



Sept. 28, 2021

**Testimony in Support with Amendments of City Council Bill 21-0058 – Real Property Tax Installment Plans**

Dear Chair Costello and Members of the Ways and Means Committee:

I am writing in support, with amendments, of City Council Bill 21-0058 – Real Property Tax – Installment Plans, to authorize the payment through monthly installment plans of real property taxes.

I am an attorney at Community Law Center, a nonprofit organization which provides free legal services to nonprofit and community organizations in Baltimore and statewide. Community Law Center partners with an provides legal assistance to communities and neighborhood associations in Baltimore City, on the issues that residents deem most significant for their communities. Property vacancy and neglect have long been identified as some of the most common, significant, and difficult to resolve issues on which Community Law Center receives requests for assistance from our community clients. In many cases, the issues with these vacant, nuisance properties can be connected to the tax sale system – as, for example, when a homeowner loses their property in tax sale, but the certificate purchaser never records a new deed, and the property is abandoned. 21-0058 would help address these issues, making it easier for residents to pay their tax bill and remain in their homes, keeping those properties out of tax sale and interrupting the cycle of vacancy and neglect.

We recommend an amendment to the bill to remove eligibility criteria. As several City agencies have pointed out in their testimony, legacy homeowners may not be listed on the deed to their property, which may still be in the name of a deceased family member. While programs like the Maryland Volunteer Lawyers Service My Home, My Deed, My Legacy work to assist these homeowners with untangling titles and recording new deeds, amending 21-0058 so that any property owner may pay by installment plans would ultimately benefit the City. As the Department of Finance pointed out in its testimony, 21-0058 “may positively impact property tax collections by allowing eligible taxpayers to pay their taxes in installments instead of lump-sum or semiannually. The legislation may also increase the cash flow of property taxes collected in advance of their billing year, which will have a direct impact on the monthly amount of cash available for investments.”

Community Law Center supports 21-0058 with amendments to broaden eligibility.

Thank you for your consideration.

Sincerely,

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