



Neighborhood Housing Services of Baltimore, Inc.

February 3, 2023

Delegate Vanessa E. Atterbeary, Chair
Ways and Means Committee
House Office Building Room 131
Annapolis, Maryland 21401

RE: House Bill 205

Honorable Chair Smith and Members of the Delegation:

I am the Executive Director of Neighborhood Housing Services of Baltimore (NHS), and a resident of Baltimore City. Our organization believes that economic and social justice are a right for all people and communities. We promote this belief by removing barriers of access to homeownership, helping resident access resources to maintain their homes, and supporting communities historically impacted by systemic disinvestment.

One barrier that we often encounter in our work with low-income residents is the ability to transfer a property to a decedent to access assistance programs. The rehab program for owner occupied properties operated by NHS provides support to about 100 families annually. We regularly encounter residents in our communities who need assistance and would otherwise qualify except that the property is in the name of a deceased relative. Without transferring the home into their name we are unable to provide assistance. For some low-income families, the properties have liens preventing the transfer of properties. Not being able to transfer the property ownership also restricts eligibility to important programs like the homestead tax credit and the homeowners property tax credit. These critical programs are designed to assist families struggling with their taxes. HB205 allows local jurisdictions to permit the transfer of properties from a deceased owner to their heir without having to satisfy all liens. This will remove a significant barrier of access to assistance programs for many low income families.

We ask that the Committee issue a *favorable* report on HB205 to support Maryland families to maintain generational wealth.

Sincerely,

Daniel T. Ellis
Executive Director



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