

**Testimony in Support of Senate Bill 651
Real Property Transfer on Death Deed Establishment**

Judicial Proceedings Committee

Chair, Vice Chair, and Members of the Committee:

My name is The Honorable Dr. Cashenna A. Cross. I serve as Councilwoman At Large for the City of Glenarden and have spent more than three decades in public service, including military service, municipal leadership, and community advocacy focused on stability, transparency, and generational opportunity for Maryland families.

I respectfully offer favorable testimony in support of Senate Bill 651.

This legislation provides Maryland residents with a clear and practical estate planning tool through the establishment of a Transfer on Death Deed for real property. For many working families, seniors, veterans, and longtime homeowners, the greatest asset they possess is their home. Yet too often, that asset becomes entangled in costly probate proceedings that delay transfers, create uncertainty for heirs, and place families at risk of financial hardship during moments of grief.

Senate Bill 651 creates a structured and revocable mechanism that allows property owners to designate beneficiaries while maintaining full ownership rights during their lifetime. The bill appropriately preserves creditor protections, ensures revocability, and requires proper recordation before death, all of which balance flexibility with accountability. These safeguards are essential to maintaining confidence in property transfers while preventing unintended consequences.

From a municipal perspective, this policy promotes housing stability and continuity of ownership. When families are able to transition property efficiently, communities experience fewer abandoned homes, reduced administrative burdens, and stronger neighborhood continuity. As a local government leader serving residents navigating inheritance challenges, I have seen firsthand how delays in probate can destabilize families and neighborhoods alike.

Importantly, the bill does not eliminate existing legal protections. Properties transferred remain subject to liens, mortgages, and lawful claims, ensuring fairness while still providing families a streamlined pathway to preserve generational wealth. This balance reflects responsible governance and thoughtful policy design.

Maryland has long worked to expand access to tools that promote financial security and intergenerational stability. Senate Bill 651 advances that goal by empowering residents with a

transparent, predictable option that reduces unnecessary legal barriers while maintaining oversight.

For these reasons, I respectfully urge a favorable report on Senate Bill 651.

Thank you for your consideration and for your continued commitment to policies that strengthen Maryland families and communities.

Respectfully submitted,

The Honorable Dr. Cashenna A. Cross
Councilwoman At Large
City of Glenarden, Maryland