

CITY OF BALTIMORE
ORDINANCE **26-104**
Council Bill 26-0152

Introduced by: Councilmember Ramos
Cosponsored by: President Cohen and Councilmembers Middleton, Porter, Gray, Parker,
Conway, Torrence, Bullock, Blanchard, and Jones
At the request of: The Administration (Department of Finance)
Introduced and read first time: February 23, 2026
Assigned to: Budget and Appropriations Committee
Committee Report: Favorable
Council action: Adopted
Read second time: April 27, 2026

AN ORDINANCE CONCERNING

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

2 FOR the purpose of authorizing certain property tax arrearages to be paid through an installment
3 payment plan; requiring the Director of Finance to establish an installment payment program;
4 setting eligibility requirements for the program; prohibiting the Director from taking certain
5 action against a person if compliant with a plan; establishing the effect of non-compliance
6 with a plan; specifying the contents of the notice of an offer of a plan; specifying certain
7 terms of the installment payment plan; requiring the publication of certain information on the
8 City Tax Sale Ombudsman’s website; providing for a special effective date; and generally
9 relating to installment payments of certain property taxes in Baltimore City.

10 BY authority of
11 Article – Tax – Property
12 Section 10-209
13 Annotated Code of Maryland
14 (2019 Replacement Volume and 2025 Supplement)

15 BY adding
16 Article 28 - Taxes
17 Sections 7B-1 to 7B-3, to be under the new subtitle designation,
18 “Subtitle 7B. Installment Payments for Taxes in Arrears”
19 Baltimore City Code
20 (Edition 2000)

21 BY repealing and re-ordaining, with amendments
22 Article 28 - Taxes
23 Section 8-6(c)
24 Baltimore City Code
25 (Edition 2000)

EXPLANATION: CAPITALS indicate matter added to existing law.
{ Brackets } indicate matter deleted from existing law.
Underlining indicates matter added to the bill by amendment.
~~Strike-out~~ indicates matter stricken from the bill by
amendment or deleted from existing law by amendment.

RULE 12-2 ♣ THIRD READER PREPARED AND REVIEWED DEPARTMENT OF LEGISLATIVE REFERENCE

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1 (E) *ELIGIBLE PROPERTY.*

2 "ELIGIBLE PROPERTY" MEANS ANY PROPERTY THAT HAS A DWELLING.

3 (F) *PROPERTY.*

4 "PROPERTY" MEANS ANY UNIT OF REAL PROPERTY THAT IS SUBJECT TO THE REAL
5 PROPERTY TAX OF BALTIMORE CITY.

6 **§ 7A-2. INSTALLMENT PAYMENT PROGRAM.**

7 (A) *ESTABLISHMENT.*

8 THE DIRECTOR SHALL ESTABLISH AN INSTALLMENT PAYMENT PROGRAM:

9 (1) IN WHICH ANY PERSON WITH A LEGAL INTEREST IN AN ELIGIBLE PROPERTY MAY
10 ENROLL; AND

11 (2) THAT ALLOWS ANY PERSON WITH A LEGAL INTEREST IN AN ELIGIBLE PROPERTY TO:

12 (i) MAKE PAYMENT OF TAXES IN ARREARS ON AN ELIGIBLE PROPERTY; AND

13 (ii) MAKE PAYMENT OF ANY FEE OR CHARGE OF ANY KIND THAT IS INCLUDED
14 ON A PROPERTY TAX BILL FOR THAT ELIGIBLE PROPERTY.

15 (B) *COMPLIANCE WITH INSTALLMENT PAYMENT PLAN.*

16 (1) *DETERMINATION OF COMPLIANCE.*

17 A PERSON IS NOT IN COMPLIANCE WITH THE TERMS OF AN INSTALLMENT PAYMENT
18 PLAN IF THE MINIMUM PAYMENT ON THAT INSTALLMENT PAYMENT PLAN IS NOT MADE
19 FOR A PERIOD OF 90 DAYS AFTER THE DATE THE PAYMENT IS DUE.

20 (2) *PROHIBITION AGAINST ACTION IF IN COMPLIANCE.*

21 IF A PERSON IS IN COMPLIANCE WITH THE TERMS OF AN INSTALLMENT PAYMENT PLAN
22 UNDER THIS SECTION, THE DIRECTOR MAY NOT TAKE ACTION UNDER TITLE 14,
23 SUBTITLE 8 OF THE STATE TAX-PROPERTY ARTICLE {"COLLECTION"} TO COLLECT
24 ANY PROPERTY TAXES IN ARREARS THAT ARE INCLUDED IN THE INSTALLMENT
25 PAYMENT PLAN.

26 (3) *REMEDIES AVAILABLE IF NOT IN COMPLIANCE.*

27 IF A PERSON IS NOT IN COMPLIANCE WITH THE TERMS OF AN INSTALLMENT PAYMENT
28 PLAN, THE DIRECTOR MAY:

29 (i) TERMINATE THE PERSON'S INSTALLMENT PAYMENT PLAN; AND

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1 (ii) TAKE ACTION UNDER TITLE 14, SUBTITLE 8 OF THE STATE TAX-PROPERTY
2 ARTICLE {"COLLECTION"} TO COLLECT THE PROPERTY TAXES IN ARREARS
3 THAT WERE INCLUDED IN THE INSTALLMENT PAYMENT PLAN.

4 (C) NOTICE.

5 EACH OFFER OF AN INSTALLMENT PAYMENT PLAN SHALL:

- 6 (1) INCLUDE THE AVAILABILITY OF AN INSTALLMENT PAYMENT PLAN;
7 (2) STATE THE MINIMUM TERMS OF THE PLAN THAT WOULD BE ACCEPTABLE TO THE
8 DIRECTOR;
9 (3) EXPLAIN ANY ALTERNATE TERMS THAT MAY BE AVAILABLE;
10 (4) STATE THE DATE BY WHICH THE DEPARTMENT MUST BE CONTACTED TO ENTER
11 INTO AN INSTALLMENT PAYMENT PLAN;
12 (5) INDICATE THE NAME AND TELEPHONE NUMBER OF A DEPARTMENT
13 REPRESENTATIVE THAT A PERSON MAY CALL TO DISCUSS THE INSTALLMENT
14 PAYMENT PROGRAM; AND
15 (6) STATE WHAT ACTION THE DEPARTMENT MAY TAKE IF THE PERSON DOES NOT
16 ENTER INTO AN INSTALLMENT PAYMENT PLAN BY THE DATE SPECIFIED IN
17 PARAGRAPH (4) OF THIS SUBSECTION.

18 (D) TERMS OF PLAN.

19 AN INSTALLMENT PAYMENT PLAN SHALL SET FORTH:

- 20 (1) THE TOTAL AMOUNT AND DATES OF THE DELINQUENT CHARGES COVERED BY THE
21 PLAN;
22 (2) THE TOTAL VALUE OF THE PLAN, IF DIFFERENT THAN THE AMOUNT IN
23 PARAGRAPH (1) OF THIS SUBSECTION;
24 (3) THE TIME PERIOD OVER WHICH THE TOTAL AMOUNT SHALL BE PAID;
25 (4) THE NUMBER, DUE DATE, AND AMOUNT OF EACH INSTALLMENT PAYMENT DUE
26 UNDER THE PLAN; AND
27 (5) WHETHER INVOICES WILL BE SENT BY MAIL OR ELECTRONIC MEANS.

28 (E) PLAN STATEMENT.

29 THE DEPARTMENT SHALL SEND TO A PERSON WITH AN INSTALLMENT PAYMENT PLAN A
30 STATEMENT THAT PROVIDES 30 DAYS' NOTICE OF EACH INSTALLMENT PAYMENT DUE
31 UNDER THE PLAN.

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1 (F) *ANNUAL REPORT.*

2 ON OR BEFORE JULY 1 OF EACH YEAR, THE DEPARTMENT SHALL PROVIDE TO THE MAYOR
3 AND CITY COUNCIL A REPORT THAT CONTAINS THE FOLLOWING INFORMATION:

- 4 (1) THE TOTAL NUMBER OF PERSONS ENROLLED IN AN ACTIVE INSTALLMENT PAYMENT
5 PLAN AND THE AVERAGE AMOUNT OF ARREARAGE FOR ALL PLANS;
- 6 (2) THE TOTAL NUMBER OF PERSONS THAT ENTERED INTO AN INSTALLMENT PAYMENT
7 PLAN IN THE PRIOR FISCAL YEAR AND THE AVERAGE AMOUNT OF ARREARAGE;
- 8 (3) THE NUMBER OF PERSONS ENROLLED IN AN INSTALLMENT PAYMENT PLAN THAT
9 ARE NOT IN COMPLIANCE WITH THE PLAN AND THE AVERAGE AMOUNT OF
10 ARREARAGE;
- 11 (4) A SUMMARY OF THE RESOURCES THAT ARE AVAILABLE TO ASSIST A PERSON THAT
12 IS NOT IN COMPLIANCE WITH AN INSTALLMENT PAYMENT PLAN;
- 13 (5) A SUMMARY OF THE OUTREACH CONDUCTED BY THE DEPARTMENT TO ENCOURAGE
14 PEOPLE TO ENROLL IN AN INSTALLMENT PAYMENT AGREEMENT; AND
- 15 (6) ANY ADDITIONAL INFORMATION REQUESTED BY THE DIRECTOR THAT IS RELEVANT
16 TO PROPERTY TAX ARREARAGES AND INSTALLMENT PAYMENT AGREEMENTS
17 AUTHORIZED UNDER THIS SUBTITLE.

18 **§ 7A-3. RULES AND REGULATIONS.**

19 SUBJECT TO TITLE 4 {"ADMINISTRATIVE PROCEDURE ACT – REGULATIONS"} OF THE CITY
20 GENERAL PROVISIONS ARTICLE, THE DIRECTOR MAY ADOPT RULES AND REGULATIONS TO
21 CARRY OUT THE PROVISIONS OF THIS SUBTITLE.

22 **Subtitle 8. Tax Sales**

23 **§ 8-6. City Tax Sale Ombudsman.**

24 (c) *Duties of Ombudsman.*

25 The Ombudsman shall:

- 26 (1) assist homeowners to understand the process for collection of delinquent taxes;
- 27 (2) actively assist homeowners to apply for tax credits, discount programs, and other
28 public benefits that may assist the homeowners to pay delinquent taxes and
29 improve their financial situation;
- 30 (3) refer homeowners to legal services, housing counseling, and other social services
31 that may assist homeowners to pay delinquent taxes and improve their financial
32 situation; and

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1 (4) maintain a website that:

2 (I) functions as a clearinghouse for information concerning:

3 (A) [(i)] the process for collection of delinquent taxes; and

4 (B) [(ii)] services and programs that are available to assist
5 homeowners to pay delinquent taxes and improve their financial
6 [situation.] SITUATION; AND

7 (II) INCLUDES:

8 (A) A NOTICE REGARDING ELIGIBILITY TO ENROLL IN AN INSTALLMENT
9 PAYMENT PLAN;

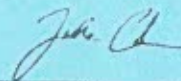
10 (B) A COMPLETE DESCRIPTION OF THE INSTALLMENT PAYMENT
11 PROGRAMS ESTABLISHED UNDER SUBTITLES 7A. AND 7B. OF THIS
12 ARTICLE; AND

13 (C) DETAILED INSTRUCTIONS ON HOW TO ENROLL IN THE INSTALLMENT
14 PAYMENT PROGRAMS ESTABLISHED UNDER SUBTITLES 7A. AND 7B.
15 OF THIS ARTICLE.

16 SECTION 2. AND BE IT FURTHER ORDAINED, That this Ordinance takes effect on the date it is
17 enacted.

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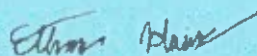
Certified as duly passed this 27th day of April, 2026



President, Baltimore City Council

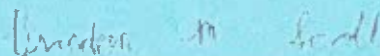
Certified as duly delivered to His Honor, the Mayor,

this 27th day of April, 2026



Chief Clerk

Approved this 27th day of April, 2026

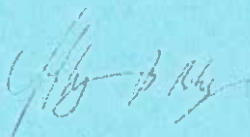


Mayor, Baltimore City

A TRUE COPY
Director of Finance

Approved for Form and Legal Sufficiency.

this 27th day of April, 2026



Chief Solicitor