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Budget and Taxation Committee  
Chair, Capital Budget Subcommittee

Chair, Senate Democratic Caucus

**THE SENATE OF MARYLAND**  
ANNAPOLIS, MARYLAND 21401

**Testimony of Senator Craig J. Zucker**  
**Senate Bill 765- Property Taxes - Tax Sales, Legacy Protection Program, and Tax Credits**  
**March 24th, 2026**  
**1:00pm**  
**Position: Favorable**

Good afternoon, Chair Wilkins, Vice Chair Feldmark, and distinguished members of the Ways and Means Committee. I am pleased to testify in support of Senate Bill 765, which passed the Senate unanimously and is in the same posture as its crossfile, House Bill 1148, which passed the House of Delegates.

Senate Bill 765 puts in place meaningful protections for Marylanders who inherit property, ensuring that families do not lose generational wealth due to gaps in our tax sale system that can be addressed with common sense reforms.

Senate Bill 765 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; (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.

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.

**SB765** 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.

I urge a favorable report on **Senate Bill 765**. Thank you.