***Help Your Family, Leave Your Legacy***

**Write a Will**

A Will is a legally binding document that states what will happen to your belongings and states your final wishes. Writing a Will is a gift to your family – it saves them the trouble of trying to figure out what you would have wanted, and worse, the possiblity of disagreeing with one another. Keep control over your legacy and provide your family with the gift of clarity by writing a Will.

***Get free legal help with a Will.*** Maryland Volunteer Lawyers Service provides free Wills and estate planning to low to moderate income Marylanders. Visit [www.mvlslaw.org](http://www.mvlslaw.org) or call **(410) 547-6537** for more information.

**I don’t have much – just my belongings. Should I have a Will?** Yes. All Marylanders have the right to decide who should receive their personal belongings. This right applies regardless of your income or assets. And whether you are rich, poor, or somewhere in between, a Will is a help to your family.

**Do I need a Will if I’m a homeowner?**Opening an estate to transfer a deed to a property when there is noWill is an expensive, time consuming hassle. In the Baltimore area, the process can take months or even years, and often requires legal representation. Save your family the trouble of jumping through the hoops by writing a Will.

**Is a Will for me if my family is complicated or troublesome?**

Yes. If you have informally adopted step-children, a long-term partner you’re not legally married to, or family members you *don’t* want making decisions on your behalf, a Will can make sure that your final wishes reflect your unique situation. And if things are complicated, no need to feel embarrassed about seeking legal advice – most lawyers have seen it all before!

\*Drop in quote from faith leader\*

**Estate Planning and a West Baltimore Family**

Florence\* was a nurse’s assistant in Baltimore City. With just a 9th grade education, she worked hard and bought a rowhome in 1985 as a middle aged woman. By then, Florence and her husband were long since divorced. She lived with her only child, Rita\*.

Florence passed away in 2012 with no Will. Rita, her daughter, and her daughter’s son lived in the rowhome. But without the house in her name, Rita did not qualify for the Homeowners Property Tax Credit, the Water Credit, or any home repair programs. By the time Rita realized she needed to get the deed transferred to her name, she was in her late 60s. She was living on her pension and SSI, and did not have the money for an attorney.

Rita was the obvious heir to the home because she was the only child. Nobody contested Rita’s claim to the house. In June 2016, Rita qualified for free legal help through Maryland Volunteer Lawyers Service (MVLS). Despite the simplicity of the case, MVLS is still working on transferring the deed. It has already taken 15 hours of attorney time. The home is *still* not in Rita’s name. She’s going to lose more than a whole year of tax credits. She will have to wait another year to qualify for home repair programs.

If Florence *had* written a will, Rita’s deed transfer would have taken just a couple of hours, and the household could have saved hundreds of dollars in tax credits. Florence overcame great odds to become a homeowner as an African American woman with a 9th grade education. Estate planning can preserve the wealth of those families who worked hardest to earn it.