

SENATE BILL 192

Q1
HB 243/24 – W&M

(PRE-FILED)

5lr0139
CF HB 59

By: **Chair, Budget and Taxation Committee (By Request – Departmental – Housing and Community Development)**

Requested: October 6, 2024

Introduced and read first time: January 8, 2025

Assigned to: Budget and Taxation

A BILL ENTITLED

1 AN ACT concerning

2 **Property Tax – Tax Sales – Revisions**

3 FOR the purpose of requiring that certain owner-occupied property be withheld from tax
4 sale; requiring a county or municipal corporation to withhold from tax sale certain
5 property when the taxes consist only of a lien for unpaid water and sewer service;
6 authorizing a county or a municipal corporation to withhold from tax sale certain
7 property designated for redevelopment purposes; altering the contents of certain
8 statements required to be sent to an owner of property subject to tax sale; altering
9 certain provisions of law concerning abandoned property that is sold for less than
10 the lien amount; establishing a maximum rate of redemption for owner-occupied
11 property sold at tax sale; prohibiting taxes, interest, and penalties accruing after the
12 date of a tax sale from being included in the payment required to redeem
13 owner-occupied residential property; extending the period of time during which a
14 holder of a certificate of sale is prohibited from filing a complaint to foreclose the
15 right of redemption for owner-occupied residential property after the date of sale;
16 altering the contents of certain notices required to be sent to certain persons with an
17 interest in property sold at tax sale; extending the period of time after a tax sale
18 during which a certain notice may not be sent to certain persons with an interest in
19 owner-occupied residential property sold at the tax sale; requiring the plaintiff in an
20 action to foreclose the right of redemption for an owner-occupied property subject to
21 tax sale to send written notice of the proceeding to the State Tax Sale Ombudsman;
22 extending the period of time after issuance of a judgment foreclosing the right of
23 redemption before a plaintiff may take possession of a property that has tenants;
24 altering certain notice requirements that apply before a plaintiff may take
25 possession of a property that has tenants; extending the amount of time that has to
26 pass after a tax sale before the plaintiff or the holder of a certificate of sale for
27 owner-occupied residential property may be reimbursed for certain expenses when
28 the property is redeemed; prohibiting the sale of property to enforce a lien for unpaid
29 charges for water and sewer service except under certain circumstances; requiring a

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1 county to maintain a record of the information the county provides for the Annual
 2 Tax Sale Survey for a certain minimum number of years; altering certain
 3 requirements concerning eligibility for participation in the Homeowner Protection
 4 Program; and generally relating to tax sales.

5 BY repealing and reenacting, with amendments,

6 Article – Tax – Property

7 Section 14–811(b) and (e), 14–817.1(a), 14–820, 14–828(a), 14–833(a)(2), (a–1)(3)(v)3.
 8 and (vi)3. and (4)(i)2., (c)(2), and (d)(2), 14–836(b)(4)(i) and (7), 14–843(a)(4)(ii)
 9 and (b)(1)(ii), 14–844(e), 14–845(c), 14–849.1, 14–879(a), and 14–883(d)

10 Annotated Code of Maryland

11 (2019 Replacement Volume and 2024 Supplement)

12 BY repealing and reenacting, without amendments,

13 Article – Tax – Property

14 Section 14–817(c), 14–883(a), and 14–884

15 Annotated Code of Maryland

16 (2019 Replacement Volume and 2024 Supplement)

17 SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,

18 That the Laws of Maryland read as follows:

19 **Article – Tax – Property**

20 14–811.

21 (b) (1) The collector may withhold from sale any **NON-OWNER-OCCUPIED**
 22 residential property, when the total taxes on the property, including interest and penalties,
 23 amount to less than \$750.

24 (2) [In Baltimore City, the] **THE** collector shall withhold from sale
 25 owner-occupied residential property, when the total taxes on the property, including
 26 interest and penalties, amount to less than [**\$750**] **\$1,000**.

27 (3) [In Baltimore City, the] **THE** collector shall withhold from sale
 28 residential property or property that is exempt from taxation under § 7–204(1) or (2) of this
 29 article, if the taxes on the property consist only of a lien for unpaid charges for water and
 30 sewer service.

31 (e) [Baltimore City] **THE MAYOR AND CITY COUNCIL OF BALTIMORE CITY**
 32 **OR THE GOVERNING BODY OF A COUNTY OR MUNICIPAL CORPORATION** may withhold
 33 from sale property that has been designated for redevelopment purposes if the property
 34 meets objective criteria established by the Mayor and City Council of Baltimore City **OR**
 35 **THE GOVERNING BODY**.

36 14–817.

1 (c) (1) Abandoned property consisting of either a vacant lot or improved
2 property cited as vacant and unfit for habitation on a housing or building violation notice
3 may be sold for a sum less than the total amount of:

4 (i) all taxes on the property that are certified to the collector under
5 § 14–810 of this subtitle;

6 (ii) interest and penalties on the taxes; and

7 (iii) expenses incurred in making the sale.

8 (2) The collector shall establish a minimum bid for abandoned property
9 sold under this subsection.

10 (3) The person responsible for the taxes prior to the sale shall remain liable
11 to the collector for the difference between the amount received in the tax sale under this
12 section and the taxes, interest, penalties, and expenses remaining after the sale.

13 (4) The balance remaining after the tax sale shall be included in the
14 amount necessary to redeem the property under § 14–828 of this subtitle.

15 (5) In a proceeding brought by the governing body of a county or municipal
16 corporation to foreclose the right of redemption under this subtitle, the complaint may
17 request a judgment for the county or municipal corporation in the amount of the balance.

18 (6) The balance remaining after the tax sale is no longer a lien on the
19 property when:

20 (i) a judgment is entered foreclosing the owner's right of
21 redemption;

22 (ii) the deed is recorded; and

23 (iii) all liens accruing subsequent to the date of sale are paid in full.

24 (7) The governing body of a county or municipal corporation may institute
25 a separate action to collect the balance at any time within 7 years after the tax sale if the
26 plaintiff is a private purchaser.

27 14–817.1.

28 (a) Within 60 days after a property is sold at a tax sale, the collector shall send to
29 the person who last appears as owner of the property on the collector's tax roll, at the last
30 address shown on the tax roll, a notice that includes:

31 (1) a statement that the property has been sold to satisfy unpaid taxes;

1 (2) the date of the tax sale;

2 (3) the amount of the highest bid;

3 (4) the lien amount on the property at the time of sale;

4 (5) a statement that the owner has the right to redeem the property until
5 a court forecloses that right;

6 (6) a statement that the purchaser of the property may institute an action
7 to foreclose the property:

8 (i) as early as 6 months from the date of the sale; or

9 (ii) if a government agency certifies that the property requires, or
10 shall require, substantial repair to comply with applicable business codes, as early as 60
11 days from the date of the sale;

12 (7) a statement that if the property is redeemed before an action to
13 foreclose the right of redemption is filed, the amount that shall be paid to redeem the
14 property is:

15 (i) the total lien amount on the property at the time of sale, with
16 interest;

17 (ii) any taxes, interest, and penalties paid by the holder of the
18 certificate of sale; and

19 (iii) **FOR PROPERTY THAT IS NOT OWNER-OCCUPIED**
20 **RESIDENTIAL PROPERTY**, any **DELINQUENT** taxes, interest, and penalties accruing after
21 the date of the tax sale;

22 (8) a statement that, if the property is redeemed more than 4 months after
23 the date of the tax sale, and before an action to foreclose the right of redemption is filed,
24 the holder of the certificate of sale may be reimbursed for:

25 (i) attorney's fees for recording the certificate of sale;

26 (ii) a title search fee, not to exceed \$250; and

27 (iii) reasonable attorney's fees, not to exceed \$500;

28 (9) a statement that, if the property is redeemed after an action to foreclose
29 the right of redemption has been filed, the amount that shall be paid to redeem the property
30 is the sum of:

- 1 (i) the total lien amount on the property at the time of sale, with
2 interest;
- 3 (ii) any taxes, interest, and penalties paid by the holder of the
4 certificate of sale;
- 5 (iii) **FOR PROPERTY THAT IS NOT OWNER-OCCUPIED**
6 **RESIDENTIAL PROPERTY**, any **DELINQUENT** taxes, interest, and penalties accruing after
7 the date of the tax sale; and
- 8 (iv) attorney's fees and expenses to which the holder of the certificate
9 of sale may be entitled under § 14-843(a)(4) and (5) of this subtitle; and
- 10 (10) the provisions of § 14-843(a) of this subtitle, reproduced as they appear
11 in the Code.
- 12 14-820.
- 13 (a) The collector shall deliver to the purchaser a certificate of sale under the
14 collector's hand and seal, or by the collector's authorized facsimile signature, acknowledged
15 by the collector as a conveyance of land, which certificate shall set forth:
- 16 (1) that the property described in it was sold by the collector to the
17 purchaser;
- 18 (2) the date of the sale;
- 19 (3) the amount for which the property was sold;
- 20 (4) the total amount of taxes due on the property at the time of sale
21 together with interest, penalties and expenses incurred in making the sale;
- 22 (5) a description of the property in substantially the same form as the
23 description appearing on the collector's tax roll. If the property is unimproved or has no
24 street number, and the collector has procured a description of the property from the county
25 or municipal corporation surveyor, this description shall be included in the certificate of
26 sale. In Garrett County a copy of the description as required by § 14-813(f) of this subtitle,
27 as that section relates specifically to Garrett County, shall be included in the certificate of
28 sale;
- 29 (6) a statement that the rate of redemption is 6% a year, except as provided
30 in subsection (b) of this section;
- 31 (7) the time when an action to foreclose the right of redemption may be
32 instituted; and

1 (8) (i) that the certificate will be void unless foreclosure proceedings are
2 brought within 2 years from the date of the certificate; or

3 (ii) that, unless foreclosure proceedings are brought within 3
4 months from the date of the certificate to any abandoned property [in Baltimore City] sold
5 under § 14–817(c)(1) of this subtitle with a minimum bid less than the lien amount, the
6 certificate:

7 1. is void as to a private purchaser; and

8 2. reverts to the Mayor and City Council **OF BALTIMORE**
9 **CITY OR THE GOVERNING BODY OF A COUNTY, OR IF THE PROPERTY IS LOCATED IN**
10 **A MUNICIPAL CORPORATION, THE GOVERNING BODY OF THE MUNICIPAL**
11 **CORPORATION** for a period of 2 years from the date of the tax sale.

12 (b) [The] **SUBJECT TO SUBSECTION (C) OF THIS SECTION, THE** rate of
13 redemption is 6% a year except:

14 (1) in Allegany County the rate is 6% a year or as fixed by the County
15 Commissioners;

16 (2) in Anne Arundel County the rate is 6% a year or as fixed by a law of the
17 County Council;

18 (3) in Baltimore City the rate is 6% a year or as fixed by a law of the City
19 Council;

20 (4) in Baltimore County the rate is 6% a year or as fixed by a law of the
21 County Council;

22 (5) in Cecil County the rate is 6% a year or as fixed by the County
23 Commissioners;

24 (6) in Calvert County the rate is 10% a year or as fixed by the County
25 Commissioners;

26 (7) in Caroline County the rate is 10% a year or as fixed by the County
27 Commissioners;

28 (8) in Carroll County the rate is 14% a year or as fixed by the County
29 Commissioners;

30 (9) in Dorchester County the rate is 10% a year or as fixed by the County
31 Commissioners;

1 (10) in Frederick County the rate is 6% a year or as fixed by the governing
2 body of Frederick County;

3 (11) in Garrett County the rate is 10% a year or as fixed by the County
4 Commissioners;

5 (12) in Harford County the rate is 6% a year or as fixed by a law of the
6 County Council;

7 (13) in Howard County the rate is 6% a year or as fixed by a law of the
8 County Council;

9 (14) in Kent County the rate is 6% a year or as fixed by the County
10 Commissioners;

11 (15) in Montgomery County the rate is 6% a year or as fixed by a law of the
12 County Council;

13 (16) in Prince George's County the rate is 6% a year or as fixed by a law of
14 the County Council;

15 (17) in Queen Anne's County the rate is 6% a year or as fixed by the County
16 Commissioners;

17 (18) in Somerset County, Charles County, Wicomico County, and Worcester
18 County the rate is 6% a year or as fixed by the County Commissioners or by a law of the
19 County Council;

20 (19) in Talbot County the rate is 6% a year or as fixed by a law of the County
21 Council; and

22 (20) in Washington County the rate is 6% a year or as fixed by the County
23 Commissioners.

24 **(C) FOR OWNER-OCCUPIED RESIDENTIAL PROPERTY, THE RATE OF**
25 **REDEMPTION MAY NOT EXCEED 10% A YEAR.**

26 **[(c)] (D)** The certificate of sale shall be in substantially the following form:

27 "I,, Collector of Taxes for the State of Maryland and the of, certify that
28 on, 20...., I sold to, at public auction for the sum of Dollars and Cents,
29 of which Dollars has been paid, the property in described as and assessed
30 to, The property described in this certificate is subject to redemption. On redemption
31 the holder of the certificate will be refunded the sums paid on account of the purchase price
32 together with interest at the rate of 6% a year from the date of payment to the date of
33 redemption (except as stated in [subsection (b) of] § 14-820 of the Tax – Property Article
34 of the Annotated Code of Maryland), together with all other amounts specified by Chapter

1 761 of the Acts of 1943, and acts that amend that chapter. The balance due on account of
 2 the purchase price and all taxes, together with interest and penalties on the taxes, accruing
 3 after the date of sale, must be paid to the Collector before a deed can be delivered to the
 4 purchaser. After, 20..., a proceeding can be brought to foreclose all rights of
 5 redemption in the property. This certificate will be void unless such a proceeding is brought
 6 within 2 years from the date of this certificate, except that [in Baltimore City,] with respect
 7 to any abandoned property sold under § 14–817(c) of the Tax – Property Article of the
 8 Annotated Code of Maryland with a minimum bid less than the lien amount, the certificate
 9 will revert to the Mayor and City Council **OF BALTIMORE CITY OR THE GOVERNING**
 10 **BODY OF THE COUNTY, OR IF THE PROPERTY IS LOCATED IN A MUNICIPAL**
 11 **CORPORATION, THE GOVERNING BODY OF THE MUNICIPAL CORPORATION,** and will
 12 be void as to the private purchaser at tax sale unless such a proceeding is brought within 3
 13 months from the date of the certificate.

14 Witness my hand and seal, this day of, 20.....
 15
 16 Collector”

17 (To be followed by acknowledgment).

18 14–828.

19 (a) (1) If the property is redeemed, the person redeeming shall pay the
 20 collector:

21 (i) the total lien amount paid at the tax sale for the property
 22 together with interest;

23 (ii) any taxes, interest, and penalties paid by any holder of the
 24 certificate of sale;

25 (iii) except as provided under paragraph (2) of this subsection, any
 26 delinquent taxes, interest, and penalties accruing after the date of the tax sale;

27 (iv) in the manner and by the terms required by the collector, any
 28 expenses or fees for which the plaintiff or the holder of a certificate of sale is entitled to
 29 reimbursement under § 14–843 of this subtitle; and

30 (v) for vacant and abandoned property sold under § 14–817 of this
 31 subtitle for a sum less than the amount due, the difference between the price paid and the
 32 unpaid taxes, interest, penalties, and expenses.

33 (2) For owner–occupied residential property [in Baltimore City], any taxes,
 34 interest, and penalties accruing after the date of the tax sale may not be included in the
 35 redemption payment required under paragraph (1) of this subsection.

36 14–833.

1 (a) (2) Except as provided in subsections (a–1), (e), (f), and (g) of this section,
2 at any time after [9] 12 months from the date of sale of owner–occupied residential
3 property, a holder of any certificate of sale may file a complaint to foreclose all rights of
4 redemption of the property to which the certificate relates.

5 (a–1) (3) The notices required under this subsection shall include at least the
6 following:

7 (v) a statement that if the property is redeemed before an action to
8 foreclose the right of redemption is filed, the amount that shall be paid to redeem the
9 property is:

10 3. FOR PROPERTY THAT IS NOT OWNER–OCCUPIED
11 RESIDENTIAL PROPERTY, any delinquent taxes, interest, and penalties accruing after the
12 date of the tax sale; and

13 (vi) a statement that if the property is redeemed after an action to
14 foreclose the right of redemption has been filed, the amount that shall be paid to redeem
15 the property is the sum of:

16 3. FOR PROPERTY THAT IS NOT OWNER–OCCUPIED
17 RESIDENTIAL PROPERTY, any delinquent taxes, interest, and penalties accruing after the
18 date of the tax sale; and

19 (4) (i) 2. For owner–occupied residential property, the first of the
20 two notices required under this subsection may not be sent until [7] 10 months after the
21 date of sale.

22 (c) (2) A certificate for abandoned property sold under § 14–817(c) of this
23 subtitle with a minimum bid less than the lien amount reverts to the **MAYOR AND CITY**
24 **COUNCIL OF BALTIMORE CITY OR THE GOVERNING BODY OF THE** county or, **IF THE**
25 **PROPERTY IS LOCATED IN A MUNICIPAL CORPORATION, THE GOVERNING BODY OF**
26 **THE** municipal corporation and is void as to the private purchaser at tax sale unless:

27 (i) a proceeding to foreclose the right of redemption is filed within 3
28 months of the date of the certificate of sale; and

29 (ii) unless the holder is granted an extension by the court due to a
30 showing of extraordinary circumstances beyond the certificate holder’s control, the holder
31 secures a decree from the circuit court in which the foreclosure proceeding was filed within
32 18 months from the date of the filing of the foreclosure proceeding.

33 (d) (2) If a certificate for abandoned property reverts to the Mayor and City
34 Council of Baltimore City **OR THE GOVERNING BODY OF A COUNTY OR, IF THE**
35 **PROPERTY IS LOCATED IN A MUNICIPAL CORPORATION, THE GOVERNING BODY OF**

1 **THE MUNICIPAL CORPORATION** under this section, the Mayor and City Council **OR THE**
2 **GOVERNING BODY** may:

3 (i) file a foreclosure proceeding in its own name; or

4 (ii) 1. resell the certificate; and

5 2. apply all money received on account of the sale to any
6 outstanding balance remaining after the sale on the tax debt owed by the previous owner
7 of the abandoned property.

8 14–836.

9 (b) (4) (i) Notwithstanding the provision of paragraph (3) of this
10 subsection, the plaintiff shall send written notice of the proceeding to:

11 1. all persons having a recorded interest, claim, or lien,
12 including a judgment, who have not been made a defendant in the proceeding, and, if the
13 subject property is part of a homeowners association or condominium association, to the
14 homeowners association or condominium association governing the property, at the last
15 reasonably ascertainable address; [and]

16 2. each tenant of the subject property whose identity is
17 known to the plaintiff, at the tenant’s last reasonably ascertainable address; **AND**

18 **3. IF THE SUBJECT PROPERTY IS OWNER–OCCUPIED,**
19 **THE STATE TAX SALE OMBUDSMAN.**

20 (7) (i) Subject to subparagraphs (ii) and (iii) of this paragraph, after
21 issuance of the judgment foreclosing right of redemption and at least [30] **90** days before
22 taking possession of the property, the plaintiff shall give any tenant of the property written
23 notice of the plaintiff’s intention to obtain possession of the property and that the tenant
24 must vacate the property within [30] **90** days after the notice.

25 (ii) During the [30–day] **90–DAY** period immediately following
26 issuance of the judgment foreclosing the right of redemption, the plaintiff may apply for,
27 process, and obtain, but not execute upon, a writ for possession of the property.

28 (iii) The notice shall be sent:

29 1. by first–class mail, postage prepaid, **CERTIFICATE OF**
30 **MAILING**, bearing a postmark from the United States Postal Service addressed to the
31 tenant by name if the identity of the tenant is known to the plaintiff, and addressed to
32 “occupant” if the identity of the tenant is not known;

1 2. to each separately leased area of the property that the
2 plaintiff can reasonably ascertain is occupied; and

3 3. in an envelope prominently marked on the outside with
4 the following phrase “Notice of Taking Possession of Property”.

5 **(IV) THE NOTICE REQUIRED UNDER THIS PARAGRAPH SHALL**
6 **ALSO BE POSTED ON THE PROPERTY WITHIN 1 DAY OF FIRST BEING SENT UNDER**
7 **SUBPARAGRAPH (III) OF THIS PARAGRAPH.**

8 14–843.

9 (a) (4) (ii) For owner–occupied residential property, if an action to foreclose
10 the right of redemption has not been filed, and the property is redeemed more than [7] 10
11 months after the date of the tax sale, the holder of a certificate of sale may be reimbursed
12 for the following expenses actually incurred:

13 1. costs for recording the certificate of sale;

14 2. a title search fee, not to exceed \$250;

15 3. the postage and certified mailing costs for the notices
16 required under § 14–833(a–1) of this subtitle; and

17 4. reasonable attorney’s fees, not to exceed \$500.

18 (b) (1) (ii) For owner–occupied residential property, the plaintiff or holder
19 of a certificate of sale may not be reimbursed for expenses incurred within [7] 10 months
20 after the date of sale.

21 14–844.

22 (e) [In Baltimore City where] **WHERE** abandoned property has been sold for a
23 sum less than the amount due under § 14–817 of this subtitle, in a foreclosure proceeding
24 brought by the Mayor and City Council **OF BALTIMORE CITY OR THE GOVERNING BODY**
25 **OF A COUNTY OR MUNICIPAL CORPORATION**, the final order may include a judgment in
26 favor of the city, **COUNTY, OR MUNICIPAL CORPORATION** and against the person liable
27 for taxes prior to the sale, in the amount of the unpaid taxes, interest, penalties, and
28 expenses otherwise due in a tax sale.

29 14–845.

30 (c) [In Baltimore City, with] **WITH** respect to abandoned property that is subject
31 to § 14–817(c) of this subtitle:

1 (1) a defendant or any person described in § 14–836(b)(1) or (4)(i) of this
2 subtitle may file an action to recover damages on the ground of inadequate notice within 3
3 years after the date of judgment foreclosing rights of redemption;

4 (2) damages in an action under item (1) of this subsection may not exceed
5 the fair market value of that person’s interest in the property at the time of the sale; and

6 (3) a person may not file to reopen a judgment foreclosing rights of
7 redemption based on inadequate notice.

8 14–849.1.

9 (a) [In Baltimore City, the Mayor and City Council] **THE MAYOR AND CITY**
10 **COUNCIL OF BALTIMORE CITY OR THE GOVERNING BODY OF A COUNTY OR**
11 **MUNICIPAL CORPORATION** may not sell a property to enforce a lien for unpaid charges
12 for water and sewer service unless:

13 (1) the lien is for at least \$350;

14 (2) the property is not:

15 (i) a residential property; or

16 (ii) real property that is exempt from taxation under § 7–204(1) or
17 (2) of this article; and

18 (3) the unpaid charges for water and sewer service are at least 3 quarters
19 in arrears.

20 (b) Notwithstanding subsection (a) of this section, the Mayor and City Council **OF**
21 **BALTIMORE CITY OR THE GOVERNING BODY OF A COUNTY OR MUNICIPAL**
22 **CORPORATION** may enforce a lien on a property other than residential property or real
23 property that is exempt from taxation under § 7–204(1) or (2) of this article for unpaid water
24 and sewer service that is less than \$350 if the property is being sold to enforce another lien.

25 (c) This section does not affect any other right or remedy of Baltimore City, **A**
26 **COUNTY, OR A MUNICIPAL CORPORATION** for the collection of a water and sewer service
27 charge.

28 14–879.

29 (a) (1) The Department shall conduct an annual survey of each county that
30 conducts a tax sale under Part III of this subtitle to obtain the information specified in this
31 section.

1 (2) Each county shall provide the Department all the information specified
2 in this section on the form that the Department provides.

3 (3) The Department may not disburse or authorize the disbursement of any
4 funds to a county under this article if the county has not provided all the information
5 specified in this section.

6 **(4) EACH COUNTY SHALL MAINTAIN A RECORD OF THE INFORMATION**
7 **SPECIFIED IN THIS SECTION FOR AT LEAST 3 YEARS AFTER THE DATE OF A TAX SALE.**

8 14–883.

9 (a) In this part the following words have the meanings indicated.

10 (d) “Homeowner” [has the meaning stated] **MEANS:**

11 **(1) A HOMEOWNER AS DEFINED in § 9–105 of this article; OR**

12 **(2) IF A HOMEOWNER AS DEFINED IN § 9–105 OF THIS ARTICLE IS**
13 **DECEASED:**

14 **(I) THE ESTATE OF THE HOMEOWNER;**

15 **(II) THE PERSONAL REPRESENTATIVE OF THE HOMEOWNER; OR**

16 **(III) AN HEIR OR LEGATEE OF THE HOMEOWNER WHO IS**
17 **ENTITLED TO INHERIT THE HOMEOWNER’S DWELLING.**

18 14–884.

19 (a) There is a Homeowner Protection Program administered by the Ombudsman
20 in the Department.

21 (b) The purpose of the Program is to divert vulnerable homeowners from the
22 private tax lien sale process under Part III of this subtitle into an alternative program with
23 the primary purpose of:

24 (1) minimizing tax collection costs to homeowners;

25 (2) assisting homeowners to pay their taxes; and

26 (3) allowing homeowners to remain in their homes.

27 **SECTION 2. AND BE IT FURTHER ENACTED,** That this Act shall be construed to
28 apply only prospectively and may not be applied or interpreted to have any effect on or
29 application to any tax sale certificate issued before the effective date of this Act.

1 SECTION 3. AND BE IT FURTHER ENACTED, That this Act shall take effect
2 January 1, 2026.