



LEGISLATIVE BLACK CAUCUS OF MARYLAND, INC.

The Maryland House of Delegates, 6 Bladen Street, Room 300, Annapolis, Maryland 21401
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Chair William C. Smith, Jr.
Judicial Proceedings Committee
2 East Miller Senate Office Building
Annapolis, Maryland 21401

Dear Chair Smith and Members of the Committee,

The Legislative Black Caucus of Maryland offers its strong and favorable support for Senate Bill 651-Real Property - Transfer-on-Death Deed - Establishment. The bill allows Maryland property owners to pass their homes and other real estate to their loved ones or beneficiaries without a will, exempts certain transfer-on-death deeds from some property transfer taxes, and applies new rules to some existing life estate deeds if the owner dies after the law takes effect. **This bill is a 2026 legislative priority for the Black Caucus.**

The Legislative Black Caucus of Maryland believes that SB 651 will help preserve intergenerational wealth, as homeownership is a critical means of building wealth across generations. A majority of family wealth comes from homes, and if the property is part of an estate with multiple heirs, it may take years to gain a clear title. Without a clear deed, families cannot sell the home, refinance the property or create an effective estate plan due to tangled titles being resolved. Senate Bill 651 prevents loss due to tax liens, as they are a common reason on how families lose their property.

Additionally, SB 651 helps thousands of families across Maryland who are at heightened risk of losing their family homes due to the current homeowner's name not on the deed. Tangled titles increase the risk of housing loss due to many programs designed to support low income homeowners, such as property tax credit and major home repair assistance programs, are only available to individuals when their name is on the deed of the home. Senate Bill 651 allows simple and cost-effective methods for inheriting their homes. SB 651 benefits individuals and families with simple estates and secures their beneficiaries without unnecessary legal cost, and promotes housing stability while protecting generational wealth across Maryland communities.

For these reasons, the Legislative Black Caucus of Maryland strongly supports Senate Bill 651.

Legislative Black Caucus of Maryland