



NEW ADVANCED PLANNING PROJECT AT MVLS

As you might have recently read, MVLS has launched an Advanced Planning project. Our program, thanks to our volunteer attorneys, has offered estate planning services to low-income clients for many years. But with our extensive work with tax sale, foreclosure, and other housing stability issues, we've seen many barriers for poor families to keep their home because of the lack of estate planning or setting up life estate deeds.

As a result, we've launched this effort to get out into communities and highlight how estate planning directly impacts community stabilization. One of the issues we're highlighting with these communities and with our volunteer attorneys is the need to do life estate deeds for homeowners. While, as you know, a home can pass through the probate process, we see substantial barriers to our clients in their ability to afford the various fees involved with the probate process. When you add up the probate fee, publication and bonding fees, lien certificate and recordation fees and well as being current on their property tax and water bill, it often becomes out of reach for our clients.

At the same time, getting the client's name on the deed is critical to keeping them in their home. **Without their name on the deed, they can't access important programs, like the Homeowner's Property Tax Credit and water credits (to help avoid tax sale), as well as, any home repair programs.** For most of our clients, these are multi-generational households, it is the home that they have lived in for years and they are caring for their children and grandchildren, but their parents or grandparents didn't do estate planning and estates were never opened when they died.

LIFE ESTATE DEEDS

As we undertake this work to make sure hard-earned assets, like a family home, stay with their families, we're asking for your assistance.

As you take estate planning pro bono cases from us (thank you!), please make sure you're working with clients to set up all options to avoid probate and if they are a homeowner, discuss doing a life estate deed. If you aren't sure how to do a life estate deed, you can contact our office for templates and mentoring. If you aren't comfortable with doing a life estate deed, please refer the client back to us for further assistance. If you're ever not sure how to proceed, please reach out to [Susan Francis](#) at 443-451-4084.



Our newest MVLS staff person, John Kern, is going out into communities to talk about these issues. He is focusing primarily on faith leaders, community health care workers and community organizations and centers. If you have a connection to a program you think we should reach out to, please let us know. We're primarily focusing on Baltimore City, where the danger of tax sale is most prevalent, but we're happy to engage in these conversations around the state. You can contact [John Kern](#) at 443-451-4082.

ADDITIONAL RESOURCES

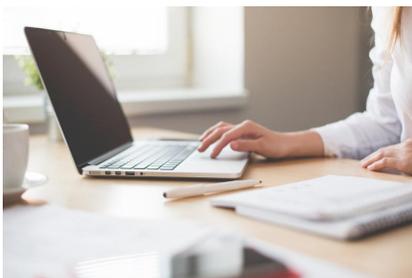
Hot off the presses!

MVLS has created two community resources to highlight how important life estate deeds can be to keep families in their homes, including a Facebook Live video and a [helpful factsheet](#).



Stay connected with us on [Facebook](#) to see our weekly [Facebook Live videos](#) from MVLS staff!

HELPFUL LINKS



If you'd like to learn more, we recently held a Third Thursday training on avoiding probate, and you can view it [here](#).

In addition, we've scheduled an upcoming Third Thursday specifically on life estate deeds on September 20. Keep an eye out for registration information.

[The National Law Center on Law & Elder Rights](#) is hosting free webinar trainings to

discuss the best ways of protecting older adults from scams and drafting advance planning documents.

**Legal Basics: Protecting Older Adults Against
Fraudulent Schemes and Scams**

April 10 | 2 - 3 pm

[REGISTER](#)

**Drafting Advance Planning Documents to
Reduce the Risk of Abuse or Exploitation**

April 18 | 2 - 3 pm

[REGISTER](#)

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