

From the Office of

ODETTE RAMOS

Councilwoman District 14



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Testimony
21-0058 – Real Property Tax – Installment Plans
Position: Support with Amendments

Chair Costello and Members of the Ways and Means Committee:

I am writing to urge your support of 21-0058- Real Property Tax – Installment Plans

This legislation is one of the pieces of legislation addressing tax sale that I have introduced. It is in response to the needs of families to help them pay their property taxes and avoid tax sale.

21-0058, as amended, would require the Department of Finance to create a process for homeowners to pay their property taxes monthly, rather than two times per year as they are currently billed. Homeowners can sign up to create a plan for making payments monthly. This is not for paying taxes in arrears because the state would have to authorize that for us. This is for paying taxes ahead of time to make it easier for residents to pay.

Currently, residents can pay their taxes down as they can, and there is the Future Tax Savings Plan that provides a discount for paying ahead of time. However, these options are not well known, there is no formal monthly payment process and often there is confusion as to which year the payment is to be posted. With this bill, these methods won't go away. Our bill simply makes a formal process for monthly payments available.

The Department of Finance bill report states that while there will be a cost, that is out-weighted by the potential increase in revenue due to this program.

Amendments were worked out with the Law Department and the Department of Finance. They clarify who is eligible for this program, and move the effective date to next year when Finance has the available technology.

I am humbly requesting your support of this legislation as amended. It will allow residents to pay their property taxes more easily, thus avoiding the stress and danger of tax sale.

Respectfully Submitted:

Odette Ramos
Baltimore City Councilwoman, District 14