



**Brandon M. Scott**  
Mayor

**Budget and Appropriations Committee**

## **Council Bill 26-0152**

**Installment Payment Plans – Property Taxes in Arrears –  
Residential Property**

**PREPARED BY**  
**Department of Finance**

*April 14<sup>th</sup>, 2026*

# Agenda

1. The Opportunity
2. Who is Eligible
3. How Payment Plans Will Work
4. Plan to Engage Eligible Homeowners
5. Next Steps & Timeline
6. Appendix



# The Opportunity

**This bill creates a structured pathway for homeowners to resolve residential property tax debt while maintaining home ownership.**

**This means:**

- Fewer properties entering tax sale
- Greater housing stability for Baltimore residents
- Improved transparency and reporting on tax arrears programs
- Potential recovery of delinquent tax revenue



# Who is Eligible

Any **residential property owner** with outstanding real property tax bills from the **2024/2025 tax year and earlier**



# Who Is Eligible, cont.

## Snapshot:

- In total, there are 27,592 properties that are plan-eligible.
  - \$6,492.82 average debt balance
- Of the eligible properties, 6,695 (~24%) are owner-occupied.
- Owner-occupied properties are heavily concentrated in the lower balance ranges.
  - 43.6% of owner-occupied accounts are under \$1k
  - 84.5% are under \$5k
  - Only ~2.5% exceed \$20k



# How Payment Plans Will Work

## **Program Operations:**

- Eligible residents will enroll in structured installment payment plans through Promise Network, Inc., the same secure payment plan provider that has already helped Baltimore residents manage their water bills through their PromisePay platform.
- The City will automatically calculate amounts due, including interest.
- Residents who remain compliant will be exempted from tax sale.

## **Additional PromisePay Program Features:**

- Customer support and self-service payment portal
- Data reporting and program analytics
- Outreach and enrollment support



# Plan to Engage Eligible Homeowners

## Communications & Outreach:

### Pre-legislation

- Outreach focuses on building awareness and encouraging residents to sign up for text alerts for payment plan updates.
- Social media campaigns (including Mayor's channels) and printed/digital materials distributed through DHCD, BRC counters, and tax sale prevention events.
- Promise Pay text outreach targeted to homeowners already on a water bill payment encouraging text alert sign-up.
- Payment plan inserts mailed with final tax sale letters on April 8, 2026.
- Outreach materials and training will be provided to community stakeholders, including advocates, Mayor's offices, and Council services.

### Post-legislation

- Campaign plan includes weekly social media posts, mailings to residents previously subject to tax sale, posters in public locations, media outreach (TV, radio, CharmTV), and door knocking.
- PromisePay notification to text recipients that payment plans are now available and direction to enrollment page.
- PromisePay notification to water bill payment plan customers that property payment plans are available with direction to enrollment page.



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# Next Steps & Timeline

## Steps:

- Council consideration and passage of the ordinance
- Continued public outreach and pre-enrollment launch
- Payment plans fully implemented ahead of the upcoming tax sale cycle

## Timeline:

- **April 14, 2026:** Budget and Appropriations Committee Hearing
- **April 27, 2026:** Ordinance passage; program launch date; enrollments begin
- **May 12, 2026:** Last day to enroll in a payment plan
- **May 13, 2026:** Enrolled properties removed from tax sale



# Questions / Discussion



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