

**Position: SUPPORT WITH AMENDMENTS**

The SOS Fund is an independent 501(c)(3) non-profit organization, addressing the systemic housing instability experienced by historically red-lined communities in Baltimore City. This instability has led to generations of residents losing their homes, thereby denying them the wealth-building capacity of homeownership. The SOS Fund supports this bill with the suggested amendments. SB 0651 is a critical piece of legislation that will empower Maryland homeowners with a simple and accessible estate planning tool, the Transfer-on-Death Deed (TODD). This bill will:

1. **Provide Clarity and Accessibility:** By creating a statutory form, homeowners will have access to a clear and standardized method for planning the disposition of their real property.
2. **Expand Estate Planning Access:** TODDs offer a cost-effective alternative to other Estate Planning mechanisms, which can be prohibitively expensive for many families. By lowering the financial barriers to estate planning, SB 0651 will enable more Maryland families to preserve and transfer their home, often the most valuable tangible asset, to the next generation.
3. **Combat Blight and Preserve Communities:** By facilitating the seamless transfer of property ownership upon the homeowner's death, this bill will reduce the likelihood of properties becoming vacant, falling into disrepair, or being subject to tax sale or ground rent foreclosure, which are key vectors for blight and housing loss. This legislation represents a meaningful step toward reducing the number of heirs properties in the state, which are particularly vulnerable to these issues.

We encounter numerous families facing economic barriers, such as probate fees, which make it difficult to transfer property. One of the best approaches to avoiding these barriers is through estate planning tools like the Transfer on Death Deed. Many low-income Marylanders live in a

For the above reasons,  
**The SOS FUND urges a favorable report.**

Please contact Aisha Snead, ADR Heirs Property Coordinator, with any questions at  
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family-owned home, which has often been passed down for generations without a lawful deed transfer because of a lack of access to legal apparatuses; this often creates barriers that make it impossible to resolve property issues. A Transfer On Death Deed is a proactive tool that will ensure 100k's of Maryland's homeowners can protect their property and their families. By enabling homeowners to plan for the disposition of their property using a simple statutory form, SB 0651 will help preserve generational wealth, stabilize communities, and reduce systemic inequities that disproportionately impact historically disinvested neighborhoods. It is a commonsense measure that will bring tangible benefits to families across Maryland.

We respectfully urge the committee to adopt the following amendments to strengthen SB 0651:

- Require that homeowners receive notification of TODD filings via mail, including information about the process for revocation.
- Prohibit individuals with fiduciary powers of attorney from filing or changing TODDs.
- Require listing "TODD" next to the owner's name on property records, similar to "LIFE" for life estate deeds.

With these amendments, SB 0651 will become an even more powerful tool for advancing equity, preserving wealth, and mitigating the root causes of blight in Maryland.

Thank you for your time and consideration. We urge a favorable report on SB 0651 with the proposed amendments.

For the above reasons,

**The SOS FUND urges a favorable report.**

Please contact Alsha Snead, ADR Heirs Property Coordinator, with any questions at [aishas@thesosfund.com](mailto:aishas@thesosfund.com); 410-622-7140