

# WHAT **Georgia** HOMEOWNERS NEED TO KNOW ABOUT **TRANSFER ON DEATH DEEDS (TODD)**

Georgia's updated law in 2026 (HB 413) makes it easier and clearer to pass your property directly to a loved one, without going through probate.

## What stays the same:

- You can name a beneficiary on your property deed
- You keep full control and can revoke it anytime

## What's improved:

- Ability for a non-family heir to obtain the death certificate
- Clear rules on who can create and accept a TODD
- Preserves the property's homestead status

## New benefits for homeowners:

- No deadline for beneficiaries to claim the property
- Ability to name backup (alternate) beneficiaries
- Option to leave property to a trust
- Stronger protections for beneficiaries and property value
- Automatic revocation if the property is sold

**These updates add flexibility, reduce confusion, and better protect your wishes and your family's future.**

Thinking about your home's future? Work with a REALTOR® in Georgia to understand your options and make the best plan for you.