



CITY OF BALTIMORE
MAYOR BRANDON M. SCOTT

TO	The Honorable President and Members of the Baltimore City Council
FROM	Timothy Keane, Acting Commissioner, Housing and Community Development
CC	Mayor's Office of Government Relations
DATE	April 9, 2026
SUBJECT	26-0152 Installment Payment Plans – Property Taxes in Arrears

Position: Favorable

BILL SYNOPSIS

The Department of Housing and Community Development (DHCD) has reviewed City Council Bill 26-0152 Installment Payment Plans – Property Taxes in Arrears – Residential Property for the purpose of authorizing certain property tax arrearages to be paid through an installment payment plan; requiring the Director of Finance to establish an installment payment program; setting eligibility requirements for the program; prohibiting the Director from taking certain action against a person if compliant with a plan; establishing the effect of non-compliance with a plan; specifying the contents of the notice of an offer of a plan; specifying certain terms of the installment payment plan; requiring the publication of certain information on the City Tax Sale Ombudsman's website; providing for a special effective date; and generally relating to installment payments of certain property taxes in Baltimore City.

If enacted, City Council Bill 26-0152 would mandate that the Director of the Baltimore City Finance Department establish an installment payment plan for residential taxes. This Bill would also prohibit the Director from sending any residential property with an installment plan in good standing to tax sale. Finally, this Bill would require the City Tax Sale Ombudsman to publish certain information relevant to the installment plan on their website. If approved, this Bill will take effect on the day of its enactment.

SUMMARY OF POSITION

The City Tax Sale Ombudsman position is housed within the Department of Housing and Community Development under the Office of Homeownership & Housing Preservation's Tax Sale Deferral Program. The Tax Sale Deferral Program allows applicable homeowners to defer eligible property taxes that may be owed. This program can be especially useful in helping legacy homeowners, seniors, residents with disabilities, and low-income households to stay out

of tax sale and protect their homes. The Ombudsman's efforts focus heavily on the promotion of tax sale clinics, community-based information sessions, and directly assisting homeowners in applying for appropriate tax credits. We also work closely with local non-profit organizations to connect homeowners with additional wrap-around services suited to their needs.

This Bill would require the Ombudsman to add certain information to their website, namely a notice regarding eligibility to enroll in a property tax payment plan, a complete description of said payment plan, and detailed instructions on how to apply. As these requirements would support the promotion and enrollment of homeowners onto the property tax payment plan and thereby increase the likelihood of staying in their homes, DHCD greatly supports its efforts. Keeping homeowners in their homes is essential for preserving affordable housing, maintaining sustainable neighborhoods, and halting the spread of blight within Baltimore City. We feel that the residential property tax installment plan and corresponding protections proposed within this Bill are tangible, responsible steps towards supporting homeowners. DHCD respectfully requests a favorable report on City Council Bill *26-0152 Installment Payment Plans – Property Taxes in Arrears*.

FISCAL IMPACT

As drafted, this Bill would have minimal fiscal impact on DHCD.

AMENDMENTS

DHCD does not seek any amendments to this Bill at this time.