HOUSE BILL 790

Q1 5lr2564

By: Delegate Atterbeary

Introduced and read first time: January 29, 2025

Assigned to: Ways and Means

A BILL ENTITLED

1 AN ACT concerning

2

Property Tax - Payment Plans - Notice to Taxpayers

- 3 FOR the purpose of requiring the State Tax Sale Ombudsman to include certain 4 information concerning a certain State installment payment program for property 5 taxes on the Ombudsman's website; requiring a collector of taxes to include certain 6 information concerning a certain State or local installment payment program for 7 property taxes in a separate insert included with each property tax bill; requiring a 8 collector of taxes that maintains a website to include on the collector's website the 9 same information concerning installment payment programs for property taxes that is contained in the separate insert included with each property tax bill; requiring 10 11 that a separate insert included with certain notices sent to owners of property in tax 12 sale include certain information concerning a certain State or local installment 13 payment program for overdue property taxes; and generally relating to giving notice 14 to taxpayers of installment payment programs for property taxes.
- 15 BY repealing and reenacting, without amendments,
- 16 Article Tax Property
- 17 Section 2–112(a) and (b), 10–208, 10–209, 14–812(a), and 14–817.1(c)
- 18 Annotated Code of Maryland
- 19 (2019 Replacement Volume and 2024 Supplement)
- 20 BY repealing and reenacting, with amendments,
- 21 Article Tax Property
- 22 Section 2–112(d) and 14–812(b)
- 23 Annotated Code of Maryland
- 24 (2019 Replacement Volume and 2024 Supplement)
- 25 BY adding to
- 26 Article Tax Property
- 27 Section 4–201.2
- 28 Annotated Code of Maryland

EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1	(2019 Replacement Volume and 2024 Supplement)				
2 3	SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND, That the Laws of Maryland read as follows:				
4	Article - Tax - Property				
5	2–112.				
6	(a)	(1)	In th	is secti	ion the following words have the meanings indicated.
7		(2)	"Hom	ıeowne	er" has the meaning stated in § 9–105 of this article.
8		(3)	"Tax"	' has tl	he meaning stated in § 14–801 of this article.
9	(b)	There is a State Tax Sale Ombudsman in the Department.			
10	(d)	The Ombudsman shall:			
11 12	(1) assist homeowners to understand the process for collection of delinquent taxes;				
13 14 15	(2) actively assist homeowners to apply for tax credits, discount programs, and other public benefits that may assist the homeowners to pay delinquent taxes and improve their financial situation;				
16 17 18	(3) refer homeowners to legal services, housing counseling, and other social services that may assist homeowners to pay delinquent taxes and improve their financial situation;				
19		(4)	main	tain a	website that:
20			(I)	funct	tions as a clearinghouse for information concerning:
21			[(i)]	1.	the process for collection of delinquent taxes; and
22 23	homeowner	s to pa	[(ii)] y delin		services and programs that are available to assist taxes and improve their financial situation; and
24			(II)	INCL	LUDES:
25 26 27	PROPERTY IN AN INST				THE STATEMENT "IF YOU WOULD LIKE TO PAY YOUR ILY INSTALLMENTS, YOU MAY BE ELIGIBLE TO ENROLL OF PLAN".

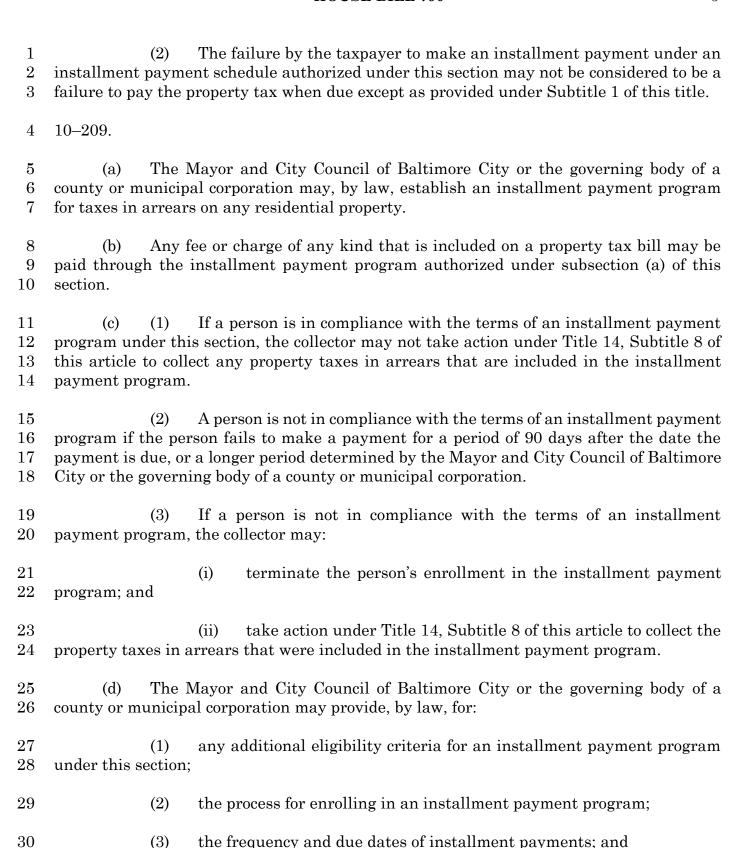
- 2. A COMPLETE DESCRIPTION OF THE INSTALLMENT PAYMENT PROGRAM UNDER SUBSECTION (F) OF THIS SECTION; AND
- 3. DETAILED INSTRUCTIONS ON HOW TO ENROLL IN THE 4 INSTALLMENT PAYMENT PROGRAM UNDER SUBSECTION (F) OF THIS SECTION; AND
- 5 (5) maintain a toll—free telephone number that a homeowner may call to obtain individualized personal assistance with delinquent taxes.
- 7 **4–201.2.**
- 8 (A) EACH COLLECTOR SHALL INCLUDE WITH EACH PROPERTY TAX BILL A 9 SEPARATE INSERT THAT INCLUDES:
- 10 (1) THE STATEMENT "IF YOU WOULD LIKE TO PAY YOUR PROPERTY
 11 TAXES IN MONTHLY INSTALLMENTS, YOU MAY BE ELIGIBLE TO ENROLL IN AN
 12 INSTALLMENT PAYMENT PLAN.";
- 13 (2) A CONCISE DESCRIPTION OF THE PROGRAM UNDER § 2–112(F) OF
 14 THIS ARTICLE OR ANY LOCAL INSTALLMENT PAYMENT PROGRAM FOR PROPERTY
 15 TAXES UNDER § 10–208 OR § 10–209 OF THIS ARTICLE; AND
- 16 (3) INSTRUCTIONS ON HOW TO ENROLL IN THE PROGRAM UNDER § 2–112(F) OF THIS ARTICLE OR ANY LOCAL INSTALLMENT PAYMENT PROGRAM FOR PROPERTY TAXES UNDER § 10–208 OR § 10–209 OF THIS ARTICLE.
- 19 **(B) (1) E**XCEPT AS PROVIDED IN PARAGRAPH **(2)** OF THIS SUBSECTION, 20 THE STATE TAX SALE OMBUDSMAN SHALL DESIGN THE SEPARATE INSERT 21 REQUIRED UNDER SUBSECTION **(A)** OF THIS SECTION AND PROVIDE THE INSERT TO 22 EACH COLLECTOR.
- 23 (2) THE COLLECTOR SHALL DESIGN THE SEPARATE INSERT REQUIRED UNDER SUBSECTION (A) OF THIS SECTION IF THE INSERT INCLUDES INFORMATION ON A LOCAL INSTALLMENT PAYMENT PROGRAM FOR PROPERTY TAXES UNDER § 10–208 OR § 10–209 OF THIS ARTICLE.
- (C) EACH COLLECTOR THAT MAINTAINS A WEBSITE SHALL INCLUDE ON THE 28 COLLECTOR'S WEBSITE IN A CONSPICUOUS LOCATION THE SAME STATEMENT AND 29 THE SAME INFORMATION CONTAINED IN THE INSERT REQUIRED UNDER 30 SUBSECTION (A) OF THIS SECTION.
- 31 10–208.

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(5)

- 1 (a) Subject to § 10–205 of this subtitle, the governing body of a county or (1) 2 municipal corporation may authorize, by law, an installment payment schedule for the 3 county, municipal corporation, or special taxing district property tax imposed on real 4 property. 5 (2)If a fee or other charge imposed by a county, municipal corporation, or special taxing district is also included on the tax bill sent to the taxpayer, the governing 6 body of a county or municipal corporation may also authorize, by law, the payment of the 7 fee or charge through the installment payment schedule authorized under paragraph (1) of 8 9 this subsection. 10 (3)Subject to § 10–205 of this subtitle, an installment payment schedule authorized under this subsection may be scheduled in advance of the property tax 11 12 bill. 13 (ii) An installment payment schedule may include any number of 14 due dates scheduled: 15 1. on or after January 1; and 16 2. on or before the due date under § 10–102 of this title or § 17 10–204.3 of this subtitle, whichever is applicable. 18 (b) For any installment payment scheduled after July 1: 19 the taxing authority may impose a service charge in accordance with § 10–204.3(f) and (g) of this subtitle; and 20 21no interest may be charged if payment is made before the next 22installment is due or the last installment is due, whichever is earlier. 23The governing body of a county or municipal corporation that authorized an 24installment payment schedule under § 10–205 of this subtitle may provide, by law, for: 25(1) any additional eligibility criteria for an installment payment schedule under this section; 26the process for electing an installment payment schedule; 27 (2)the number of installment payments allowed each year; 28(3) 29the due date for each installment payment; and (4)
- 31 (d) (1) A taxpayer may elect to pay the property tax imposed on real property 32 through an installment payment schedule authorized under this section.

any other provision necessary to carry out the provisions of this section.

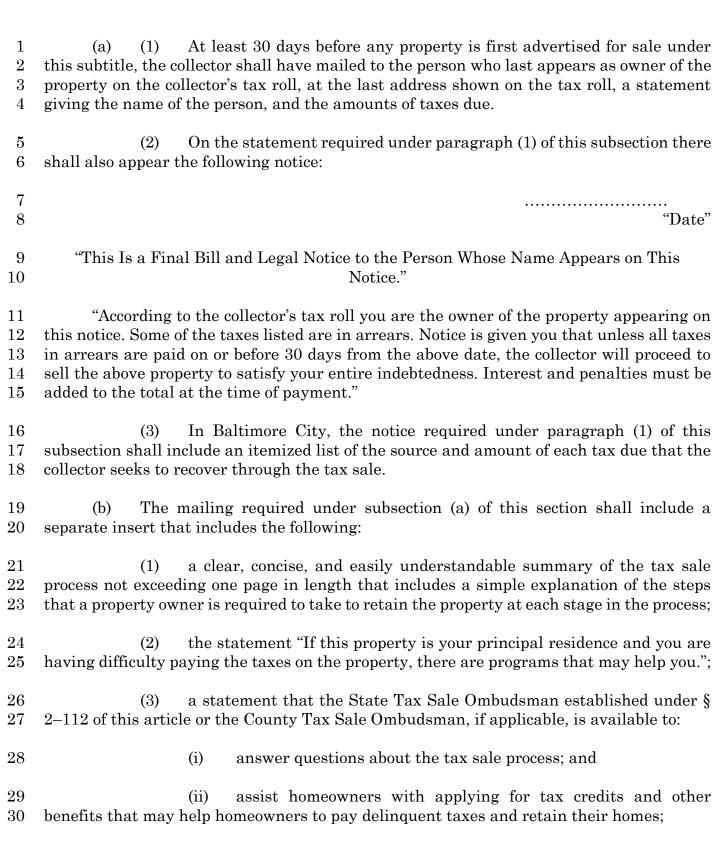


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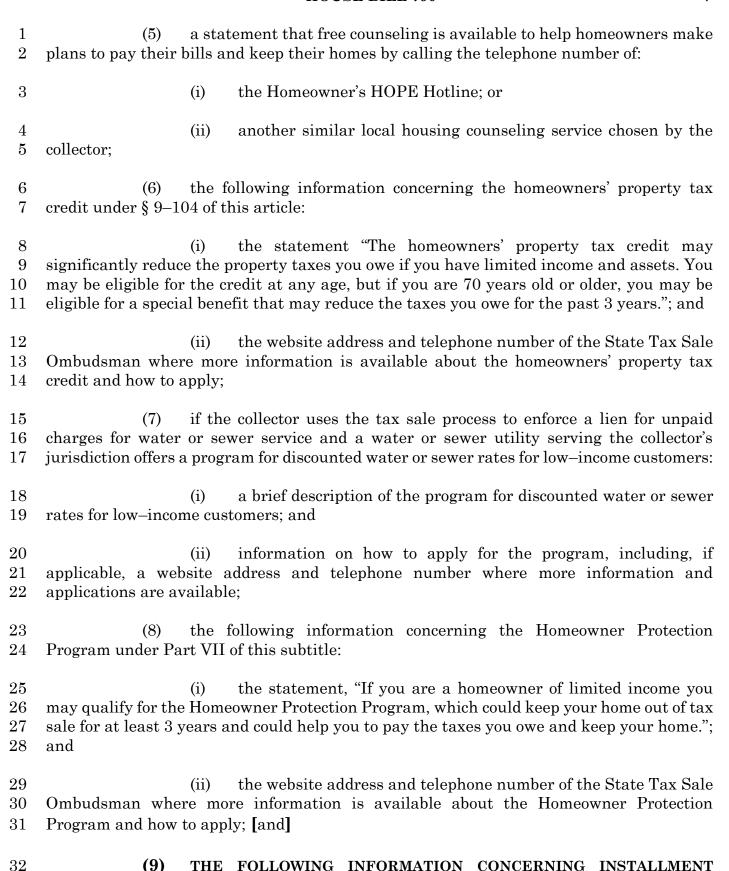
32 14-812.

(4)

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31 (4) the toll–free telephone number and website address of the State Tax 32 Sale Ombudsman or the County Tax Sale Ombudsman, if applicable;



PAYMENT PROGRAMS FOR OVERDUE PROPERTY TAXES:

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- 1 (I) THE STATEMENT "IF YOU WOULD LIKE TO PAY YOUR 2 OVERDUE PROPERTY TAXES IN MONTHLY INSTALLMENTS, YOU MAY BE ELIGIBLE TO 3 ENROLL IN AN INSTALLMENT PAYMENT PLAN.";
- 4 (II) A CONCISE DESCRIPTION OF THE PROGRAM UNDER § 5 2–112(F) OF THIS ARTICLE OR ANY LOCAL INSTALLMENT PAYMENT PROGRAM FOR 6 OVERDUE PROPERTY TAXES UNDER § 10–209 OF THIS ARTICLE; AND
- 7 (III) INSTRUCTIONS ON HOW TO ENROLL IN THE PROGRAM 8 UNDER § 2–112(F) OF THIS ARTICLE OR ANY LOCAL INSTALLMENT PAYMENT 9 PROGRAM FOR OVERDUE PROPERTY TAXES UNDER § 10–209 OF THIS ARTICLE; AND
- [(9)] (10) any other information that may assist low–income homeowners in avoiding tax sale costs or foreclosure that the collector considers appropriate.
- 12 14-817.1.
- 13 (c) The mailing required under this section shall include a separate insert that includes all of the information required under § 14–812(b) of this subtitle.
- SECTION 2. AND BE IT FURTHER ENACTED, That this Act shall take effect 16 October 1, 2025.