

## Chapter 740

**(House Bill 1110)**

AN ACT concerning

**Judicial In Rem Tax Foreclosure – Notice Requirements**

FOR the purpose of altering requirements for providing notice to interested parties when a county or municipal corporation files a complaint for a judicial in rem foreclosure on certain vacant and abandoned property; and generally relating to judicial in rem tax foreclosure.

BY repealing and reenacting, with amendments,  
 Article – Tax – Property  
 Section 14–875  
 Annotated Code of Maryland  
 (2019 Replacement Volume and 2025 Supplement)

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

**Article – Tax – Property**

14–875.

(a) A county or municipal corporation may file a complaint for an in rem foreclosure action in accordance with this part.

(b) The county or municipal corporation may not file a complaint for an in rem foreclosure action unless:

(1) the tax on the real property has been delinquent for at least 6 months;  
 and

(2) the right to appeal the notice of the property as vacant and unsafe or unfit has tolled.

(c) All taxes shall:

(1) be included in the foreclosure action; and

(2) cease to be a lien against the real property if a judgment is entered foreclosing the existing interests of all interested parties in the real property.

(d) The county or municipal corporation shall:

(1) file the complaint for an in rem foreclosure in the circuit court of the county where the real property is located; and

(2) [within 5 days after filing the complaint, send notice and a copy of the complaint to each interested party by first-class mail and certified mail, postage prepaid, return receipt requested, bearing a postmark from the United States Postal Service] **SERVE THE COMPLAINT ON EACH INTERESTED PARTY IN ACCORDANCE WITH THE MARYLAND RULES.**

(e) The complaint for an in rem foreclosure shall include:

(1) the identity of the county or municipal corporation on behalf of which the complaint is filed;

(2) the name and address of the county or municipal corporation;

(3) a description of the real property as it appears in the county land records;

(4) the tax identification number of the real property;

(5) a statement that the taxes are delinquent at the time of the filing;

(6) the amount of taxes that are delinquent as of the date of filing;

(7) the names and last known addresses of all interested parties in the real property and, if applicable, a statement that the address of a particular interested party in the real property is unknown;

(8) a statement that the real property is a vacant lot or improved property cited as vacant and unsafe or unfit for habitation or other authorized use on a housing or building violation notice;

(9) copies of any violation notice cited under paragraph (8) of this subsection;

(10) a request that the circuit court not schedule a hearing on the complaint until 30 days after the date that the complaint is filed; and

(11) a request that the circuit court enter a judgment that forecloses the existing interests of all interested parties in the real property and orders ownership of the real property to be transferred to the county or municipal corporation.

(f) A complaint for an in rem foreclosure may be amended to include all taxes that become delinquent after the commencement of the in rem foreclosure action.

(g) (1) Subject to paragraph (2) of this subsection, an interested party has the right to cure the delinquent taxes and liens on the real property by paying all past due fees, payments, and penalties at any time before the entry of the foreclosure judgment.

(2) The right to cure the delinquent taxes and liens on the real property extinguishes once the foreclosure judgment is entered.

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

**Approved by the Governor, May 26, 2026.**