



Phone: (410) 837-9379  
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## *Baltimore City Resource Guide for Tax Sale and Tax Foreclosure*

### **Property Tax Bill Information**

<p><b>Baltimore City Department of Finance</b> 410-396-3987 Abel Wolman Municipal Building 200 Holiday Street Baltimore, MD 21202</p>	<p>For questions about the status of a property tax bill.</p> <p>For information about this year's tax sale you can also visit <a href="http://www.bidbaltimore.com">www.bidbaltimore.com</a>. (It is free to create a username and password.)</p>
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### **Property Tax Credits<sup>1</sup>**

<p><b>Homestead Tax Credit</b> For more information and a link to the application visit: <a href="http://dat.maryland.gov/realproperty/Pages/Maryland-Homestead-Tax-Credit.aspx">http://dat.maryland.gov/realproperty/Pages/Maryland-Homestead-Tax-Credit.aspx</a></p>	<p>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.</p>
<p><b>The Homeowner's Property Tax Credit</b> To get more information and income guidelines, visit: <a href="http://dat.maryland.gov/realproperty/Pages/Homeowners%27-Property-Tax-Credit-Program.aspx">http://dat.maryland.gov/realproperty/Pages/Homeowners%27-Property-Tax-Credit-Program.aspx</a></p> <p>Direct link to the application: <a href="http://dat.maryland.gov/SDAT%20Forms/HTC-60.pdf">http://dat.maryland.gov/SDAT%20Forms/HTC-60.pdf</a></p>	<p>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 <b>every year by September 1</b>. (New homeowners can apply at any time of the year). (Those 70 &amp; older can apply retroactively). Filling out this application may also make you eligible for an additional Baltimore City credit.</p>
<p><b>Veterans Property Tax Exemption</b> For more information and application: <a href="http://veterans.maryland.gov/maryland-tax-benefits/">http://veterans.maryland.gov/maryland-tax-benefits/</a></p>	<p>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.</p>
<p><b>Partial Tax Exemption for Blind Persons</b> For more details and an application: <a href="http://www.dat.state.md.us/SDAT%20Forms/blind.pdf">http://www.dat.state.md.us/SDAT%20Forms/blind.pdf</a></p>	<p>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.</p>
<p><b>Exemption for Home Improvements for Health or Medical Conditions</b> Application available at: <a href="http://www.dat.state.md.us/SDAT%20Forms/medcnec.pdf">http://www.dat.state.md.us/SDAT%20Forms/medcnec.pdf</a></p>	<p>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.</p>

<sup>1</sup> Links to many SDAT forms change in February. If the links on this guide are not working, please contact [mhenn@probonomd.org](mailto:mhenn@probonomd.org) for an updated version of this guide.

## Utility Bills & Assistance

<p><b>Department of Public Works (Water Bill Issues)</b> 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><b>Senior Citizens Water Discount</b> Visit: <a href="http://publicworks.baltimorecity.gov/sites/default/files/Senior%20Discount%20Application%202017_WebsitePosting.pdf">http://publicworks.baltimorecity.gov/sites/default/files/Senior%20Discount%20Application%202017_WebsitePosting.pdf</a></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 \$30,600 or less. Account holders must <b>apply every year</b>.</p>
<p><b>Low Income Water Assistance Program</b> Call 410-396-5398 to receive the application by mail or visit your local Community Action Center (listed on p. 4).</p>	<p>Income eligible households that are not on a water payment plan are eligible for a credit of \$216.</p>
<p><b>Hardship Exemption from Stormwater and Bay Restoration Fees</b> Visit: <a href="http://publicworks.baltimorecity.gov/sites/default/files/Hardship%20Exemption_June%202017%20to%20WebPost.pdf">http://publicworks.baltimorecity.gov/sites/default/files/Hardship%20Exemption_June%202017%20to%20WebPost.pdf</a></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 <b>apply every year</b>.</p>
<p><b>Medical Hardship</b> Visit: <a href="http://publicworks.baltimorecity.gov/sites/default/files/Medical_Exemption_Program.pdf">http://publicworks.baltimorecity.gov/sites/default/files/Medical_Exemption_Program.pdf</a></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><b>Office of People's Counsel</b> Call 1-800-207-4055 or visit <a href="http://opc.maryland.gov">http://opc.maryland.gov</a>.</p>	<p>For information about assistance paying an electric/gas bill or assistance with the homeowner's property tax credit.</p>
<p><b>Baltimore City Housing Department LIGHT Program</b> Apply through the HUBS program (listed on page 5) or a Community Action Center (listed on page 4).</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><b>Baltimore City Environmental Control Board</b>                  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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### Housing Counseling

<p><b>Neighborhood Housing Services of Baltimore</b>                  410-327-1200 ext. 104                  25 E. 20<sup>th</sup> Street, Suite 170                  Baltimore, MD 21218  <a href="http://www.nhsbaltimore.org/">http://www.nhsbaltimore.org/</a></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><b>St. Ambrose Housing Aid Center</b>                  410-366-8550                  321 E. 25<sup>th</sup> Street                  Baltimore, MD 21218  <a href="http://www.stambros.org/">http://www.stambros.org/</a></p>	<p>For a free housing counselor who can assist Baltimore residents with a mortgage who are facing tax sale.</p>
<p><b>Southeast CDC</b>                  410-342-3234                  3323 Eastern Ave., #200                  Baltimore, MD 21224  <a href="http://www.southeastcdc.org/">http://www.southeastcdc.org/</a></p>	<p>For a free housing counselor who can assist Baltimore residents with a mortgage who are facing tax sale.</p>
<p><b>Guidewell Financial Solutions</b>                  757 Frederick Rd                  Baltimore, MD 21228  <a href="http://www.guidewellfs.org/">http://www.guidewellfs.org/</a></p>	<p>For a free housing counselor who can assist Baltimore residents with a mortgage who are facing tax sale.</p>
<p><b>Druid Heights Community Development Corporation Inc.</b>                  2140 McCulloh Street                  Baltimore, MD 21217  <a href="http://druidheights.com/">http://druidheights.com/</a></p>	<p>For a free housing counselor who can assist Baltimore residents with a mortgage who are facing tax sale.</p>
<p><b>Park Heights Renaissance</b>                  3939 Reisterstown Road                  Baltimore, MD 21215  <a href="http://boldnewheights.org/">http://boldnewheights.org/</a></p>	<p>For a free housing counselor who can assist Baltimore residents with a mortgage who are facing tax sale.</p>

## **Legal Resources**

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

## **Assistance with Public Benefits & Alternative Housing Options**

<b>Maryland Access Point</b> 410-396-2273 <a href="http://www.marylandaccesspoint.info/">http://www.marylandaccesspoint.info/</a>	For information about housing options for seniors or people with disabilities.
<b>Call 211</b> You can also get information here: <a href="http://humanservices.baltimorecity.gov/HomelessServices/DocumentsandResources.aspx">http://humanservices.baltimorecity.gov/HomelessServices/DocumentsandResources.aspx</a>	For households facing homelessness or help with the homeowners property tax credit.
<b>Community Action Centers</b> <a href="http://human-services.baltimorecity.gov/community-action-partnerships/hours-locations">http://human-services.baltimorecity.gov/community-action-partnerships/hours-locations</a> Monday – Friday 8:30am to 4:30pm (Information about public benefits and programs).	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

**Assistance with Repairs and Weatherization**

<p><b>Housing Upgrades to Benefit Seniors (HUBS)</b> Referral Line: 443-470-9871</p>	<p>A program of Civic Works, Green &amp; Healthy Homes Initiative, Neighborhood Housing Services of Baltimore, and Rebuilding Together Baltimore</p> <ul style="list-style-type: none"><li>• Serves 65 years of age and older</li><li>• Must be a Baltimore City resident</li><li>• Monthly income must be 80% of the Baltimore Metro area median income or below.</li></ul> <p>Provides application assistance for older adults to determine home improvements that will make their houses healthier, safer, and more energy efficient. Case Managers 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 Civic Works Intake Line at 443-470-9871.</p>
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