



Maryland House Judiciary Committee
Testimony Of The SOS Fund
In Support of HB 0738: Real Property Transfer–on–Death Deed Establishment
Wednesday, February 25, 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 resulted in generations of residents losing their homes, thus denying them the wealth-building capacity of homeownership. The SOS Fund supports this bill with the suggested amendments. HB 0738 is a critical piece of legislation that will empower Maryland homeowners with a simple and accessible tool for estate planning: 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, HB 0738 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 homeowners 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. 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

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

Please contact Alsha Snead, ADR Heirs Property Coordinator, with any questions at
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estate planning tools like the Transfer on Death Deed. Many low-income Marylanders live in a family owned home, many have been passed down for generations without a lawful deed transfer because of 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, HB 0738 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 HB 0738:

- 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, HB 0738 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 HB 0738 with the proposed amendments.

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