



**House Bill 1148 –Property Taxes – Tax Sales, Heirs Protection Program and  
Tax Credits  
Hearing on March 3, 2026 – Ways and Means Committee  
Position: FAVORABLE**

*Maryland Legal Aid (MLA) along with the National Consumer Law Center (NCLC) submits its written and oral testimony on HB 1148 in response to a request from Delegate Anne Kaiser.*

Maryland Legal Aid (MLA) appreciates the opportunity to testify in support of this vital legislation. We are the state’s largest nonprofit law firm, representing thousands of low-income Marylanders every year in civil legal cases involving a wide range of issues, including family law, housing, public benefits, and consumer law. Because HB 1148 would provide heirs who inherit property much-needed assistance including assistance in avoiding tax sale, MLA testifies in strong support of this bill.

We are joined by the National Consumer Law Center (NCLC) in strong support of this bill. NCLC is a national nonprofit organization that works to advance economic justice by advocating for strong consumer protections for low-income and vulnerable households through litigation, policy, and education. NCLC has worked on heirs property issues for the past several years and published several articles and reports on the unique issue heirs face with property taxes after a loved one passes including: [Property Tax Foreclosures on Heirs Property: The Devastating Consequences and Recommendations for Prevention<sup>1</sup>](#), [Keeping It In The Family: Legal Strategies to Address the Challenge of Heirs Property and Prevent Home Loss<sup>2</sup>](#) and [Local Solutions to Protect Heirs Property Owners from Property Tax Foreclosure<sup>3</sup>](#). These reports recommend many of the targeted policy solutions that are in HB 1148. These solutions can make a significant difference in reducing the rate of property tax foreclosure on heir’s property, preventing housing instability and preserving generational wealth.

It is not uncommon for months or even years to pass after the death of the original owner of the home without the property taxes being paid. Heirs who have lost a loved one are struggling

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<sup>1</sup> Andrea Bopp Stark and Odette Williamson. “Property Tax Foreclosures on Heirs Property: The Devastating Consequences and Recommendations for Prevention.” *National Consumer Law Center*. <https://www.nclc.org/resources/property-tax-foreclosures-on-heirs-property-the-devastating-consequences-and-recommendations-for-prevention/>. 22 August 2023.

<sup>2</sup> “Keeping it in the Family: Legal Strategies to Address the Challenge of Heirs Property and Prevent Home Loss.” *National Consumer Law Center*. <https://www.nclc.org/resources/keeping-it-in-the-family-legal-strategies-to-address-the-challenge-of-heirs-property-and-prevent-home-loss/>. 29 January 2024.

<sup>3</sup> Berko, Nketiah. “Local Solutions to Protect Heirs Property Owners from Property Tax Foreclosure.” *National Consumer Law Center*. <https://www.nclc.org/resources/local-solutions-to-protect-heirs-property-owners-from-property-tax-foreclosure/>. 6 February 2026.

with other challenges, they may not receive notice of amounts due for property taxes because they are not the record owners of the property, or they may pay the amount the former owner paid and not realize it is not enough. By the time heirs realize the amounts due for property taxes, it is often right before a tax sale, or after the sale has happened, and options are limited. The amounts owed are usually too high to pay in one lump sum to stop the sale or redeem the property.

HB 1148 provides support to heirs who live in a home where the owner had died leaving a property tax default. The proposed legislation establishes an Heirs Protection Program in the Tax Sale Ombudsman's office to assist these homeowners. MLA has experience with people facing the difficult and mentally taxing situation of having to correct title to add themselves and remain in the home and pay property taxes. MLA had a client who inherited her home from her father. In addition to her father's death, she was also dealing with several medical issues and the murder of her son. Within a few months after her father's death, the property was sold at tax sale and she began to receive letters threatening the loss of the home if she did not immediately cure the property tax default. MLA was able to get financial assistance for this client to avoid a tax sale foreclosure, but had HB 1148 been in place, it is possible this situation could have been avoided completely.

In addition, simply recording the title transferring ownership is difficult enough, and HB 1148 provides homeowners with a way to seek assistance in this process. The recording of deeds in Maryland can be a Kafkaesque process that can cause homeowners to get frustrated to the point that they lose hope. MLA represented a client that had to record a deed and even with legal assistance, the process took months. With the proposed Heirs Protection Program, the homeowner is protected from tax sale while working through the title transfer issues with their property.

Finally, homeownership and preserving homeownership for future generations is the single most certain way for middle-class families to build wealth in America<sup>4</sup>. The loss of property to a tax sale after an elderly family member dies denies a family that road to financial stability and preservation of community. By creating the Heirs Protection Program, HB 1148 assists families in preventing the loss of this fundamental wealth builder.

Because HB 1148 would assist heirs in preventing family homes from going into tax sale, MLA and NCLC give strong support to HB 1148. If you need additional information regarding this bill, please contact William Steinwedel at [wsteinwedel@mdlab.org](mailto:wsteinwedel@mdlab.org) and (410) 951-7643. or Andrea Bopp Stark, Esquire, Senior Attorney at NCLC at [astark@nclc.org](mailto:astark@nclc.org) and (978) 518-0203 (cell).

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<sup>4</sup> Jung Hyun Choi and Amalie Zinn. "The Wealth Gap Between Homeowners and Renters Has Reached an Historic High." *Urban Institute*. <<https://www.urban.org/urban-wire/wealth-gap-between-homeowners-and-renters-has-reached-historic-high>.> July 2024.