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**BALTIMORE CITY COUNCIL
WAYS AND MEANS
COMMITTEE**

Mission Statement

The Committee on Ways and Means (WM) is responsible for ensuring taxpayer dollars are expended prudently and equitably. WM will exercise regular oversight of the City's budget, expenditures, loans, and other financial matters. The committee's areas of jurisdiction include: budget & appropriations, taxation, financial services, consumer protection, audits, and the Comptroller's Office.

**The Honorable Eric T. Costello
Chairman**

PUBLIC HEARING

**TUESDAY, SEPTEMBER 28, 2021
11:01 AM**

VIRTUAL WEBEX MEETING

Council Bill #21-0058

Real Property Tax – Installment Plans

CITY COUNCIL COMMITTEES

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James Torrence
Staff: Richard Krummerich



BILL SYNOPSIS

Committee: Ways and Means

Bill 21-0058

Real Property Tax – Installment Plans

Sponsor: Councilmember Ramos, et al

Introduced: March 22, 2021

Purpose:

For the purpose of authorizing that the real property taxes to be owed on certain properties may be paid through a monthly installment plan; establishing the maximum term for an installment payment plan in accordance with State law; requiring the Director of Finance to adopt regulations to implement this subtitle; defining certain terms; providing for a special effective date; and generally relating to installment payments of real property taxes in Baltimore City.

Effective: takes effective on January 1, 2022

Agency Reports

Law Department	Favorable/Amend
Planning Department	No Objection/ Defers to Finance
Department of Housing and Community Development	Defers to Finance
Commission for Historical and Architectural Preservation	Favorable
Department of Real Estate	Defers to Finance
Department of Finance	No Objection/Comments
Baltimore City Information Technology Office	Comments
Board of Estimates	

Analysis

Current Law

Maryland Law - The Maryland Department of Assessments and Taxation administers and enforces the property assessment and property tax laws of Maryland. Maryland's 23 counties, Baltimore City and 155 incorporated cities issue property tax bills during July and August each year. The tax levies are based on property assessments determined by the Maryland Department of Assessments and Taxation.

Baltimore City Code – Article 28, Taxes – outlines the rules, regulations, and mandates for taxes imposed by the City of Baltimore.

Background

If enacted, Council Bill 21-0058 would add a new subsection (Subtitle 7A) to Article 28, Taxes - in the Baltimore City Code to allow for an installment plan to pay real property taxes. Per the primary sponsor of the legislation, “the Ordinance will allow people to pay their taxes ahead of time and in installments. And two concerns are at hand:

- making sure payments go to the correct accounts, and
- making sure payment are applied to the oldest payment due.”¹

The Law Department is proposing an amendment to the bill. See attached agency report

The Department of Finance recommends delaying the effective date by one year; January 1, 2023 instead of January 1, 2022 – See attached agency report and fiscal note below.

Additional Information

Fiscal Note: Per the Department of Finance two (2) additional positions will be needed at a cost of \$100,000 per year.

Information Source(s): Baltimore City Code, Council Bill 21-0058, and all agency reports received as of this writing.

Analysis by: Marguerite M. Currin
Analysis Date: September 23, 2021

Direct Inquiries to: (443) 984-3485

¹ The Honorable Odette Ramos, Councilmember, 14th District

Council Bill 21-0091

AGENCY REPORTS

CITY OF BALTIMORE

BRANDON M. SCOTT

Mayor



DEPARTMENT OF LAW
JAMES L. SHEA, CITY SOLICITOR
100 N. HOLLIDAY STREET
SUITE 101, CITY HALL
BALTIMORE, MD 21202

March 30, 2021

The Honorable President and Members
of the Baltimore City Council
Attn: Executive Secretary
Room 409, City Hall
100 N. Holliday Street
Baltimore, Maryland 21202

Re: City Council Bill 21-0058 – Real Property Tax – Installment Plans

Dear President and City Council Members:

The Law Department has reviewed City Council Bill 21-0058 for form and legal sufficiency. It would create a Subtitle 7A in Article 28 (Taxes) of the City Code to create an installment plan for the payment of certain real property taxes. This subtitle is authorized by Section 10-208 of the State Property Tax Article of the Maryland Code. Md. Code, Tax-Prop., § 10-208(a) (located in Subtitle 2 (“Advance Payments and Advance Billing”) of Title 10 (“Property Tax Payment”). This authorization is only to allow payment “in advance of the property tax bill” becoming due “for the county, municipal corporation, or special taxing district property tax imposed.” *Id.* It allows local governments to elect if they want to allow installment plans for advanced real property tax payments just as they can allow lump sum advanced payments. Md. Code, Tax-Prop., §10-205.

However, local governments “may not authorize advance payment or an installment payment schedule for property taxes imposed on real property that is subject to a deed of trust, a mortgage, or any other encumbrance that includes the escrowing of property tax payments.” Md. Code, Tax-Prop. § 10-208(a)(3)(i) (making this enabling act subject to the provisions of Md. Code, Tax-Prop., § 10-205(a)(3)(iii)). This makes sense because escrows are already effectuating installments for the advanced payment of real property tax, usually via the mortgage payments.

The Law Department suggests one amendment to the bill to reflect that real property tax is always owed by the owner of the property, regardless of the name on the deed. Often a deed is in the name of a trust or other legal construct to allow a life estate with a reverter, such that the property reverts to the possession of another (usually family member) after the end of the person’s life. Maryland state tax law provides for these common situations: “For property tax purposes, the owner of a life estate, or other particular freehold estate, or term of years perpetually renewable in property is deemed the owner of the property and is liable for property tax on the property.” Md. Code, Tax-Prop., § 5-101(a). An amendment to remove this requirement is attached to this report.

Removal is recommended so that all those deemed to owe the property tax under state law are allowed this pre-payment benefit by the City. In contrast, to require that those who owe the taxes under state law must go through a process to change the name on the deed just to be eligible for a tax pre-payment plan could be seen to violate the Equal Protection Clause of the United States Constitution. The City would need to articulate a reason why some people who owe property taxes are allowed the benefits of a pre-payment plan and others similarly situated are not. *See, e.g., Christopher v. Montgomery County Dept. of Health and Human Services*, 381 Md. 188, 215-17 (2004) (“we are mindful that if a law is applied and administered by public authority with an evil eye and an unequal hand so as to make unjust discriminations between persons in similar circumstances, material to their rights, such denial of equal justice is within the prohibition of the Constitution’)(internal quotations omitted)”)(citations omitted); *see also e.g., Baltimore Gas and Elec. Co. v. Heintz*, 760 F.2d 1408, 1417 (4th Cir. 1985) (citing *Western & Southern L.I. Co. v. Board of Equalization*, 451 U.S. 648, 668, (1981) for the requirement that the courts determine whether the law’s “classification would promote that [legitimate government] purpose”). The City should make sure that it can articulate “in what way the restrictive nature of the statutory provisions bears any reasonable relation to the public interest.” *Bruce v. Director, Dept. of Chesapeake Bay Affairs*, 261 Md. 585, 601 (1971).

Assuming such an articulation can be made, the bill could be approved for form and legal sufficiency because state law allows the City to create additional eligibility criteria for installment payment plans. Md. Code, Tax-Prop., § 10-208(c). Thus, Finance’s practice to require the name on the deed would be such an additional criterion. Although state law allows for local governments to enact such an additional criterion, it will narrow the group of people eligible for this pre-payment benefit.

Assuming the rational basis for the deed requirement is provided or the bill is amended to remove that requirement, the Law Department can approve the bill for form and legal sufficiency.

Very truly yours,



Hilary Ruley
Chief Solicitor

cc: James L. Shea, City Solicitor
Matthew Stegman, Mayor’s Office of Government Relations
Elena DiPietro, Chief Solicitor, General Counsel Division
Victor Tervalá, Chief Solicitor
Ashlea Brown, Assistant Solicitor

AMENDMENTS TO COUNCIL BILL 21-0058
(1st Reader Copy)

Proposed by: Law Dep't

On page 2 delete lines 25 through 27.

FROM	NAME & TITLE	CHRIS RYER, DIRECTOR 	CITY of BALTIMORE MEMO	
	AGENCY NAME & ADDRESS	DEPARTMENT OF PLANNING 8 TH FLOOR, 417 EAST FAYETTE STREET		
	SUBJECT	CITY COUNCIL BILL #21-0058/ REAL PROPERTY TAX – INSTALLMENT PLANS		

TO The Honorable President and
Members of the City Council
City Hall, Room 400
100 North Holliday Street

DATE: March 29, 2021

The Department of Planning is in receipt of City Council Bill #21-0058, which is for the purpose of authorizing that the real property taxes to be owed on certain properties may be paid through a monthly installment plan; establishing the maximum term for an installment payment plan in accordance with State law; requiring the Director of Finance to adopt regulations to implement this subtitle; defining certain terms; providing for a special effective date; and generally relating to installment payments of real property taxes in Baltimore City.

The Department of Planning has no objection to City Council Bill #21-0058, and defers to the Department of Finance as the more directly impacted agency.

If you have any questions, please contact Mr. Eric Tiso, Division Chief, Land Use and Urban Design Division at 410-396-8358.

CR/ewt

cc: Ms. Natasha Mehu, Mayor's Office
Ms. Nina Themelis, Mayor's Office
The Honorable Eric Costello, Council Rep. to Planning Commission
Mr. Matthew Stegman, City Council President's Office
Ms. Nikki Thompson, City Council President's Office
Mr. Colin Tarbert, BDC
Ms. Kathleen Byrne, BMZA
Mr. Geoffrey Veale, Zoning Administration
Ms. Stephanie Murdock, DHCD
Ms. Elena DiPietro, Law Dept.
Mr. Francis Burnszynski, PABC
Mr. Liam Davis, DOT
Ms. Natawna Austin, Council Services
Mr. Dominic McAlily, Council Services



MEMORANDUM

To: The Honorable President and Members of the Baltimore City Council
c/o Natawna Austin, Executive Secretary

From: Alice Kennedy, Acting Housing Commissioner

Date: August 16, 2021

Re: City Council Bill 21-0058 Real Property Tax - Installment Plans

The Department of Housing and Community Development (DHCD) has reviewed City Council Bill 21-0058 for the purpose of authorizing that the real property taxes to be owed on certain properties may be paid through a monthly installment plan; establishing the maximum term for an installment payment plan in accordance with State law; requiring the Director of Finance to adopt regulations to implement this subtitle; defining certain terms; providing for a special effective date; and generally relating to installment payments of real property taxes in Baltimore City.

If enacted, City Council Bill 21-0058 would allow the Director of Finance to create an option for a monthly installment plan for the payment of certain real property taxes on owner occupied properties. Taxpayers are presently allowed to make advanced lump sum payments or pay property taxes in two equal installments, which can be difficult for homeowners on a fixed income. This legislation would allow City homeowners more flexibility in paying property taxes by creating a monthly installment payment plan.

Keeping low-income homeowners in their homes is a key strategy to preserving affordable housing in our city. The DHCD Division of Homeownership & Housing Preservation's Tax Sale Coordination and Prevention Services Program assists homeowners in avoiding tax sale by promoting tax sale clinics and community-based information sessions, assisting homeowners with applications for State Homeowners and Homestead Tax credits and working with community partners to assist homeowners in applying for other public assistance. DHCD's Tax Sale Ombudsmen would promote this payment option with populations in danger of facing tax sale should the Bill be approved.

The legislation as drafted requires that in order to be eligible for the monthly installment program a property must be: owner occupied and show proof of ownership through SDAT, or if the owner's name is not on the deed, that the applicant for the program show sufficient evidence that the deed is being transferred to the resident or being amended to reflect the resident's ownership of the property. The Law Department suggests an amendment to remove the eligibility requirements of the Bill so that all those deemed to owe property tax under state law would be allowed to participate in this installment-payment plan and not have to show proof of ownership.

DHCD is in support of this amendment. Homeowners without their names on their deeds is an all-too-common problem facing our legacy households. Without their names on the deeds to their properties, individuals are ineligible for property tax credits, home improvement programs, and other sources of assistance that can lower household expenses and help make it easier to pay bills. Often times younger generations living in the family home are faced with large lump-sum property tax bills without the resources to pay them and find themselves ineligible for assistance programs because of “bad deeds” and “tangled titles”. DHCD actively works with The *My Home, My Deed, My Legacy* initiative to help homeowners correct these problems.

DHCD supports creating payment plans to provide financial flexibility to our most vulnerable homeowners who may experience difficulty paying tax bills. By electing to allow installment plans we would be supporting our most vulnerable homeowners.

DHCD supports the intent of City Council Bill 21-0058, but **defers to the Department of Finance** as the directly impacted agency.

AK/sm

cc: Ms. Nina Themelis, *Mayor’s Office of Government Relations*

FROM	NAME & TITLE	Eric Holcomb, Executive Director CHAP 	CITY of BALTIMORE MEMO	
	AGENCY NAME & ADDRESS	Commission for Historical and Architectural Preservation 417 East Fayette Street, 8 th Floor		
	SUBJECT	COUNCIL BILL 21-0058 – Real Property Tax – Installment Plans		

TO

The Honorable President and
Members of the City Council
City Hall, Room 400
100 North Holliday Street

DATE:

May 5, 2021

The Commission for Historical and Architectural Preservation staff is in receipt of City Council Bill 21-0058 - Real Property Tax – for the purpose of authorizing that the real property taxes to be owed on certain properties may be paid through a monthly installment plan; establishing the maximum term for an installment payment plan in accordance with State law; requiring the Director of Finance to adopt regulations to implement this subtitle; defining certain terms; providing for a special effective date; and generally relating to installment payments of real property taxes in Baltimore City.

This item has been scheduled for a committee hearing before the Commission for Historical and Architectural Preservation will be able to review it and provide a recommendation to the committee.

CHAP Executive Director advises a **recommendation of approval** of City Council Bill 21-0058 because the proposed bill will not directly impact any historic buildings.

If you have any questions, please contact Mr. Eric Holcomb, Executive Director, at 410-371-5667.

FROM	NAME & TITLE	Bill Henry, Comptroller 	CITY of BALTIMORE MEMO	
	AGENCY NAME & ADDRESS	Office of the Comptroller, Room 204, City Hall		
	SUBJECT	21-0058 Property Tax – Installment Plans		

DATE:

TO

The Honorable President and
Members of the City Council
City Hall, Room 400

April 30, 2021

Position: Defer to Finance

The Comptroller’s Office is reporting on City Council Bill 21-0058 Property Tax – Installment Plans. The purpose of this legislation is to authorize the Department of Finance to create monthly installment plans for real property taxes.

Background

City Council Bill 21-0058 Property Tax – Installment Plans would allow taxpayers who are unable to pay their bill in full an option to instead pay their bill in installments. This change would apply to owner-occupied properties exclusively.

Currently, under state law real property taxes on owner-occupied residences and some small businesses can be paid in two equal installments, the first payment due in July and the last payment before January 1. Taxpayers are allowed to make advance lump sum payments, but are not able to quarterly, monthly, etc.

Conclusion

This legislation would allow owner-occupied City homeowners more flexibility in paying property taxes. The Comptroller’s Office supports making the bill paying process more flexible and manageable for residents and suspects this may have the added benefit of increasing property tax collection rates and decreasing the costs of collection efforts across the multiple agencies engaged in various real property collection processes. Offering this installment plan option to qualifying taxpayers may require an upgrade of the City’s current tax collection systems or technology platforms. If needed, funds allocated to the City under the American Rescue Plan could provide the necessary capital to move from legacy systems to a cloud-based system to meet the mandate of this legislation and offer improvements and efficiencies internally and externally to the taxpaying customers interacting with City payment systems.

The Comptroller’s Office supports the bill’s intention, but defers to the Department of Finance as the directly impacted agency.

FROM	NAME & TITLE	Henry Raymond, Director of Finance <i>H Raymond</i>	CITY of BALTIMORE MEMO	
	AGENCY NAME & ADDRESS	Department of Finance Room 454, City Hall		
	SUBJECT	City Council Bill 21-0058, Real Property Tax – Installment Plans		

DATE:

TO

The Honorable President and
Members of the City Council
City Hall, Room 400

August 17, 2021

The Department of Finance is herein reporting on City Council Bill 21-0058, Real Property Tax – Installment Plans, for the purpose of authorizing that real property taxes to be owed on certain properties may be paid through a monthly installment plan and establishing the maximum term of an installment payment plan in accordance with State law.

Background

The proposed legislation would allow certain taxpayers to prepay their real property tax bills in monthly installments. Currently, property tax payments are due on July 1st of each year for full-year payment. Semiannual payment schedules for property taxes are authorized for owner-occupied residential properties and businesses with combined total State, City, and Special Benefit tax payments below \$100K. Semiannual payments are due by September 30th and December 31st when opted into.

Section 10-208, subject to Section 10-205 of the Tax-Property Article of the Maryland Code, authorizes an installment payment schedule for real property taxes under the Advance Payment Program. This program is not authorized for real property taxes subject to a deed of trust, a mortgage, or any other encumbrance that includes the escrowing of property tax payments.

The City currently accepts prepayment of real property taxes under its Future Tax Savings Program managed by the Bureau of Revenue Collections (BRC.) In Fiscal 2019, BRC accepted prepayment of property taxes from 1,155 properties and in Fiscal 2020 a total of 399 properties participated in this program. The proposed legislation will expand the Future Tax Savings Program by setting a schedule of monthly installments in advance to the issuance of property tax bills in July of each year.

Fiscal Impact Analysis

The Department of Finance foresees that the proposed legislation will require the allocation of additional resources to efficiently administer this program. It is anticipated that the City would need to fund two additional full-time staff at an approximate cost of \$100,000 per year. These two employees will be dedicated to managing the daily operations of this program which includes opening mail, processing payments, producing/reviewing installment plan documents, data entry, answering questions and overall assistance to eligible participating taxpayers. Additionally, the proposed legislation can only be implemented with system upgrades through Baltimore City Information Technology (BCIT.) The cost for upgrading existing systems or the acquisition of new technology to administer this program is not available at this time.

On the other hand, it is estimated that there are 26,900 residential properties that are potentially eligible for this program, accounting for \$72.9 million in property taxes. It is anticipated that the proposed legislation 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.

Conclusion

The Department of Finance does not object to the passage of City Council Bill 21-0058; however, we respectfully request that implementation of this measure be delayed until January 1, 2023. The additional time is needed to properly make the required improvements to the existing systems, or to select and acquire the appropriate technology to efficiently manage this program.

cc: Henry Raymond
Natasha Mehu
Nina Themelis

FROM	NAME & TITLE	Todd Carter Chief Information Officer <i>Todd A. Carter</i>	CITY OF	
	AGENCY NAME & ADDRESS	Baltimore City Office of Information & Technology (BCIT) 401 E Fayette Street, 3 rd floor	BALTIMORE	
	SUBJECT	City Council Bill 21-0058 – Real Property Tax – Installment Plans	MEMO	

TO: The Honorable President and
Members of the City Council
Room 400 City Hall
c/o Natawna Austin, Executive Secretary

June 1, 2021

The Baltimore City Office of Information & Technology (BCIT) has reviewed City Council Bill 21-0058 – Real Property Tax – Installment Plans. The purpose of this bill is to authorize that the real property taxes to be owed on certain properties may be paid through a monthly installment plan; establish the maximum term for an installment payment plan in accordance with State law; require the Director of Finance to adopt regulations to implement this subtitle; define certain terms; provide for a special effective date; and generally relating to installment payments of real property taxes in Baltimore City.

Upon reviewing 21-0058, BCIT determined that the City could utilize an existing mainframe system, the Tax Savings Plan, to provide these services to residents, but it would be limited in the functionality offered. The Tax Savings Plan gives citizens the ability to make periodic payments towards their Real Property Tax at any frequency. There is currently not a way for residents to make these payments online. Payments are made via a “counterbill,” meaning the customer mails a check to the City for deposit. While this option is available to residents, this program is rarely used because the service is not offered online and its existence has not been broadly publicized. Although this system could be used, it is self-actualized, meaning that it does not provide for scheduling of monthly payments, recurring apportioned bills, or coupon books.

BCIT and the Department of Finance are in the process of securing and implementing a new Payment Solution System that will give residents the ability to make Citywide payments, view payment history, and see outstanding balances in one dashboard. The functionality of the Payment Solution System will include the ability to make Tax Saving Payments. The Tax Savings Plan within the Payment Solution System could offer a potential solution. This project is in the scoping phase now and a timeline will be forthcoming shortly.

If you have any questions, please contact Leyla Layman, Chief of Staff, at (443) 202-4511.

Cc: Ms. Natasha Mehu, *Mayor’s Office of Government Relations*
Ms. Nina Themelis, *Mayor’s Office of Government Relations*

**CITY OF BALTIMORE
COUNCIL BILL 21-0058
(First Reader)**

Introduced by: Councilmembers Ramos, Bullock, Dorsey, Middleton, Glover, Burnett, Cohen,
Conway, Torrence

Introduced and read first time: March 22, 2021

Assigned to: Ways and Means Committee

REFERRED TO THE FOLLOWING AGENCIES: City Solicitor, Department of Planning, Department of
Housing and Community Development, Commission for Historical and Architectural
Preservation, Department of Real Estate, Department of Finance, Board of Estimates, Baltimore
City Information Technology

A BILL ENTITLED

1 AN ORDINANCE concerning

2 **Real Property Tax – Installment Plans**

3 FOR the purpose of authorizing that the real property taxes to be owed on certain properties may
4 be paid through a monthly installment plan; establishing the maximum term for an
5 installment payment plan in accordance with State law; requiring the Director of Finance to
6 adopt regulations to implement this subtitle; defining certain terms; providing for a special
7 effective date; and generally relating to installment payments of real property taxes in
8 Baltimore City.

9 BY authority of
10 Tax-Property Article
11 Section 10-208
12 Maryland Code

13 BY adding
14 Article 28 - Taxes
15 Section(s) 7A-1 through 7A-3, to be under the new subtitle,
16 “Subtitle 7A. Installment Payments”
17 Baltimore City Code
18 (Edition 2000)

19 **SECTION 1. BE IT ORDAINED BY THE MAYOR AND CITY COUNCIL OF BALTIMORE,** That the
20 Laws of Baltimore City read as follows:

EXPLANATION: CAPITALS indicate matter added to existing law.
[Brackets] indicate matter deleted from existing law.

Council Bill 21-0058

Baltimore City Code

Article 28. Taxes

SUBTITLE 7A. INSTALLMENT PAYMENTS

§ 7A-1. DEFINITIONS.

(A) *IN GENERAL.*

IN THIS SUBTITLE, THE FOLLOWING TERMS HAVE THE MEANINGS INDICATED.

(B) *DIRECTOR.*

“DIRECTOR” MEANS THE BALTIMORE CITY DIRECTOR OF FINANCE OR THE DIRECTOR’S DESIGNEE.

(C) *PROPERTY.*

“PROPERTY” MEANS ANY UNIT OF REAL PROPERTY THAT IS SUBJECT TO THE REAL PROPERTY TAX OF BALTIMORE CITY.

§ 7A-2. ELECTION OF INSTALLMENT PAYMENTS.

(A) *IN GENERAL.*

THE LOCAL PORTION OF THE REAL PROPERTY TAXES THAT WILL BECOME DUE ON ANY ELIGIBLE PROPERTY MAY BE PAID IN A MONTHLY INSTALLMENT PAYMENT SCHEDULE AS AUTHORIZED IN STATE TAX-PROPERTY ARTICLE § 10-208.

(B) *ELIGIBILITY.*

(1) *IN GENERAL.*

TO BE ELIGIBLE FOR THE ELECTION OF INSTALLMENT PAYMENTS UNDER THIS SECTION, A PROPERTY SHALL BE OWNER-OCCUPIED.

(2) *PROOF OF OWNERSHIP.*

(I) THE DIRECTOR SHALL VERIFY OWNERSHIP OF THE PROPERTY THROUGH THE MARYLAND STATE DEPARTMENT OF ASSESSMENTS AND TAXATION.

(II) IF THE RESIDENT’S NAME IS NOT ON THE DEED, THE DIRECTOR SHALL REQUIRE SUFFICIENT PROOF THAT THE DEED IS BEING TRANSFERRED TO THE RESIDENT OR BEING AMENDED TO REFLECT THE RESIDENT’S OWNERSHIP OF THE PROPERTY.

(C) *TERM.*

THE TERM OF ANY INSTALLMENT PLAN UNDER THIS SUBTITLE MUST COMPLY WITH THE STATE TAX-PROPERTY ARTICLE.

Council Bill 21-0058

1 **§ 7A-3. RULES AND REGULATIONS.**

2 SUBJECT TO TITLE 4 {"ADMINISTRATIVE PROCEDURE ACT - REGULATIONS"} OF THE
3 GENERAL PROVISIONS ARTICLE, THE DIRECTOR MAY ADOPT RULES AND REGULATIONS TO
4 CARRY OUT THE PROVISIONS OF THIS SUBTITLE.

5 **SECTION 2. AND BE IT FURTHER ORDAINED,** That the catchlines contained in this Ordinance
6 are not law and may not be considered to have been enacted as a part of this or any prior
7 Ordinance.

8 **SECTION 3. AND BE IT FURTHER ORDAINED,** That this Ordinance takes effect on January 1,
9 2022.