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MARYLAND HOUSE WAYS AND MEANS COMMITTEE  
TESTIMONY OF MARYLAND VOLUNTEER LAWYERS SERVICE  
IN SUPPORT OF SB 0765: PROPERTY TAXES - TAX SALES, LEGACY  
PROTECTION PROGRAM, AND TAX CREDITS  
WEDNESDAY, MARCH 3, 2026

Chair Wilkins and distinguished members of the Committee, thank you for the opportunity to testify in support of Senate Bill 765.

My name is Steven Kappen, and I work with low-income heirs every day, helping them resolve their property issues and preserve their family legacy. Heirs across the state are losing their chance at intergenerational wealth, opportunity, and stable housing. This bill helps the State Tax Sale Ombudsman ensure that heirs, especially older adults, will not lose these vital opportunities. We request a favorable report on SB0765.

I manage our Tangled Title project at the Maryland Volunteer Lawyers Service (MVLS), which has focused on heirs and their needs for over eight years. MVLS is the oldest and largest provider of pro bono civil legal services to low-income Marylanders. Since MVLS' founding in 1981, our statewide panel of over 700 volunteers has provided free legal services to over 115,000 Marylanders in a wide range of civil legal matters. We provide critical housing stabilization work that helps older adults age in place, including tax sale foreclosure support, estate planning, probate, and helping heirs clear their title.

Tax sales, mortgage foreclosures, and scams have a disproportionate effect on vulnerable communities, like heirs and especially older adult heirs, and helping them clear title is critical to protecting them. Many of our clients are struggling to get clear title due to the requirement that liens be paid prior to transferring the property, and the inability for them to utilize their home equity to help with setting those liens. The barriers are immense, and the legal work required to handle them can be thousands of dollars in extra costs, if you can find a private attorney to take it on. We provide critical pro bono legal support, but this fundamental math problem is why the Legacy Protection Fund is necessary as a tool for Maryland to help set these families up for success and unlock these legacies.

One of our clients, Ms. A, is the exact type of person who this bill will help. She lives alone, is over 60, and disabled with mobility issues. When her health took a downswing, her home went into the annual tax sale. Why wasn't she able to pay her taxes? She was in a coma. Ms.

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Maryland Volunteer Lawyers Service (MVLS) removes barriers to justice through free civil legal help, community engagement, and advocacy for equitable laws. Our vision is for a fair legal system that is free of injustice and equitably serves underrepresented Marylanders.

A was also facing numerous challenges to clean title as an heir, further complicating her situation. The Legacy Protection Fund is necessary to help homeowners clear the requisite barriers to gain clear title. We request a favorable report.

Chair and members of the Committee, thank you again for the opportunity to testify.