

Department of Fiscal Services  
Maryland General Assembly

FISCAL NOTE

House Bill 1092 (Frederick County Delegation)  
Ways and Means

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**Frederick County - Rights of Redemption - Limit on Reimbursement of Foreclosure Expenses**

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This bill provides that in Frederick County a plaintiff or holder of a certificate of sale is not entitled to reimbursement for expenses incurred within four months after the date of a property tax sale. The bill is effective June 1, 1997.

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**Fiscal Summary**

**State Effect:** None.

**Local Effect:** None. Limiting the amount of reimbursement for expenses incurred within four months after a property tax sale would not affect Frederick County finances.

**Small Business Effect:** Potential minimal effect on small businesses as discussed below.

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**Fiscal Analysis**

**Small Business Effect:** In 1996 Frederick County sold 348 properties at its county auction. Under the bill's provisions, plaintiffs or holders of a certificate of sale in the county are not entitled to reimbursement for expenses incurred within four months after the date of a property tax sale. Small businesses that hold a certificate of sale could incur costs (legal, title searches, public notices, and so forth) that would not be reimbursed. Although the amount of such costs cannot be determined, it is likely that they would be minimal.

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**Information Source(s):** Frederick County, Department of Fiscal Services

**Fiscal Note History:** First Reader - February 27, 1997

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