

# HOUSE BILL 790

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By: **Delegate Atterbeary**

Introduced and read first time: January 29, 2025

Assigned to: Ways and Means

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## A BILL ENTITLED

1 AN ACT concerning

2 **Property Tax – Payment Plans – Notice to Taxpayers**

3 FOR the purpose of requiring the State Tax Sale Ombudsman to include certain  
4 information concerning a certain State installment payment program for property  
5 taxes on the Ombudsman’s website; requiring a collector of taxes to include certain  
6 information concerning a certain State or local installment payment program for  
7 property taxes in a separate insert included with each property tax bill; requiring a  
8 collector of taxes that maintains a website to include on the collector’s website the  
9 same information concerning installment payment programs for property taxes that  
10 is contained in the separate insert included with each property tax bill; requiring  
11 that a separate insert included with certain notices sent to owners of property in tax  
12 sale include certain information concerning a certain State or local installment  
13 payment program for overdue property taxes; and generally relating to giving notice  
14 to taxpayers of installment payment programs for property taxes.

15 BY repealing and reenacting, without amendments,  
16 Article – Tax – Property  
17 Section 2–112(a) and (b), 10–208, 10–209, 14–812(a), and 14–817.1(c)  
18 Annotated Code of Maryland  
19 (2019 Replacement Volume and 2024 Supplement)

20 BY repealing and reenacting, with amendments,  
21 Article – Tax – Property  
22 Section 2–112(d) and 14–812(b)  
23 Annotated Code of Maryland  
24 (2019 Replacement Volume and 2024 Supplement)

25 BY adding to  
26 Article – Tax – Property  
27 Section 4–201.2  
28 Annotated Code of Maryland

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



(2019 Replacement Volume and 2024 Supplement)

SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
That the Laws of Maryland read as follows:

**Article – Tax – Property**

2–112.

(a) (1) In this section the following words have the meanings indicated.

(2) “Homeowner” has the meaning stated in § 9–105 of this article.

(3) “Tax” has the meaning stated in § 14–801 of this article.

(b) There is a State Tax Sale Ombudsman in the Department.

(d) The Ombudsman shall:

(1) assist homeowners to understand the process for collection of delinquent taxes;

(2) actively assist homeowners to apply for tax credits, discount programs, and other public benefits that may assist the homeowners to pay delinquent taxes and improve their financial situation;

(3) refer homeowners to legal services, housing counseling, and other social services that may assist homeowners to pay delinquent taxes and improve their financial situation;

(4) maintain a website that:

(I) functions as a clearinghouse for information concerning:

[(i)] 1. the process for collection of delinquent taxes; and

[(ii)] 2. services and programs that are available to assist homeowners to pay delinquent taxes and improve their financial situation; and

(II) INCLUDES:

1. THE STATEMENT “IF YOU WOULD LIKE TO PAY YOUR PROPERTY TAXES IN MONTHLY INSTALLMENTS, YOU MAY BE ELIGIBLE TO ENROLL IN AN INSTALLMENT PAYMENT PLAN.”;

1                   **2. A COMPLETE DESCRIPTION OF THE INSTALLMENT**  
2 **PAYMENT PROGRAM UNDER SUBSECTION (F) OF THIS SECTION; AND**

3                   **3. DETAILED INSTRUCTIONS ON HOW TO ENROLL IN THE**  
4 **INSTALLMENT PAYMENT PROGRAM UNDER SUBSECTION (F) OF THIS SECTION; AND**

5                   (5) maintain a toll-free telephone number that a homeowner may call to  
6 obtain individualized personal assistance with delinquent taxes.

7 **4-201.2.**

8                   **(A) EACH COLLECTOR SHALL INCLUDE WITH EACH PROPERTY TAX BILL A**  
9 **SEPARATE INSERT THAT INCLUDES:**

10                   **(1) THE STATEMENT “IF YOU WOULD LIKE TO PAY YOUR PROPERTY**  
11 **TAXES IN MONTHLY INSTALLMENTS, YOU MAY BE ELIGIBLE TO ENROLL IN AN**  
12 **INSTALLMENT PAYMENT PLAN.”;**

13                   **(2) A CONCISE DESCRIPTION OF THE PROGRAM UNDER § 2-112(F) OF**  
14 **THIS ARTICLE OR ANY LOCAL INSTALLMENT PAYMENT PROGRAM FOR PROPERTY**  
15 **TAXES UNDER § 10-208 OR § 10-209 OF THIS ARTICLE; AND**

16                   **(3) INSTRUCTIONS ON HOW TO ENROLL IN THE PROGRAM UNDER §**  
17 **2-112(F) OF THIS ARTICLE OR ANY LOCAL INSTALLMENT PAYMENT PROGRAM FOR**  
18 **PROPERTY TAXES UNDER § 10-208 OR § 10-209 OF THIS ARTICLE.**

19                   **(B) (1) EXCEPT AS PROVIDED IN PARAGRAPH (2) OF THIS SUBSECTION,**  
20 **THE STATE TAX SALE OMBUDSMAN SHALL DESIGN THE SEPARATE INSERT**  
21 **REQUIRED UNDER SUBSECTION (A) OF THIS SECTION AND PROVIDE THE INSERT TO**  
22 **EACH COLLECTOR.**

23                   **(2) THE COLLECTOR SHALL DESIGN THE SEPARATE INSERT**  
24 **REQUIRED UNDER SUBSECTION (A) OF THIS SECTION IF THE INSERT INCLUDES**  
25 **INFORMATION ON A LOCAL INSTALLMENT PAYMENT PROGRAM FOR PROPERTY**  
26 **TAXES UNDER § 10-208 OR § 10-209 OF THIS ARTICLE.**

27                   **(C) EACH COLLECTOR THAT MAINTAINS A WEBSITE SHALL INCLUDE ON THE**  
28 **COLLECTOR’S WEBSITE IN A CONSPICUOUS LOCATION THE SAME STATEMENT AND**  
29 **THE SAME INFORMATION CONTAINED IN THE INSERT REQUIRED UNDER**  
30 **SUBSECTION (A) OF THIS SECTION.**

31 10-208.

1 (a) (1) Subject to § 10–205 of this subtitle, the governing body of a county or  
2 municipal corporation may authorize, by law, an installment payment schedule for the  
3 county, municipal corporation, or special taxing district property tax imposed on real  
4 property.

5 (2) If a fee or other charge imposed by a county, municipal corporation, or  
6 special taxing district is also included on the tax bill sent to the taxpayer, the governing  
7 body of a county or municipal corporation may also authorize, by law, the payment of the  
8 fee or charge through the installment payment schedule authorized under paragraph (1) of  
9 this subsection.

10 (3) (i) Subject to § 10–205 of this subtitle, an installment payment  
11 schedule authorized under this subsection may be scheduled in advance of the property tax  
12 bill.

13 (ii) An installment payment schedule may include any number of  
14 due dates scheduled:

15 1. on or after January 1; and

16 2. on or before the due date under § 10–102 of this title or §  
17 10–204.3 of this subtitle, whichever is applicable.

18 (b) For any installment payment scheduled after July 1:

19 (1) the taxing authority may impose a service charge in accordance with §  
20 10–204.3(f) and (g) of this subtitle; and

21 (2) no interest may be charged if payment is made before the next  
22 installment is due or the last installment is due, whichever is earlier.

23 (c) The governing body of a county or municipal corporation that authorized an  
24 installment payment schedule under § 10–205 of this subtitle may provide, by law, for:

25 (1) any additional eligibility criteria for an installment payment schedule  
26 under this section;

27 (2) the process for electing an installment payment schedule;

28 (3) the number of installment payments allowed each year;

29 (4) the due date for each installment payment; and

30 (5) any other provision necessary to carry out the provisions of this section.

31 (d) (1) A taxpayer may elect to pay the property tax imposed on real property  
32 through an installment payment schedule authorized under this section.

1           (2)    The failure by the taxpayer to make an installment payment under an  
2 installment payment schedule authorized under this section may not be considered to be a  
3 failure to pay the property tax when due except as provided under Subtitle 1 of this title.

4 10–209.

5           (a)    The Mayor and City Council of Baltimore City or the governing body of a  
6 county or municipal corporation may, by law, establish an installment payment program  
7 for taxes in arrears on any residential property.

8           (b)    Any fee or charge of any kind that is included on a property tax bill may be  
9 paid through the installment payment program authorized under subsection (a) of this  
10 section.

11           (c)    (1)   If a person is in compliance with the terms of an installment payment  
12 program under this section, the collector may not take action under Title 14, Subtitle 8 of  
13 this article to collect any property taxes in arrears that are included in the installment  
14 payment program.

15           (2)    A person is not in compliance with the terms of an installment payment  
16 program if the person fails to make a payment for a period of 90 days after the date the  
17 payment is due, or a longer period determined by the Mayor and City Council of Baltimore  
18 City or the governing body of a county or municipal corporation.

19           (3)    If a person is not in compliance with the terms of an installment  
20 payment program, the collector may:

21                   (i)    terminate the person’s enrollment in the installment payment  
22 program; and

23                   (ii)   take action under Title 14, Subtitle 8 of this article to collect the  
24 property taxes in arrears that were included in the installment payment program.

25           (d)    The Mayor and City Council of Baltimore City or the governing body of a  
26 county or municipal corporation may provide, by law, for:

27                   (1)    any additional eligibility criteria for an installment payment program  
28 under this section;

29                   (2)    the process for enrolling in an installment payment program;

30                   (3)    the frequency and due dates of installment payments; and

31                   (4)    any other provision necessary to carry out this section.

32 14–812.

1 (a) (1) At least 30 days before any property is first advertised for sale under  
2 this subtitle, the collector shall have mailed to the person who last appears as owner of the  
3 property on the collector’s tax roll, at the last address shown on the tax roll, a statement  
4 giving the name of the person, and the amounts of taxes due.

5 (2) On the statement required under paragraph (1) of this subsection there  
6 shall also appear the following notice:

7 .....  
8 “Date”

9 “This Is a Final Bill and Legal Notice to the Person Whose Name Appears on This  
10 Notice.”

11 “According to the collector’s tax roll you are the owner of the property appearing on  
12 this notice. Some of the taxes listed are in arrears. Notice is given you that unless all taxes  
13 in arrears are paid on or before 30 days from the above date, the collector will proceed to  
14 sell the above property to satisfy your entire indebtedness. Interest and penalties must be  
15 added to the total at the time of payment.”

16 (3) In Baltimore City, the notice required under paragraph (1) of this  
17 subsection shall include an itemized list of the source and amount of each tax due that the  
18 collector seeks to recover through the tax sale.

19 (b) The mailing required under subsection (a) of this section shall include a  
20 separate insert that includes the following:

21 (1) a clear, concise, and easily understandable summary of the tax sale  
22 process not exceeding one page in length that includes a simple explanation of the steps  
23 that a property owner is required to take to retain the property at each stage in the process;

24 (2) the statement “If this property is your principal residence and you are  
25 having difficulty paying the taxes on the property, there are programs that may help you.”;

26 (3) a statement that the State Tax Sale Ombudsman established under §  
27 2–112 of this article or the County Tax Sale Ombudsman, if applicable, is available to:

28 (i) answer questions about the tax sale process; and

29 (ii) assist homeowners with applying for tax credits and other  
30 benefits that may help homeowners to pay delinquent taxes and retain their homes;

31 (4) the toll-free telephone number and website address of the State Tax  
32 Sale Ombudsman or the County Tax Sale Ombudsman, if applicable;

1           (5) a statement that free counseling is available to help homeowners make  
2 plans to pay their bills and keep their homes by calling the telephone number of:

3                   (i) the Homeowner's HOPE Hotline; or

4                   (ii) another similar local housing counseling service chosen by the  
5 collector;

6           (6) the following information concerning the homeowners' property tax  
7 credit under § 9–104 of this article:

8                   (i) the statement “The homeowners' property tax credit may  
9 significantly reduce the property taxes you owe if you have limited income and assets. You  
10 may be eligible for the credit at any age, but if you are 70 years old or older, you may be  
11 eligible for a special benefit that may reduce the taxes you owe for the past 3 years.”; and

12                   (ii) the website address and telephone number of the State Tax Sale  
13 Ombudsman where more information is available about the homeowners' property tax  
14 credit and how to apply;

15           (7) if the collector uses the tax sale process to enforce a lien for unpaid  
16 charges for water or sewer service and a water or sewer utility serving the collector's  
17 jurisdiction offers a program for discounted water or sewer rates for low-income customers:

18                   (i) a brief description of the program for discounted water or sewer  
19 rates for low-income customers; and

20                   (ii) information on how to apply for the program, including, if  
21 applicable, a website address and telephone number where more information and  
22 applications are available;

23           (8) the following information concerning the Homeowner Protection  
24 Program under Part VII of this subtitle:

25                   (i) the statement, “If you are a homeowner of limited income you  
26 may qualify for the Homeowner Protection Program, which could keep your home out of tax  
27 sale for at least 3 years and could help you to pay the taxes you owe and keep your home.”;  
28 and

29                   (ii) the website address and telephone number of the State Tax Sale  
30 Ombudsman where more information is available about the Homeowner Protection  
31 Program and how to apply; [and]

32           **(9) THE FOLLOWING INFORMATION CONCERNING INSTALLMENT**  
33 **PAYMENT PROGRAMS FOR OVERDUE PROPERTY TAXES:**

1                   **(I) THE STATEMENT “IF YOU WOULD LIKE TO PAY YOUR**  
2 **OVERDUE PROPERTY TAXES IN MONTHLY INSTALLMENTS, YOU MAY BE ELIGIBLE TO**  
3 **ENROLL IN AN INSTALLMENT PAYMENT PLAN.”;**

4                   **(II) A CONCISE DESCRIPTION OF THE PROGRAM UNDER §**  
5 **2–112(F) OF THIS ARTICLE OR ANY LOCAL INSTALLMENT PAYMENT PROGRAM FOR**  
6 **OVERDUE PROPERTY TAXES UNDER § 10–209 OF THIS ARTICLE; AND**

7                   **(III) INSTRUCTIONS ON HOW TO ENROLL IN THE PROGRAM**  
8 **UNDER § 2–112(F) OF THIS ARTICLE OR ANY LOCAL INSTALLMENT PAYMENT**  
9 **PROGRAM FOR OVERDUE PROPERTY TAXES UNDER § 10–209 OF THIS ARTICLE; AND**

10                   **[(9)] (10)** any other information that may assist low-income homeowners  
11 in avoiding tax sale costs or foreclosure that the collector considers appropriate.

12 14–817.1.

13                   (c) The mailing required under this section shall include a separate insert that  
14 includes all of the information required under § 14–812(b) of this subtitle.

15                   SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect  
16 October 1, 2025.