



**Testimony to the Baltimore City Council Ways and Means Committee  
Council Bill 21-0058 (Real Property Tax – Installment Plans)  
Position: Favorable**

**September 28, 2021**

Councilmember Eric Costello  
Chair, Ways and Means Committee  
100 Holliday Street, Room 509  
Baltimore, Maryland 21202

Honorable Chair Costello and Members of the Committee:

I am writing on behalf of St. Ambrose Housing Aid Center, Inc. ("St. Ambrose") to urge the Ways and Means Committee to report favorably on Council Bill 21-0058, which would allow certain property owners to make monthly installment payments of their property taxes.

St. Ambrose is a non-profit with a mission of creating, preserving, and maintaining equal housing opportunities for low- and moderate-income people primarily in Baltimore City. The Legal Services Department at St. Ambrose provides pro bono legal services that help preserve housing stability for an average of 1000 residents a year. Among these are residents facing the possibility of losing their home through tax sale, of whom we assist an average of 75 annually.

Council Bill 21-0058 proposes a change to property tax payments that will help protect many of the homeowners our organization serves. Allowing monthly installment payments on property taxes will increase homeowners' control of their finances and reduce the number of owner occupied residential properties going to tax sale. Lower income homeowners facing large semiannual tax bills may be unable to pay them when due, as that payment structure is difficult to budget for. Unlike homeowners with mortgages, homeowners without mortgages do not pay property taxes through monthly escrow and are not able to budget accordingly. Many homeowners without mortgages are seniors on a fixed-income who have difficulty budgeting and paying the large property tax bills. Too often we speak with such financially vulnerable homeowners who are behind on their property taxes and on the slippery slope toward tax sale. This bill will help secure and stabilize housing for such homeowners.

Accordingly, we ask for your favorable report on Council Bill 21-0058. Thank you.

Sincerely,

A handwritten signature in black ink, appearing to read "Owen Jarvis", is written over a circular stamp or mark.

Owen Jarvis, Esq.  
Director of Legal Services  
St. Ambrose Housing Aid Center  
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