*Baltimore City Resource Guide for*

*Tax Sale and Tax Foreclosure*

Phone: (410) 837-9379

www.probonomd.org

Property Tax Bill Information

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| Baltimore City Department of Finance  410-396-3987  Abel Wolman Municipal Building  200 Holiday Street  Baltimore, MD 21202 | Call for questions about the status of a property tax bill.  For information about this year’s tax sale, visit: <https://finance.baltimorecity.gov/> |

Property Tax Exemption and Assistance

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| Baltimore City Department of Housing and Community Development  410-396-3000  417 E. Fayette Street, Suite 1125 (11th floor)  Baltimore, MD 21202 | The Tax Sale Exemption Program is an annual city program managed by the Departments of Finance and Housing and Community Development. Successful applicants have their properties removed from tax sale in the year they apply. Applications will be accepted February 15 through April 15.  For more information on qualifications, visit: <https://dhcd.baltimorecity.gov/hho/tax-sale-prevention> |
| Maryland Homeowner Assistance Fund (HAF)  1-877-462-7555 | The HAF fund provides residential mortgage and tax delinquency assistance in the form of grants and loans to Maryland homeowners who have experienced a hardship during the COVID-19 pandemic to avoid loss of residence for eligible homeowners.  For more information on qualifications, visit: <https://dhcd.maryland.gov/Residents/Pages/HomeownerAssistanceFund.aspx> |

Property Tax Credits

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| Homestead Tax Credit  For more information and a link to the application visit:  <http://dat.maryland.gov/realproperty/Pages/Maryland-Homestead-Tax-Credit.aspx> | The Homestead Tax Credit gives you a credit on your taxes if your house assessment increases by more than 4% in one year. Applying for the Homestead Credit also makes you eligible for other credits like the Mayor’s Targeted Homeowner’s Tax Credit (The 20 Cents by 2020 Program). You only need to apply once. |
| The Homeowner’s Property Tax Credit  To get more information and income guidelines, visit:  <http://dat.maryland.gov/realproperty/Pages/Homeowners%27-Property-Tax-Credit-Program.aspx>  If you need in-person help completing the application, contact the SOAR program at 410-220-0494. | Homeowners who are income eligible based on a sliding scale can get a credit towards their property taxes. To get this credit you need to fill out an application every year by October 1. (New homeowners can apply at any time of the year). (Those 70 & older can apply retroactively). Filling out this application may also make you eligible for an additional Baltimore City credit. |
| Veterans Property Tax Exemption  For more information and application:  <http://veterans.maryland.gov/maryland-tax-benefits/> | Veterans who are determined 100% disabled by the VA and the unmarried spouses of military members who were killed in the line of duty are eligible for a full property tax exemption. |
| Partial Tax Exemption for Blind Persons  For more details and an application:  <https://dat.maryland.gov/SDAT%20Forms/Blind-Persons.pdf> | Individuals who have permanent impairment of both eyes as determined by a medical doctor are eligible for a $15,000 reduction in the assessment of the property. |
| Exemption for Home Improvements for Health or Medical Conditions  Application available at:  <https://dat.maryland.gov/SDAT%20Forms/Medical-Condition-Resident.pdf> | An improvement to a property for health or medical conditions cannot be assessed for tax purposes as long as it is less than 10% of the value of the property. |

Utility Bills and Assistance

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| Department of Public Works  (Water Bill Issues)  410-396-5398  Abel Wolman Municipal Building  200 Holiday Street  Baltimore, MD 21202 | For incorrect water bills, or leaks, call DPW to schedule a turn-on/turn-off test to see if there is a leak. If issue is not resolved, request a meter test. If issue is still unresolved, submit a written complaint to customer care.  For trouble getting issue resolved, call legal resources listed on page 4. |
| Water Assistance  For more information and to fill out an interest form, visit: <https://cityservicestest.baltimorecity.gov/water4all/>  For a paper interest form, visit: https://cityservicestest.baltimorecity.gov/water4all/docs/  Water4All\_PaperInterestForm.pdf | The new Water4All assistance program is coming soon. Water4All uses a formula to calculate the maximum amount residents should pay for annual water and sewer services, based on a percentage of their annual income. |
| Monthly Water Bill Payment Plan Program  For more information, visit:  <https://publicworks.baltimorecity.gov/water-bill-payment-plan-program>  Apply in person at the Department of Public Works or by calling 410-396-8963. | Homeowners and tenants whose names are on the water bill can apply for a 6- or 12-month payment plan. |
| Medical Hardship  For more information and a link to the application, visit: <https://publicworks.baltimorecity.gov/medical-exemption-program> or call 410-396-5398. | Households that need water due to a serious medical illness or life support equipment can avoid water turnoff by getting certification from a licensed medical professional. |
| Office of People’s Counsel  Call 1-800-207-4055 or visit <http://opc.maryland.gov>. | For information about assistance paying an electric/gas bill. |
| Baltimore City Housing Department LIGHT Program  For more information and a link to the application, visit:  <https://dhcd.baltimorecity.gov/hho/light> or call 410-396-3023. | For information about housing repairs to help address high water bills, energy efficiency issues, or other housing related problems. |

Other City Citations that Create Property Liens

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| Baltimore City Environmental Control Board  One N. Charles St, 13th Floor Baltimore, Maryland 21201 Phone: (410) 396-6909 | For information about citations received from the city for housing code and environmental violations. |

Housing Counseling

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| Neighborhood Housing Services of Baltimore  410-327-1200  25 E. 20th Street, Suite 170  Baltimore, MD 21218  <http://www.nhsbaltimore.org/> | For a free housing counselor who can assist Baltimore residents with a mortgage who are facing tax sale. |
| St. Ambrose Housing Aid Center  410-366-8550  321 E. 25th Street  Baltimore, MD 21218  <http://www.stambros.org/> | For a free housing counselor who can assist Baltimore residents with a mortgage who are facing tax sale. |
| Southeast CDC  410-342-3234  3323 Eastern Ave., #200  Baltimore, MD 21224  <http://www.southeastcdc.org/> | For a free housing counselor who can assist Baltimore residents with a mortgage who are facing tax sale. |
| Consumer Credit Counseling Service of Maryland and Delaware  <https://www.cccsmd.org/mortgage-counseling/> | For a free housing counselor who can assist Baltimore residents with a mortgage who are facing tax sale. |
| Druid Heights Community Development Corporation Inc.  410-523-1350  2140 McCulloh Street  Baltimore, MD 21217  <http://druidheights.com/> | For a free housing counselor who can assist Baltimore residents with a mortgage who are facing tax sale. |
| Park Heights Renaissance  410-664-4890  3939 Reisterstown Road  Baltimore, MD 21215  <http://boldnewheights.org/> | For a free housing counselor who can assist Baltimore residents with a mortgage who are facing tax sale. |

Legal Resources

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| Maryland Volunteer Lawyers Service (MVLS)  410-547-6537  <http://www.mvlslaw.org/> | For free legal assistance with a tax sale matter or deed/estate issue for income-eligible clients. (Also assists clients with other civil legal issues). |
| Legal Aid Bureau  410-951-7750  <http://www.mdlab.org/> | For free legal assistance with a tax sale matter for income-eligible clients. (Also assists clients with other civil legal issues). |
| St. Ambrose Housing Aid Center  410-366-8550  <http://www.stambros.org/> | For free legal assistance with a tax sale matter for income-eligible clients. (Clients must reside in Baltimore City or Baltimore, Howard, Harford or Anne Arundel Counties). |
| Civil Justice  410-706-0174  520 W. Fayette St. Suite 410  Baltimore, MD 21201  <http://www.civiljusticenetwork.org/> | Homeowners who do not qualify for free legal assistance may be able to get low-cost legal assistance through Civil Justice |
| Maryland Attorney General’s Office Consumer Hotline  410-528-8662 | For complaints about reverse mortgage fraud or other types of consumer fraud. |
| Public Justice Center  410-625-9409  <http://www.publicjustice.org/> | For free legal assistance to tenants of properties in tax sale foreclosure. |
| Community Law Center  410-366-0922  <http://communitylaw.org/> | For free legal services to nonprofit developers or nonprofits facing tax foreclosure issues and/or interested in acquiring properties through tax sale foreclosure. |
| Tax Sale Prevention Website  <http://www.taxsalehelpbaltimore.org/> | For information about the tax sale process, your rights and resources, visit TaxSaleHelpBaltimore.org. |

Assistance with Public Benefits and Other Housing Options

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| Maryland Access Point  410-396-2273  <https://aging.maryland.gov/Pages/maryland-access-point.aspx> | For information about housing options for seniors or people with disabilities. |
| Call 211  You can also get information here:  <https://211md.org/211provider-md-housing-shelter> | For households facing homelessness. |
| Community Action Partnership Centers  <https://www.bmorechildren.com/cap>  (Information about public benefits and programs). | Can provide and assist with applications for rental and utility bill assistance. For assistance or questions, please call [410-396-5555](tel:+14105450900). |

Assistance with Repairs and Weatherization

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| Housing Upgrades to Benefit  Seniors (HUBS)  Intake Line: 443-470-9871  A program of Civic Works, Green & Healthy Homes Initiative, Neighborhood Housing Services of Baltimore, and Rebuilding Together Baltimore | Provides application assistance for older adults to determine home improvements that will make their houses healthier, safer, and more energy efficient. Case Managers based at five sites throughout Baltimore City coordinate home repair efforts and screen clients for additional benefits.   * Serves people 65 years of age and older * Must be a Baltimore City resident * Monthly income must be 80% of the Baltimore Metro area median income or below. |