



Phone: (410) 837-9379
 www.probonomd.org

Baltimore City Resource Guide for Tax Sale and Tax Foreclosure

Property Tax Bill Information

Baltimore City Department of Finance 410-396-3987 Abel Wolman Municipal Building 200 Holiday Street Baltimore, MD 21202	For questions about the status of a property tax bill. For information about this year’s tax sale you can also visit www.bidbaltimore.com . (It is free to create a username and password.)
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Property Tax Credits¹

Homestead Tax Credit For more information and a link to the application visit: http://dat.maryland.gov/realproperty/Pages/Maryland-Homestead-Tax-Credit.aspx	The Homestead Tax Credit gives you a credit on your taxes if your house assessment increases by more than 4% in one year. Applying for the Homestead Credit also makes you eligible for other credits like the Mayor’s Targeted Homeowner’s Tax Credit (The 20 Cents by 2020 Program). You only need to apply once.
The Homeowner’s Property Tax Credit To get more information and income guidelines, visit: http://dat.maryland.gov/realproperty/Pages/Homeowners%27-Property-Tax-Credit-Program.aspx Direct link to the application: http://dat.maryland.gov/SDAT%20Forms/HTC-60.pdf	Homeowners who are income eligible based on a sliding scale can get a credit towards their property taxes. To get this credit you need to fill out an application every year by September 1 . (New homeowners can apply at any time of the year). (Those 70 & older can apply retroactively). Filling out this application may also make you eligible for an additional Baltimore City credit.
Veterans Property Tax Exemption For more information and application: http://veterans.maryland.gov/maryland-tax-benefits/	Veterans who are determined 100% disabled by the VA and the unmarried spouses of military members who were killed in the line of duty are eligible for a full property tax exemption.
Partial Tax Exemption for Blind Persons For more details and an application: http://www.dat.state.md.us/SDAT%20Forms/blind.pdf	Individuals who have permanent impairment of both eyes as determined by a medical doctor are eligible for a \$15,000 reduction in the assessment of the property.
Exemption for Home Improvements for Health or Medical Conditions Application available at: http://www.dat.state.md.us/SDAT%20Forms/medcnec.pdf	An improvement to a property for health or medical conditions cannot be assessed for tax purposes as long as it is less than 10% of the value of the property.

¹ Links to many SDAT forms change in February. If the links on this guide are not working, please contact mhenn@probonomd.org for an updated version of this guide.

Utility Bills & Assistance

<p>Department of Public Works (Water Bill Issues) 410-396-5398 Abel Wolman Municipal Building 200 Holiday Street Baltimore, MD 21202</p>	<p>For incorrect water bills, or leaks, call DPW to schedule a turn-on/turn-off test to see if there is a leak. If issue is not resolved, request a meter test. If issue is still unresolved, request an appeal.</p> <p>For trouble getting appeal or credit, call legal resources listed on page 3.</p>
<p>Senior Citizens Water Discount Visit: http://publicworks.baltimorecity.gov/sites/default/files/Senior%20Discount%20Application%202016-17.pdf</p>	<p>The Senior Citizen's Water Discount program provides a 43% discount on water and sewer usage charges for seniors 65 and over. Applicants must own the home or have a lease in their name and have a household income of \$30,000 or less. Account holders must apply every year.</p>
<p>Low Income Water Assistance Program Visit: http://publicworks.baltimorecity.gov/sites/default/files/Low%20Income%20Assistance%20Brochure_2016.pdf</p>	<p>Income eligible households that are not on a water payment plan are eligible for a credit of \$197.</p>
<p>Hardship Exemption from Stormwater and Bay Restoration Fees Visit: http://publicworks.baltimorecity.gov/sites/default/files/Hardship%20Exemption%20Application%202016-17.pdf</p>	<p>Homeowners who receive public assistance, VA benefits, or social security disability benefits and are income eligible may be exempt from stormwater or bay restoration fees. Homeowners must apply every year.</p>
<p>Medical Hardship Visit: http://publicworks.baltimorecity.gov/sites/default/files/Medical_Exemption_Program.pdf</p>	<p>Households that need water due to a serious medical illness or life support equipment can avoid water turnoff by getting certification from a licensed medical professional.</p>
<p>211 Call 211 or visit www.211md.org/.</p>	<p>For information about assistance paying an electric/gas bill or assistance with the homeowner's property tax credit.</p>
<p>Baltimore City Housing Department LIGHT Program Apply through the HUBS program (listed on page 4) or a Community Action Center (listed on page 3).</p>	<p>For information about housing repairs to help address high water bills, energy efficiency issues, or other housing related problems.</p>

Other City Citations that Create Property Liens

<p>Baltimore City Environmental Control Board 200 E. Lexington Street Court Square Building, Suite 100 Baltimore, Maryland 21202 Phone: (410) 396-6909</p>	<p>For information about citations received from the city for housing code and environmental violations.</p>
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Assistance with Public Benefits & Alternative Housing Options

<p>Maryland Access Point 410-396-2273 http://www.marylandaccesspoint.info/</p>	<p>For information about housing options for seniors or people with disabilities.</p>
<p>Call 211 You can also get information here: http://humanservices.baltimorecity.gov/HomelessServices/DocumentsandResources.aspx</p>	<p>For households facing homelessness or help with the homeowners property tax credit.</p>
<p>Community Action Centers http://human-services.baltimorecity.gov/community-action-partnerships/hours-locations Monday – Friday 8:30am to 4:30pm (Information about public benefits and programs).</p>	<p>Southeast Community Action Center: 410-545-6518 Eastern Community Action Center: 410-545-0136 Northwest Community Action Center: 443-984-1384 Southern Community Action Center: 410-545-0900 Northern Community Action Center: 410-396-6084</p>

Housing Counseling

<p>Neighborhood Housing Services of Baltimore 410-327-1200 ext. 104 25 E. 20th Street, Suite 170 Baltimore, MD 21218 http://www.nhsbaltimore.org/</p>	<p>For a free housing counselor who can assist Baltimore residents with a mortgage who are facing tax sale. NHS also has a small loan program for eligible clients facing tax sale who have an ability to repay. Call NHS for more details.</p> <p>NHS has a staff person dedicated to assisting homeowners without mortgages pay their water and tax bill and assisting them with options during the months of April- June.</p>
<p>St. Ambrose Housing Aid Center 410-366-8550 321 E. 25th Street Baltimore, MD 21218 http://www.stambros.org/</p>	<p>For a free housing counselor who can assist Baltimore residents with a mortgage who are facing tax sale.</p>
<p>Southeast CDC 410-342-3234 3323 Eastern Ave., #200 Baltimore, MD 21224 http://www.southeastcdc.org/</p>	<p>For a free housing counselor who can assist Baltimore residents with a mortgage who are facing tax sale.</p>
<p>Guidewell Financial Solutions 757 Frederick Rd Baltimore, MD 21228 http://www.guidewellfs.org/</p>	<p>For a free housing counselor who can assist Baltimore residents with a mortgage who are facing tax sale.</p>
<p>Druid Heights Community Development Corporation Inc. 2140 McCulloh Street Baltimore, MD 21217 http://druidheights.com/</p>	<p>For a free housing counselor who can assist Baltimore residents with a mortgage who are facing tax sale.</p>
<p>Park Heights Renaissance 3939 Reisterstown Road Baltimore, MD 21215 http://boldnewheights.org/</p>	<p>For a free housing counselor who can assist Baltimore residents with a mortgage who are facing tax sale.</p>

Legal Resources

<p>Maryland Volunteer Lawyers Service (MVLS) 410-547-6537 http://www.mvlslaw.org/</p>	<p>For free legal assistance with a tax sale or tax foreclosure matter or deed/estate issue for income eligible clients. (Also assists clients with other civil legal issues).</p>
<p>Legal Aid Bureau 800-999-8904 http://www.mdlab.org/</p>	<p>For free legal assistance with a tax sale matter for income eligible clients. (Also assists clients with other civil legal issues).</p>
<p>St. Ambrose Housing Aid Center 410.366.8550 http://www.stambros.org/</p>	<p>For free legal assistance with a tax sale matter for income eligible clients. (Clients must reside in Baltimore City or Baltimore, Howard, Harford or Anne Arundel Counties).</p>
<p>Civil Justice 520 W. Fayette St. Suite 410 Baltimore, MD 21201 http://www.civiljusticenetwork.org/</p>	<p>Homeowners who do not qualify for free legal assistance may be able to get low cost legal assistance through Civil Justice</p>
<p>Maryland Attorney General's Office Consumer Hotline 410-528-8662</p>	<p>For complaints about reverse mortgage fraud or other types of consumer fraud.</p>
<p>Public Justice Center 410-625-9409 http://www.publicjustice.org/</p>	<p>For free legal assistance to tenants of properties in tax sale foreclosure.</p>
<p>Community Law Center 410-366-0922 http://communitylaw.org/</p>	<p>For free legal services to nonprofit developers or nonprofits facing tax foreclosure issues and/or interested in acquiring properties through tax sale foreclosure.</p>
<p>Tax Sale Prevention Website http://www.taxsalehelpbaltimore.org/</p>	<p>For information about the tax sale process, your rights and resources, visit TaxSaleHelpBaltimore.org.</p>

Assistance with Repairs and Weatherization

<p>Housing Upgrades to Benefit Seniors (HUBS) Referral Line: 443-470-9871</p>	<p>A program of Civic Works, Green & Healthy Homes Initiative, Neighborhood Housing Services of Baltimore, and Rebuilding Together Baltimore</p> <ul style="list-style-type: none">• Serves 65 years of age and older• Must be a Baltimore City resident• Monthly income must be 80% of the Baltimore Metro area median income or below. <p>Provides application assistance for older adults to determine home improvements that will make their houses healthier, safer, and more energy efficient. Social Workers based at five sites throughout Baltimore City coordinate home repair efforts and screen clients for additional benefits.</p> <p>To determine eligibility, please call the HUBS Coordinator, Chelsea Hayman, at Civic Works. She can be reached at the referral phone number: 443-470-9871.</p>
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