

**WES MOORE**  
Governor

**ARUNA MILLER**  
Lt. Governor



**BOB YEAGER**  
Director

**MARIA MATHIAS**  
Associate Director

November 1, 2025

The Honorable Wes Moore  
Governor  
100 State Circle  
Annapolis, MD 21401

The Honorable Bill Ferguson  
President of the Senate  
State House, H-107  
Annapolis, MD 21401

The Honorable Adrienne A. Jones  
Speaker of the House  
State House, H-101  
Annapolis, MD 21401

Re: Tax – Property Article §14-880(b) – Annual State Tax Sale Ombudsman Report (MSAR #13843)

Dear Governor Moore, President Ferguson, and Speaker Jones:

Pursuant to Tax - Property Article §14-880(b), Annual State Tax Sale Ombudsman Report, the Maryland State Department of Assessments and Taxation respectfully submits the attached report detailing the status of the Office of the State Tax Sale Ombudsman and an analysis of the Annual Tax Sale Survey as Completed by Maryland Counties and Baltimore City. As always, please feel free to follow up with me or other members of my team should you require additional information.

Sincerely,

A handwritten signature in black ink that reads "R. Yeager".

Bob Yeager  
Director

## **I. OFFICE OF THE STATE TAX SALE OMBUDSMAN**

The mission of the Office of the State Tax Sale Ombudsman (TSO) is to help homeowners navigate the tax sale process by providing the best tax sale information, assistance, and resources available.

Since launching the Ombudsman's Office in January 2020, its Maryland Homeowners' Tax Sale Help Center website [dat.maryland.gov/taxsale](https://dat.maryland.gov/taxsale) has been a centralized source of information and updates on each county's tax sale process, the up to date county-by-county tax sale schedule, and over 150 federal, state, and local resources to help homeowners in every Maryland county pay their property taxes, and improve their financial situations.

Homeowners throughout the state can access personal, individualized assistance with their delinquent property taxes and related issues by calling the Ombudsman's Tax Sale Helpline at (410) 767-4994, (833) 732-8411 toll free, or by emailing [sdat.taxsale@maryland.gov](mailto:sdat.taxsale@maryland.gov). In FY 2025, the Office assisted approximately 10,116 homeowners; an estimated 8,325 by phone and 1,791 by email, providing resources to assist with paying their delinquent property taxes and keeping their homes. The Ombudsman's Office has helped over 20,000 homeowners since it launched in 2020. In FY25, the TSO also conducted outreach to over 6,000 Maryland homeowners through telephone calls and emails.

In 2023, the TSO launched the Homeowner Protection Program (HPP) following the enactment of HB 852 (2021). This program helps homeowners out of Tax Sale through short-term loans and individualized assistance. In FY 2025, the Homeowner Protection Program received nearly 200 applications, enrolled 35 additional homeowners in tax sale, providing loans and assistance, and it assisted over 100 homeowners with obtaining the Homeowners Tax Credits and/or Grants from various resources. The HPP is currently working to enroll current applicants within the next 90 days as well as continuing community outreach to encourage homeowners to apply to the program.

In 2024, the TSO formalized its proactive outreach program, obtaining tax sale and tax sale foreclosure lists and having Tax Sale Specialists proactively call homeowners to connect them with resources that can remove them from tax sale. To further TSO's outreach resources and foster HPP enrollment, the General Assembly enacted HB 236 (2023). Initially, the Department sought to contract with an outside vendor per statute, however an appropriate vendor was not found. Pursuing the statutory alternative, in 2024 the TSO hired internal contractual employees to research phone numbers for homeowners on county tax sale sold lists, and to reach out to homeowners to make them aware of available resources.

The TSO is also in the process of implementing new programs established by the Maryland General Assembly in the 2024 and 2025 sessions. HB 16 creates an online portal for members of the public to make donations to the Homeowner Protection Fund, which funds the Homeowner Protection Program. And HB 54 creates a payment plan for Maryland homeowners to pay their property taxes. These programs will utilize third party vendors that are familiar with payment software, web page building, and lending services. Additionally required staff will monitor programming and implementation. So far, efforts to procure services through the Department of Information Technology have not resulted in appropriate

vendors, and the Department is currently pursuing the RFP process to successfully implement the General Assembly’s vision.

The Office uses its firsthand experience helping homeowners to gain insight into the issues homeowners are facing, and it actively seeks new ways to address their specific needs. Building on its achievements, the Ombudsman’s Office continues to accomplish its mission and continually works to improve the service it provides and explores how to best meet the needs of Maryland homeowners.

## **II. SUMMARY & ANALYSIS OF THE 2025 ANNUAL TAX SALE SURVEY**

The following is a summary and analysis of information reported by the counties in response to the TSO’s six Annual Tax Sale Survey, described in Tax Property Article §14-879. Every Maryland county has responded to the 2025 Annual Tax Sale Survey, providing valuable insight into tax sale processes, as well as detailed data on tax sales, redemptions, and foreclosures.

In 2020, the first year conducting this survey, nearly every county reported that providing tax sale data in the same calendar year that the tax sale occurred was a significant challenge. As a result, that year’s survey was missing some important data. So the 2021 survey again covered the counties’ 2020 tax sales, and the redemptions and foreclosures that occurred in FY 2020. This filled in the data gaps from the prior year’s survey and set the Office on a better schedule to make future surveys more manageable for the counties to provide more complete data. In 2023, this schedule was formalized in statute.

This year, the 2025 survey covered counties’ 2024 tax sales, and the redemptions and foreclosures that occurred in FY 2024.

### **COUNTY TAX SALE PROCESSES & POLICIES**

#### *1. Fee Types Collected through Tax Sale, FY 2024.*

Each county collects a variety of charges through the tax sale process. All counties include property taxes, and 15 counties include water and sewer charges. However, many charges, such as environmental, nuisance liens, and local government charges, may also be collected through tax sale. Table 1 shows how many counties reported collecting each type of fee through tax sale.

*Table 1. Fee Types Collected through Tax Sale - FY 2024*

<b>Fee Type</b>	<b>Number of Counties</b>
<b>Property Taxes</b>	24
<b>Water &amp; Sewer</b>	15
<b>Municipal Charges</b>	7
<b>Code Violations and Bulk Trash</b>	4
<b>Waste Water, storm water, and sanitary solid waste fees</b>	7
<b>Advertisement fees</b>	6
<b>County Penalty Fee and citations</b>	2
<b>Environmental and Property clearing abatement charges</b>	3
<b>Auctioneer fees</b>	4
<b>Clean-up / Maintenance</b>	2
<b>Collection Fees, Abatements, Violation Fines and Liens</b>	2
<b>Abandoned Property Fee and Vegetation violations</b>	1
<b>Attorney Fee</b>	2
<b>Special Assessments</b>	1
<b>Nuisance Fees</b>	1
<b>Hotel / Motel Fee</b>	1
<b>PACE Loans</b>	1
<b>Recycling</b>	1
<b>Road and Creek Fees</b>	1

<b>Front Foot/Capital Facility Assessment Charges</b>	2
<b>Fire and Rescue Support Services</b>	1
<b>System Benefit Charges/Benefit assessments</b>	1
<b>Bay Restoration Fee</b>	3
<b>Special Benefits District surcharge bills</b>	1
<b>Registration</b>	1
<b>Alley Footway</b>	1
<b>Miscellaneous</b>	1

*2. Required Time Overdue for Tax Sale Eligibility, FY 2024.*

The length of time the tax on a property is required to be overdue before the county includes the property on their tax sale eligibility list ranges from as soon as the current year tax bill is delinquent to three years past due. Table 2 shows the range by county.

*Table 2. Required Time Overdue for Tax Sale Eligibility - FY 2024*

<b>Counties</b>	<b>Required Time Overdue</b>
<b>Anne Arundel County, Baltimore County, Montgomery County, Queen Anne's</b>	4 months
<b>Caroline County, Harford County, Prince George's County, Talbot County</b>	3 months
<b>Carroll County</b>	6 months
<b>Calvert, Kent County, Somerset County, Worcester County</b>	2 years
<b>Frederick County</b>	5 ½ months

<b>Cecil County</b>	11 months
<b>Charles County</b>	8 months
<b>Washington County</b>	9 months
<b>Dorchester County, Garrett County</b>	1 year
<b>Howard County</b>	30 days
<b>Allegany County</b>	3 years
<b>St. Mary's County</b>	14 months
<b>Wicomico County</b>	Same year; As soon as delinquent.
<b>Baltimore City</b>	Water must be 270 day past due; all other bills must be delinquent.

*3. Annual County Tax Sales.*

All counties usually conduct a tax sale every year. Typically, all tax sales are held between March and August and are completed prior to the next year's tax billing cycle that starts on July 1. Table 3 shows the month when each county usually holds its tax sale.

*Table 3. Annual County Tax Sales - by Month*

<b>Month</b>	<b>Counties Holding Tax Sales</b>
<b>March</b>	St. Mary's
<b>April</b>	Calvert

<b>May</b>	Allegany, Baltimore City, Caroline, Charles, Frederick, Garrett, Howard, Kent, Prince George's, Queen Anne's, Talbot, Worcester
<b>June</b>	Anne Arundel, Carroll, Cecil, Dorchester, Harford, Montgomery, Somerset, Washington, Wicomico
<b>August</b>	Baltimore County

*4. Municipal Corporation Tax Sales.*

Eighteen of the 24 counties conduct tax sales on behalf of municipal corporations in their county. The 6 counties that do not are Baltimore City, Baltimore County, Garrett, Howard, Montgomery, and Worcester Counties.

*5. Interest Charged on Overdue Property Taxes, FY 2024.*

The monthly rate of interest counties charge on overdue property taxes ranges from 0.5% to 2%. Table 4 shows that 13 counties charge 1%, 9 counties charge between 1.5% and 2%, and two counties charge less than 1%.

*6. Interest Charged to Redeem After Tax Sale, FY 2024.*

The annual rate interest a property owner is required to pay to redeem the property after a tax sale ranges from 6% to 20%. This amount is paid to the lien purchaser, and counties report that one of the main factors they use to determine their interest rate is whether they can attract bidders to their tax sales. Table 4 shows that 13 of the counties charge between 12% and 20%, and 11 counties charge between 6% and 10%.

**Table 4. Overdue Property Tax Redemption Interest Charged by County - FY 2024**

<b>Counties</b>	<b>Overdue Property Taxes Monthly Rate</b>	<b>Redemption Interest Annual Rate</b>
<b>Allegany</b>	1.5% county taxes 1% State taxes	18%

<b>Anne Arundel</b>	0.5%	18%
<b>Baltimore City</b>	2% City taxes 1% State taxes	18% non-owner occupied 12% owner occupied
<b>Baltimore County</b>	1%	12%
<b>Calvert</b>	1%	10%
<b>Caroline</b>	1%/3% after 1/31	10%
<b>Carroll</b>	0.667%	14%
<b>Cecil</b>	1%	12%
<b>Charles</b>	1%	12%
<b>Dorchester</b>	1%	10%
<b>Frederick</b>	1% (12% Annually)	8%
<b>Garrett</b>	1.5%	10%
<b>Harford</b>	1.5%	12%
<b>Howard</b>	1.5% county taxes 1% State taxes	18%
<b>Kent</b>	1.5%	10%
<b>Montgomery</b>	1.667%	20%
<b>Prince George's</b>	1.66%	20%
<b>Queen Anne's</b>	1%	12%
<b>St. Mary's</b>	1%	6%
<b>Somerset</b>	1%	12%
<b>Talbot</b>	1.5%	6%
<b>Washington</b>	1%	6%
<b>Wicomico</b>	1%	8%
<b>Worcester</b>	1%	10%

*7. Redemption Period, FY 2024.*

The redemption period is determined by statute. This is the period after a tax sale when the homeowner may pay off the lien on (“redeem”) their property. The homeowner has the right to redeem their property at any time after a tax sale up until a circuit court judge signs an order to foreclose their right of redemption, in favor of the tax lien purchaser.

Three months after a foreclosure order has been signed, if the lien purchaser has not transferred title to their name by paying their bid amount to the county and recording a deed, the homeowner may file a motion to strike foreclosure and regain their right to redeem and clear their title.

In the 23 counties, the earliest the lien purchaser may file a motion to foreclose the owner’s right to redeem is six months after the date of the tax sale. In Baltimore City, the earliest a lien purchaser may file this motion for an owner-occupied residential property is nine months after the date of the tax sale.

Two years after the date of the tax sale, an investor who has not filed this motion loses their right to foreclose, and they forfeit any funds paid to the local jurisdiction. When this happens, the homeowner may still redeem the property by paying off the county’s remaining lien amount. If the lien continues to remain unpaid, the county may sell the lien again in their next tax sale.

*8. Minimum Threshold Amount of Unpaid Taxes for the 2024 Tax Sale.*

The minimum threshold amount of unpaid taxes on a residential property that will cause the county to put the property in tax sale ranges from \$0 (any delinquent amount) to \$1000 across the State, and may be subject to change each year by the county. Where partial payments are permitted, if the homeowner makes a partial payment that brings the balance below the threshold amount, the county will remove the property from their tax sale list for that year. The homeowner still owes the remaining unpaid balance, but they’ll have more time to pay and won’t incur the added interest and fees associated with redeeming the property after a lien has been sold at tax sale.

Table 5 shows that four counties will remove a property from tax sale with an unpaid bill balance of up to \$750, and four counties may include a property in their tax sale if there is any amount unpaid.

**Table 5. Minimum Threshold Amount Unpaid for the 2024 Tax Sale**

<b>Counties</b>	<b>Minimum Threshold Amount Unpaid</b>
<b>Baltimore City</b>	\$750 owner occupied; \$250 non-owner occupied
<b>Caroline</b>	\$750 owner occupied, over \$250 non-owner occupied or any amount 1 year delinquent
<b>Carroll</b>	\$750 or any amount 5 years delinquent
<b>Cecil</b>	\$750
<b>Baltimore County</b>	\$750 owner occupied; \$250 non-owner occupied
<b>Prince George's</b>	\$500
<b>Anne Arundel, Calvert, Charles, Frederick, Garrett, Harford, Howard, Kent, Montgomery, Somerset, Washington, Wicomico</b>	\$250
<b>Worcester</b>	\$200
<b>Talbot</b>	\$50
<b>Queen Anne's</b>	\$50
<b>Allegany, St. Mary's,</b>	\$0 (any delinquent amount)
<b>Dorchester</b>	Over \$750 owner-occupied Over \$1000 non-owner occupied

*9. Establishment of a County Tax Sale Ombudsman.*

Of the 24 jurisdictions, Baltimore City, Dorchester, Queen Anne's, and Wicomico report that they have established a local Tax Sale Ombudsman to fulfill all the responsibilities in accordance with Tax Property Article §2-112(d). However, most counties report that they have designated specific county officers to assist homeowners with tax sale-related matters.

*10. Properties Withheld from Tax Sale & Eligibility Criteria, FY 2024.*

Several counties reported withholding properties from their 2024 tax sales for permitted circumstances under state law and following criteria permitted by the county. However,

following Tax Property Article §14-811(e), which allows a county to withhold from sale a dwelling owned by a low-income homeowner, at least 65 years old, or disabled, if the homeowner meets eligibility criteria established by the county or municipal corporation, no counties described a local ordinance they enacted following this provision that led to them withholding properties.

#### *11. County Established Installment Payment Plan following Tax Property 10-209*

According to the FY 24 survey responses, five of the 24 Counties reported having established an Installment Plan following Tax Property 10-209; Alleghany, Baltimore, Harford, Somerset and Talbot Counties.

### **BID BALANCE FUNDS**

These funds are the lien purchaser's bid amount paid to the county when the purchaser takes title to the home, minus the amount owed for taxes, interest, penalties, and sale costs. When the homeowner loses their property, they are entitled to claim from the county these funds paid by the lien purchaser at title transfer that are in excess of what is owed.

#### *1. Total Funds Held and Distributed, FY 2024.*

According to the survey responses, the amount of bid balance money held by each county in a special fund pending distribution to property owners in FY 2024 ranges from zero in Calvert County to just almost \$9 million in Baltimore City. Table 6 shows that Anne Arundel, Baltimore and Howard Counties each report between \$1 and \$4 million in their special funds, and three counties report less than \$100,000 in theirs. Fourteen Counties reported amounts between \$100,000 and \$1 million in their special funds. The highest reported amounts were Montgomery (\$6,519,562), Prince George's County (\$8,488,803) and Baltimore City (\$8,783,544).

#### *2. Funds Distributed to Property Owners, FY 2024.*

The bid balance funds distributed to property owners between July 1, 2023, and June 30, 2024 were over \$2 million by Montgomery County, and over \$1 million each by Anne Arundel and Baltimore Counties. Baltimore City and Prince George's County distributed between \$500,000 and \$1 million, and nineteen Counties reported distributing under \$500,000, including Calvert, Cecil, Talbot and Washington Counties reporting \$0. Table 6 shows this range.

#### **Table 6. Bid Balance Funds Held & Distributed to Property Owners - FY 2024**

Counties	Funds Held	Funds Distributed	Funds transferred to County
Allegany	\$899,096	\$54,573	0
Anne Arundel	\$3,901,566	\$1,137,634	0
Baltimore City	\$8,783,544	\$826,807	0
Baltimore County	\$1,851,596	\$1,483,382	0
Calvert	\$0	0	0
Caroline	\$225,144	\$41,782	0
Carroll	55,698	\$195,957	0
Cecil	\$262,891	\$0	0
Charles	\$937,698	\$45,060	0
Dorchester	\$401,618	\$40,266	\$0
Frederick	\$436,672	\$308,259	0
Garrett	5,205	\$422,569	0
Harford	\$529,728	\$585	0
Howard	\$1,530,244	\$369,983	0
Kent	\$100,548	\$81,075	0
Montgomery	\$6,519,562	\$2,083,025	0
Prince George's	\$8,488,803	\$654,314	0
Queen Anne's	\$547,303	\$4,277	0
St. Mary's	\$199,760	\$111,136	0
Somerset	\$305,128	\$130,759	0
Talbot	405,355	0	0

Washington	\$206,666	\$0	0
Wicomico	\$491,208	\$54,401	0
Worcester	\$89,392	\$38,975	0

*3. Funds Transferred to the County, FY 2024.*

According to the FY 24 survey responses, none of the 24 counties reported that in FY24 funds were transferred from an escrow account pending distribution to prior homeowners to their general fund.

**2024 TAX SALES**

The tax sale process begins when the county mails a Final Bill and Legal Notice to the property owner of record. The notice lists all the delinquent taxes and charges due for the timeframe specified. All 24 counties provided data, reflecting a total of 77,050 properties for which owners were mailed Final Bill and Legal Notice letters in FY24.

*Table 7. Total # of Final Bill and Legal Notices mailed - FY 2024*

Counties	Total # of Final Bill and Legal Notices mailed
Allegany	978
Anne Arundel	3,835
Baltimore City	27,117
Baltimore County	3,464
Calvert	1395
Caroline	1,147
Carroll	1,205
Cecil	5,437
Charles	2,471

Dorchester	1,668
Frederick	2,161
Garrett	1,107
Harford	2,716
Howard	1,878
Kent	329
Montgomery	2,092
Prince George's	8,323
Queen Anne's	1,348
Somerset	2,791
St. Mary's	527
Talbot	812
Washington	1673
Wicomico	2,001
Worcester	575

*1. Property Liens Advertised in the First Notice.*

According to the FY 24 survey responses, the total number of property liens advertised in the first notice for all counties that held a tax sale in 2024 was 41,784. The largest number advertised was 20,845 in Baltimore City. The next largest was 4,283 in Prince George’s County, then 2,629 in Baltimore County, then 2,092 in Montgomery County. The smallest was 112 in Garrett County. The average lien amount for all properties advertised in the first notice in 2024 was \$5,399. Table 7a shows this range.

**Table 7a. All Liens Advertised in the First Notice - 2024 Tax Sales**

County	Total parcels advertised	Total lien amount	Average lien amount
--------	--------------------------	-------------------	---------------------

<b>Allegany</b>	494	\$2,039,312	\$4,128
<b>Anne Arundel</b>	1,993	\$6,607,167	\$3,315
<b>Baltimore City</b>	20,845	\$816,820,011	\$39,185
<b>Baltimore County</b>	2,629	\$12,351,933	\$4,698
<b>Calvert</b>	273	\$1,184,905	\$4,340
<b>Caroline</b>	297	\$675,110	\$2,273
<b>Carroll</b>	371	\$1,553,786	\$4,188
<b>Cecil</b>	943	\$2,640,003	\$2,800
<b>Charles</b>	683	\$5,355,429	\$7,841
<b>Dorchester</b>	374	\$1,050,506	\$2,809
<b>Frederick</b>	915	\$3,031,542	\$3,313
<b>Garrett</b>	112	\$429,103	\$3,831
<b>Harford</b>	1,044	\$2,331,669	\$2,233
<b>Howard</b>	1,103	\$7,239,280	\$6,563
<b>Kent</b>	329	\$897,438	\$2,728
<b>Montgomery</b>	2,092	\$13,657,527	\$6,528
<b>Prince George's</b>	4,283	\$22,226,993	\$5,190
<b>Queen Anne's</b>	554	\$1,063,860	\$1,920
<b>St. Mary's</b>	310	\$1,021,194	\$3,294
<b>Somerset</b>	289	\$776,240	\$2,686
<b>Talbot</b>	257	\$613,446	\$2,387
<b>Washington</b>	711	\$2,252,183	\$3,167
<b>Wicomico</b>	647	\$3,419,912	\$5,286
<b>Worcester</b>	236	\$1,149,024	\$4,869

The total number of owner occupied parcels advertised for the 2024 tax sales was 13,669. Of

these, the average lien amount was \$3,127. Table 7b shows each county's number of parcels and lien amounts.

*Table 7b. Owner Occupied Liens Advertised - 2024 Tax Sales*

County	Owner occupied Parcels	Total lien amount	Average lien amount
Allegany	80	\$337,152	\$4,124
Anne Arundel	1130	\$2,688,683	\$2,379
Baltimore City	5,123	\$30,622,183	\$5,977
Baltimore County	0	0	0
Calvert	6	\$27,646	\$4,608
Caroline	113	\$292,301	\$2,587
Carroll	184	\$659,719	\$3,585
Cecil	447	\$889,511	\$1,990
Charles	191	\$686,443	\$3,594
Dorchester	71	\$180,833	\$2,547
Frederick	525	\$1,286,734	\$2,451
Garrett	35	\$158,522	\$4,529
Harford	537	\$1,071,906	\$1,996
Howard	645	\$2,609,969	\$4,046
Kent	146	\$212,079	\$1,453
Montgomery	981	\$4,638,726	\$4,729
Prince George's	2,096	\$8,648,531	\$4,126
Queen Anne's	377	\$686,692	\$1,821
St. Mary's	156	\$849,066	\$5,443
Somerset	84	\$179,831	\$2,141
Talbot	139	\$253,106	\$1,821
Washington	283	\$616,998	\$2,181
Wicomico	240	\$498,777	\$2,078

Worcester	80	\$387,805	\$4,848
-----------	----	-----------	---------

*2. Property Liens Offered for Sale.*

In 2024, the total number of property liens offered for sale for all counties that held a tax sale was 16,205. The largest number of liens offered for sale by a county was 7,015 in Baltimore City. Table 8a shows the total number of liens offered, the total lien amount, and the average lien amount for each county that held a tax sale.

*Table 8a. All Liens Offered for Sale & Lien Amounts - 2024 Tax Sales*

County	Offered for sale	Total Lien Amount	Average Lien Amount
Allegany	387	\$1,659,443	\$4,288
Anne Arundel	989	\$3,313,410	\$3,350
Baltimore City	7,015	\$496,275,717	\$70,745
Baltimore County	258	\$2,203,377	\$8,540
Calvert	100	\$289,398	\$2,894
Caroline	138	\$396,579	\$2,874
Carroll	78	\$398,965	\$5,115
Cecil	315	\$749,064	\$2,378
Charles	425	\$4,490,202	\$10,565
Dorchester	149	\$424,407	\$2,829
Frederick	527	\$1,521,836	\$2,888
Garrett	69	\$222,836	\$3,230
Harford	291	\$719,625	\$2,473

Howard	349	\$3,809,378	\$10,915
Kent	195	\$719,802	\$3,691
Montgomery	1,327	\$9,682,800	\$7,297
Prince George's	2,206	\$12,856,534	\$5,828
Queen Anne's	273	\$552,456	\$2,024
St. Mary's	173	\$467,718	\$2,704
Somerset	159	\$385,631	\$2,425
Talbot	112	\$308,731	\$2,757
Washington	275	\$1,135,042	\$4,127
Wicomico	338	\$2,613,081	\$7,731
Worcester	57	\$273,714	\$4,802

The total number of owner occupied parcels offered for sale in the 2024 tax sales was 4,013. Of these, the average lien amount was \$3,239. Table 8b shows each county's number of parcels, and total and average lien amounts.

*Table 8b. Owner Occupied Liens Offered for Sale - 2024 Tax Sales*

County	Parcels Owner Occupied	Total Lien	Average Lien Amount
Allegany	54	\$237,451	\$4,397
Anne Arundel	481	\$1,130,038	\$2,349
Baltimore City	92	\$575,607	\$6,257
Baltimore County	0	0	0

County	Parcels Owner Occupied	Total Lien	Average Lien Amount
Allegany	54	\$237,451	\$4,397
Anne Arundel	481	\$1,130,038	\$2,349
Baltimore City	92	\$575,607	\$6,257
Calvert	76	\$79,208	\$4,951
Caroline	51	\$130,569	\$2,560
Carroll	38	\$150,383	\$3,957
Cecil	175	\$334,139	\$1,909
Charles	105	\$388,965	\$3,704
Dorchester	68	\$166,236	\$2,445
Frederick	336	\$763,767	\$2,273
Garrett	18	\$83,260	\$4,626
Harford	139	\$298,263	\$2,146
Howard	173	\$911,241	\$5,267
Kent	65	\$97,454	\$1,499
Montgomery	640	\$3,056,571	\$4,766
Prince George's	941	\$4,019,531	4,272
Queen Anne's	186	\$350,376	\$1,884
St. Mary's	37	\$161,097	\$4,354
Somerset	54	\$119,052	\$2,205
Talbot	50	\$84,300	\$1,686
Washington	92	\$315,176	\$3,426
Wicomico	129	\$327,604	\$2,540
Worcester	13	\$55,457	\$4,266

3.

*Property Liens for Water & Sewer Service.*

The following counties reported no liens for water or sewer service only were offered in their 2024 tax sales: Calvert, Cecil, Charles, Howard, Montgomery, Prince George's, Somerset, Washington and Wicomico Counties. Howard County reports they normally include properties with water service liens but they pulled those properties from their 2024 sale. Table 9a shows the

remaining counties' total number of liens offered, and total and average lien amounts.

*Table 9a. All Liens Offered for Sale for Water & Sewer Only - 2024 Tax Sales*

<b>County</b>	<b>Total parcels</b>	<b>Total lien amount</b>	<b>Average lien amount</b>
<b>Allegany</b>	19	\$35,346	\$1,860
<b>Anne Arundel</b>	233	\$153,213	\$658
<b>Baltimore City</b>	92	\$533,734	\$5,801
<b>Baltimore County</b>	8	\$15,659	\$1,957
<b>Calvert</b>	0	\$0	\$0
<b>Caroline</b>	7	\$15,245	\$2,178
<b>Carroll</b>	5	\$15,045	\$3,009
<b>Cecil</b>	0	0	0
<b>Charles</b>	0	0	0
<b>Dorchester</b>	20	\$20,997	\$1,050
<b>Frederick</b>	134	\$68,631	\$512
<b>Garrett</b>	4	\$6,597	\$1,649
<b>Harford</b>	27	\$26,691	\$989
<b>Howard</b>	0	0	0
<b>Kent</b>	66	\$304,751	\$4,617
<b>Montgomery</b>	0	\$0	\$0
<b>Prince George's</b>	0	\$0	0
<b>Queen Anne's</b>	148	\$239,616	\$1,619
<b>St. Mary's</b>	10	\$17,418	\$1,742

Somerset	0	\$0	\$0
Talbot	30	\$27,304	\$910
Washington	0	0	0
Wicomico	0	0	0
Worcester	1	\$6,341	\$2,114

The following counties reported no owner occupied liens for water or sewer service only were sold in their 2024 tax sales: Baltimore City, Baltimore County, Calvert, Cecil, Charles, Howard, Montgomery, Prince George's, Somerset, Washington and Wicomico Counties. Table 9b shows the remaining county's number of parcels offered, and total and average lien amounts.

*Table 9b. Owner Occupied Offered for Water & Sewer Only - 2024 Tax Sales*

County	Owner occupied parcels	Total lien amount	Average lien amount
Allegany	7	\$11,269	\$1,610
Anne Arundel	191	\$120,872	\$633
Baltimore City	0	\$0	0
Baltimore County	0	\$0	0
Calvert	0	\$0	0
Caroline	7	\$15,245	\$2,178
Carroll	2	\$4,399	\$1,466
Cecil	0	\$0	0
Charles	0	\$0	0
Dorchester	7	\$7,570	\$1,081
Frederick	116	\$58,783	\$507
Garrett	1	\$1,642	\$1,642
Harford	15	\$12,911	\$861

Howard	0	0	0
Kent	39	\$59,394	\$1,523
Montgomery	0	0	0
Prince George's	0	0	0
Queen Anne's	126	\$173,052	\$1,373
St. Mary's	7	\$12,043	\$1,720
Somerset	0	0	0
Talbot	21	\$19,620	\$934
Washington	0	0	0
Wicomico	0	0	0
Worcester	2	\$3,090	\$1,545

4. *Property Liens Sold.*

It's important to note here that when the liens are sold it does not mean the home is sold. At the annual tax sale, each county sells liens against properties whose owners owe outstanding amounts to the county. The counties do not sell the physical properties. After the tax sale, the owner of the property itself does not change. Table 10a shows each county's total number of liens sold, and their total and average lien amounts.

*Table 10a. All Liens Sold - 2024 Tax Sales*

County	Total parcels	Total lien amount	Average lien amount
<b>Allegany</b>	196	\$750,383	\$3,828
<b>Anne Arundel</b>	852	\$2,460,786	\$2,888
<b>Baltimore City</b>	4,044	\$15,132,243	\$3,742
<b>Baltimore County</b>	258	\$2,203,377	\$8,540
<b>Calvert</b>	100	\$289,398	\$2,894
<b>Caroline</b>	123	\$244,539	\$1,988
<b>Carroll</b>	78	\$398,965	\$5,115
<b>Cecil</b>	299	\$73,368	\$2,454

Charles	425	\$4,490,202	\$10,565
Dorchester	149	\$424,407	\$2,829
Frederick	523	\$1,431,819	\$2,738
Garrett	67	\$195,220	\$2,914
Harford	282	\$650,430	\$2,306
Howard	308	\$1,701,967	\$5,526
Kent	195	\$719,802	\$3,691
Montgomery	1,029	\$5,735,185	\$5,574
Prince George's	2,003	\$9,607,534	\$4,797
Queen Anne's	265	\$544,852	\$2,056
St. Mary's	173	\$467,718	\$2,703
Somerset	158	\$377,415	\$2,425
Talbot	104	\$255,888	\$2,460
Washington	261	\$726,243	\$2,783
Wicomico	288	\$519,268	\$1,803
Worcester	56	\$272,940	\$4,874

The total number of owner occupied liens sold in the 2024 tax sales was 3,888. The average lien amount was \$3,102. Table 10b shows each county's total number of owner occupied liens sold, and their total and average lien amounts.

*Table 10b. Owner Occupied Liens Sold - 2024 Tax Sales*

County	Owner occupied parcels	Total lien amount	Average lien amount
Allegany	41	\$177,522	\$4,330
Anne Arundel	478	\$1,128,831	\$2,362

<b>Baltimore City</b>	92	\$575,607	\$6,257
<b>Baltimore County</b>	0	0	0
<b>Calvert</b>	18	\$89,181	\$4,954
<b>Caroline</b>	51	\$130,569	\$2,560
<b>Carroll</b>	38	\$150,383	\$3,957
<b>Cecil</b>	174	\$332,831	\$1,913
<b>Charles</b>	103	\$325,846	\$3,164
<b>Dorchester</b>	67	\$165,341	\$2,468
<b>Frederick</b>	335	\$761,417	\$2,273
<b>Garrett</b>	17	\$68,473	\$4,028
<b>Harford</b>	139	\$298,263	\$2,146
<b>Howard</b>	173	\$911,241	\$5,267
<b>Kent</b>	65	\$97,454	\$1,499
<b>Montgomery</b>	601	\$2,980,071	\$4,959
<b>Prince George's</b>	941	\$4,019,531	\$4,272
<b>Queen Anne's</b>	185	\$349,355	\$1,888
<b>St. Mary's</b>	37	\$161,097	\$4,354
<b>Somerset</b>	54	\$119,052	\$2,205
<b>Talbot</b>	50	\$84,300	\$1,686
<b>Washington</b>	90	\$200,968	\$2,184
<b>Wicomico</b>	126	\$183,638	\$1,457
<b>Worcester</b>	13	\$55,457	\$4,266

*5. Liens with No Private Purchaser and Obtained by the County.*

Table 11a shows each county's total number of liens obtained by the county, and their total and average lien amounts.

*Table 11a. All Liens Obtained by the County - 2024 Tax Sales*

<b>County</b>	<b>Total parcels</b>	<b>Total lien amount</b>	<b>Average lien amount</b>
Allegany	195	\$910,899	\$4,671
Anne Arundel	137	\$852,625	\$6,224
Baltimore City	2971	\$481,146,338	\$161,948
Baltimore County	13	\$271,903	\$20,916
Calvert	1	\$1,088	\$1,088
Caroline	0	0	0
Carroll	6	\$10,259	\$1,710
Cecil	16	\$15,389	\$962
Charles	100	\$2,925,683	\$29,257
Dorchester	5	\$36,470	\$7,294
Frederick	2	\$85,942	\$42,971
Garrett	2	\$27,616	\$13,808
Harford	9	\$69,195	\$7,688
Howard	41	\$2,107,411	\$51,400
Kent	2	\$24,656	\$12,328
Montgomery	298	\$3,947,616	\$13,247
Prince George's	201	\$3,237,892	\$16,109
Queen Anne's	8	\$7,604	\$950
St. Mary's	2	\$9,796	\$4,898
Somerset	1	\$8,216	\$8,216
Talbot	8	\$52,263	\$6,533
Washington	0	0	0
Wicomico	42	\$2,076,778	\$49,447
Worcester	1	\$774	\$774

Ten of the 24 counties reported owner occupied liens obtained by the county in their 2024 sales. 4,061 parcels statewide. Table 11b shows each county's total number of owner occupied liens obtained, and their total and average lien amounts.

*Table 11b. Owner Occupied Liens Not Sold, Obtained by County - 2024 Tax Sales*

<b>County</b>	<b>Owner occupied parcels</b>	<b>Total lien amount</b>	<b>Average lien amount</b>
<b>Allegany</b>	3	\$30,472	\$10,157
<b>Anne Arundel</b>	3	\$1,207	402
<b>Baltimore City</b>	0	0	0
<b>Baltimore County</b>	0	0	0
<b>Calvert</b>	0	0	0
<b>Caroline</b>	0	0	0
<b>Carroll</b>	1	2,094	2,094
<b>Cecil</b>	1	1,309	1,309
<b>Charles</b>	2	65,445	32,722
<b>Dorchester</b>	0	0	0
<b>Frederick</b>	0	0	0
<b>Garrett</b>	1	\$14,787	\$14,787
<b>Harford</b>	0	0	0
<b>Howard</b>	0	0	0
<b>Kent</b>	2	\$24,656	\$12,328
<b>Montgomery</b>	39	\$76,500	\$1,963
<b>Prince George's</b>	0	0	0
<b>Queen Anne's</b>	0	0	0
<b>St. Mary's</b>	0	0	0
<b>Somerset</b>	2	\$22,699	\$11,349
<b>Talbot</b>	0	0	0
<b>Washington</b>	0	0	0

<b>Wicomico</b>	3	\$123,061	\$41,020
<b>Worcester</b>	0	0	0

## REDEMPTIONS & FORECLOSURES

### *Redemption*

As described earlier in this report, a property owner may pay off the sold lien against (“redeem”) their property at any time after a tax sale until a circuit court judge signs an order in favor of the lien purchaser foreclosing the property owner’s right to redeem. The longer it takes the owner to redeem the property, the higher the lien payoff amount becomes due to accruing taxes, interest and fees.

The liens sold in the 2024 tax sales may be redeemed up until a foreclosure judgment is entered, which may be months or years after the date of the tax sale. Three months after a foreclosure judgment is entered by a judge, the property owner may file a motion to strike foreclosure if the lien purchaser has failed to transfer title to the property into their name by paying their winning bid amount to the county and recording a deed. After a foreclosure is struck, the property owner may once again redeem by paying off the lien.

The data reported by the counties below is for properties redeemed by their owners during Fiscal Year 2024, the period from July 1, 2023 through June 30, 2024. These liens may have been sold at a tax sale in any prior year, but the liens were paid off by the owners during FY24.

### *1. Properties Redeemed Prior to Foreclosure, FY 2024.*

Table 12a shows each county’s total number of properties redeemed before foreclosure between July 1, 2023 and June 30, 2024, and their total and average lien amounts.

**Table 12a. All Properties Redeemed before Foreclosure - FY 2024**

<b>County</b>	<b>Total Parcels</b>	<b>Total lien amount</b>	<b>Average lien amount</b>
<b>Allegany</b>	121	\$400,328	\$3,309

<b>Anne Arundel</b>	678	\$2,033,909	\$3,000
<b>Baltimore City</b>	8,497	\$329,799,402	\$38,814
<b>Baltimore County</b>	271	\$1,821,280	\$6,720
<b>Calvert</b>	23	\$194,043	\$8,437
<b>Caroline</b>	95	\$202,353	\$2,130
<b>Carroll</b>	39	\$151,383	\$3,882
<b>Cecil</b>	262	\$618,969	\$2,362
<b>Charles</b>	240	\$1,093,991	\$4,558
<b>Dorchester</b>	70	\$230,800	\$2,536
<b>Frederick</b>	395	\$1,062,946	\$2,691
<b>Garrett</b>	62	\$155,944	\$2,515
<b>Harford</b>	217	\$334,570	\$1,542
<b>Howard</b>	136	\$849,372	\$3,419
<b>Kent</b>	35	\$38,621	\$1,103
<b>Montgomery</b>	1184	\$5,776,682	\$4,879
<b>Prince George's</b>	1146	\$5,257,137	\$4587
<b>Queen Anne's</b>	286	\$598,665	\$2,093
<b>St. Mary's</b>	105	\$356,232	\$3,393
<b>Somerset</b>	102	\$161,266	\$1,581
<b>Talbot</b>	52	\$146,131	\$2,810
<b>Washington</b>	175	\$111,945	\$640
<b>Wicomico</b>	199	\$379,497	\$1,907

Worcester	25	\$126,844	\$5074
-----------	----	-----------	--------

The total number of owner occupied properties redeemed before foreclosure in FY24 was 3,012. Table 12b shows each county's total number of owner occupied liens sold, and their total and average lien amounts.

*Table 12b. Owner Occupied Properties Redeemed Before Foreclosure - FY 2024*

County	Owner occupied parcels	Total lien amount	Average lien amount
Allegany	29	\$111,134	\$3,832
Anne Arundel	377	\$895,707	\$2,376
Baltimore City	258	\$4,895,952	\$18,977
Baltimore County	3	\$20,508	\$6,836
Calvert	27	\$260,049	\$9,631
Caroline	28	\$72,370	\$2,585
Carroll	21	\$90,601	\$4,314
Cecil	154	\$277,908	\$1,805
Charles	80	\$288,604	\$3,608
Dorchester	47	\$115,227	\$2,452
Frederick	249	\$584,705	\$2,348
Garrett	21	\$58,029	\$2,763
Harford	67	\$158,610	\$2,367
Howard	83	\$468,422	\$5,644
Kent	24	\$26,883	\$1,120
Montgomery	616	\$2,589,719	\$4,204
Prince George's	514	\$2,325,491	\$4,524
Queen Anne's	198	\$382,384	\$1,931
St. Mary's	39	\$202,723	\$5,198

County	Owner occupied parcels	Total lien amount	Average lien amount
Allegany	29	\$111,134	\$3,832
Anne Arundel	377	\$895,707	\$2,376
Baltimore City	258	\$4,895,952	\$18,977
Baltimore County	3	\$20,508	\$6,836
Calvert	27	\$260,049	\$9,631
Caroline	28	\$72,370	\$2,585
Carroll	21	\$90,601	\$4,314
Somerset	34	\$88,966	\$2,617
Talbot	20	\$20,936	\$1,047
Washington	40	\$107,529	\$2,688
Wicomico	73	\$105,020	\$1,439
Worcester	10	\$44,138	\$4,414

### *Foreclosures*

As described earlier in this report, a foreclosure is a court judgment that forecloses the property owner’s right to “redeem” (pay off their sold lien). In the 24 counties, lien purchasers may file a motion to foreclose as soon as 6 months after the tax sale date, and up until two years after the tax sale date. For owner occupied properties in Baltimore City, the lien purchaser cannot file a motion to foreclose until at least nine months after the tax sale date.

Two years after the tax sale date, if a lien purchaser fails to file a motion to foreclose, they lose their right to do so and they forfeit any funds paid to the local jurisdiction. The homeowner may still redeem the property by paying off the county’s remaining lien amount. If the lien continues to remain unpaid, the county may sell the lien again in their next tax sale.

Three months after a foreclosure order has been signed, if the lien purchaser has not transferred title to their name by paying their bid amount to the county and recording a deed, the homeowner may file a motion to strike foreclosure in circuit court and regain their right to redeem and clear their title.

The data reported below is for properties whose owners’ right to redeem was foreclosed during Fiscal Year 2024, the period from July 1, 2023, through June 30, 2024. These liens may have been sold at tax sale in any prior year, but the foreclosure was finalized during FY24.

*2. Properties Subject to Foreclosure by the County.*

Two of the 24 counties reported properties foreclosed by the county in FY24; Baltimore City and St. Mary’s County. Table 13a shows the total number of properties foreclosed by the county, and their total and average lien amounts.

*Table 13a. All Properties Foreclosed by the County - FY2024*

County	Total Parcels	Total lien amount	Average lien amount
Allegany	0	0	0
Anne Arundel	0	0	0
Baltimore City	14	\$860,176	\$61,441
Baltimore County	0	0	0
Calvert	0	0	0
Caroline	0	0	0
Carroll	0	0	0
Cecil	0	0	0
Charles	0	0	0
Dorchester	0	0	0
Frederick	0	0	0
Garrett	0	0	0
Harford	0	0	0
Howard	0	0	0
Kent	0	0	0
Montgomery	0	0	0
Prince George’s	0	0	0

County	Total Parcels	Total lien amount	Average lien amount
Queens Anne's	0	0	0
St. Mary's	5	\$2,630	\$526
Somerset	0	0	0
Talbot	0	0	0
Washington	0	0	0
Wicomico	0	0	0
Worcester	0	0	0

One of the 24 counties reported owner occupied properties foreclosed by the county in FY24; Baltimore City. Table 13b shows each county's total number of owner occupied liens foreclosed by the county, and their total and average lien amounts.

*Table 13b. Owner Occupied Foreclosed by the County - FY2024*

County	Parcels owner occupied	Total lien amount	Average lien amount
Allegany	0	0	0
Anne Arundel	0	0	0
Baltimore City	4	\$45,866	\$11,466
Baltimore County	0	0	0
Calvert	0	0	0
Caroline	0	0	0
Carroll	0	0	0
Cecil	0	0	0
Charles	0	0	0
Dorchester	0	0	0
Frederick	0	0	0

Garrett	0	0	0
Harford	0	0	0
Howard	0	0	0
Kent	0	0	0
Montgomery	0	0	0
Prince George's	0	0	0
Queen Anne's	0	0	0
St. Mary's	0	0	0
Somerset	0	0	0
Talbot	0	0	0
Washington	0	0	0
Wicomico	0	0	0
Worcester	0	0	0

*3. Foreclosed by a Private Holder of a Tax Lien Certificate, FY 2024.*

The counties reported the following number of properties whose owners' right to redeem (pay off their debt) was foreclosed by a judge in favor of a private lien holder. Once the foreclosure is entered, if the lien holder seeks to take ownership of the property, they must pay their winning tax sale bid amount and any outstanding debt to the county and record a deed. If the lien holder fails to pay the county their winning bid and take title to the property three months after the foreclosure, the foreclosed owner may file a motion to strike the foreclosure and, if granted, regain their right to redeem. Table 14a shows each county's total number of properties foreclosed by a private holder, and their total and average lien amounts.

*Table 14a. All Properties Foreclosed by a Private Lien Holder - FY2024*

County	Total parcels	Total lien amount	Average lien amount
Allegany	38	\$172,400	4,537
Anne Arundel	35	\$115,459	\$3,299

<b>Baltimore City</b>	105	\$718,852	\$6,846
<b>Baltimore County</b>	29	\$666,939	\$22,998
<b>Calvert</b>	21	\$127,702	\$6,081
<b>Caroline</b>	4	\$7,178	\$1,795
<b>Carroll</b>	5	\$37,778	\$7,556
<b>Cecil</b>	25	\$124,976	\$4,999
<b>Charles</b>	37	\$182,549	\$4,934
<b>Dorchester</b>	9	\$20,387	\$5,097
<b>Frederick</b>	10	\$118,073	\$11,807
<b>Garrett</b>	12	\$43,096	\$3,591
<b>Harford</b>	3	\$7,484	\$2,495
<b>Howard</b>	9	\$31,959	\$3,551
<b>Kent</b>	17	\$109,108	\$6,418
<b>Montgomery</b>	18	\$87,464	\$4,859
<b>Prince George's</b>	41	\$167,009	\$4,073
<b>Queen Anne's</b>	3	\$12,765	\$4,255
<b>St. Mary's</b>	26	\$300,676	\$11,564
<b>Somerset</b>	29	\$26,728	\$1,215
<b>Talbot</b>	5	\$7,658	\$1,532
<b>Washington</b>	7	\$47,435	\$6,776
<b>Wicomico</b>	12	\$82,422	\$6,868
<b>Worcester</b>	0	\$0	\$0

Caroline, Carroll, Cecil, Garrett, Prince George’s and Worcester Counties reported no owner occupied foreclosures by private lien holders. Of those counties reporting, the total number of owner occupied foreclosures by a private lien holder was 81. Of these, the average lien amount was \$4,948. Table 14b shows each county’s total number of owner occupied foreclosures, and their total and average lien amounts.

*Table 14b. Owner Occupied Foreclosed by a Private Lien Holder - FY2024*

<b>County</b>	<b>Owner occupied parcels</b>	<b>Total lien amount</b>	<b>Average lien amount</b>
<b>Allegany</b>	6	\$22,922	\$3,820
<b>Anne Arundel</b>	11	\$45,403	\$4,128
<b>Baltimore City</b>	24	\$315,412	\$13,142
<b>Baltimore County</b>	5	\$23,257	\$4,651
<b>Calvert</b>	1	\$13,194	\$13,193
<b>Caroline</b>	0	0	0
<b>Carroll</b>	0	0	0
<b>Cecil</b>	0	0	0
<b>Charles</b>	2	\$14,029	\$7,015
<b>Dorchester</b>	1	\$2,307	\$2,307
<b>Frederick</b>	1	\$4,664	\$4,664
<b>Garrett</b>	0	0	0
<b>Harford</b>	1	\$3,040	\$3,040
<b>Howard</b>	2	\$6,228	\$3,114
<b>Kent</b>	1	\$5,938	\$5,938
<b>Montgomery</b>	11	\$65,851	\$5,986
<b>Prince George’s</b>	0	0	0
<b>Queen Anne’s</b>	1	\$9,065	\$9,065
<b>St. Mary's</b>	2	\$3,425	\$1,713

<b>Somerset</b>	5	\$9,329	\$1,866
<b>Talbot</b>	1	\$1,706	\$1,706
<b>Washington</b>	1	\$26,849	\$26,849
<b>Wicomico</b>	5	\$32,812	\$6,562
<b>Worcester</b>	0	0	0

### III. STATE TAX SALE OMBUDSMAN’S ACTIVITIES

#### CONTACT WITH HOMEOWNERS

On January 1, 2020, the Ombudsman’s Office launched the Maryland Homeowners’ Tax Sale Help Center at [dat.maryland.gov/taxsale](http://dat.maryland.gov/taxsale), where homeowners can access personal, individualized assistance with their delinquent tax issues by phone at (410) 767-4994, (833) 732-8411 (toll free), or by email at [sdat.taxsale@maryland.gov](mailto:sdat.taxsale@maryland.gov).

For FY 24, July 1, 2023 through June 30, 2024, the Office assisted approximately 5,263 homeowners; an estimated 4,579 by phone, and roughly 684 by email through the TSO’s Tax Sale Helpline.

For FY 25, July 1, 2024 through June 30, 2025, the Office assisted approximately 10,116 homeowners; an estimated 8,325 by phone, and roughly 1,791 by email through the TSO’s tax sale line.

In the Fall of 2024, the TSO implemented HB 236 (2023) by hiring two Tax Sale Analysts to begin researching telephone numbers for homeowners on counties’ tax sale sold lists, and to reach out to homeowners to make them aware of the Homeowner Protection Program.

Analysts began outreach using the 2024 Tax Sale list, contacting 4,242 homeowners to date. From the 2025 list, 1,429 homeowners have also been contacted. All were provided with information about available resources to help address their tax debts.

#### *Assistance Strategy*

Homeowners contact the Office for assistance with a variety of issues related to tax sale. Ombudsman staff are trained to listen carefully, show compassion and empathy, provide information, and discuss resources that may help. In particular, the Office seeks to understand the unique issues each homeowner is facing and to provide individualized assistance.

The homeowner assistance strategy starts with explaining the tax sale process, determining and explaining where the homeowner is in that process, and answering any questions they might have. Then, TSO staff help homeowners communicate with the county finance office, apply for tax credits, grants, and other public benefit programs, connect with a legal service provider, when needed, and access financial and housing counseling. Homeowners occasionally require help resolving issues with tax credit applications or with updating their property's records with the local SDAT assessment office. The circumstances of homeowners seeking the Office's assistance vary widely and often require an array of different solution strategies.

The TSO staff make certain that homeowners know that if they encounter an obstacle, are unsure of the next steps, or have any questions, to contact the Office again. Homeowners are often extremely appreciative that staff members are willing to take the time needed to help them, and that the Ombudsman's Office will continue to be available to help in the future.

## TAX CREDITS & GRANTS

Tax credits, and particularly the Homeowners' Property Tax Credit, are some of the Office's most important tools to help homeowners address their delinquent tax bills.

From July 1, 2024 through June 30, 2025, the TSO helped approximately 10,116 homeowners to apply for the Homeowners and/or Homestead Property Tax Credits.

TSO staff ask each homeowner whether they have applied for the Homestead Tax Credit and the current year's Homeowners' Property Tax Credit. They also check each homeowner's address in [SDAT's Real Property Search](#) portal, where application status can be viewed. The Office also helps homeowners who are over 70 apply for multiple years of the Homeowners' Property Tax Credit, as permitted by statute.

When a homeowner may qualify and has not applied, the TSO works closely with SDAT's Tax Credits division to assist homeowners through the application process. Sometimes there is an urgent rush to help a homeowner access a credit to avoid inclusion in an upcoming tax sale. Other times the homeowner has already applied but their application is incomplete or is missing supporting documentation.

The TSO offers the tax credit application as part of a checklist, along with other information and referrals, and they encourage homeowners to re-apply for the credit in future years once their immediate delinquent tax situation is resolved.

## BENEFITS PROGRAMS

From January 1, 2024, through June 30, 2025 the Office assisted about 313 homeowners to apply for other discount programs or public benefits.

The Office routinely helps homeowners in applying for public benefits programs. Additionally, the majority of the homeowners assisted are referred to financial counselors, who regularly help homeowners apply for various public benefits and assistance programs, including ones not directly related to tax sale.

The most common benefits programs homeowners are referred to are the Supplemental Nutrition Assistance Program (SNAP), which provides low- and no-income individuals and families with money to buy food each month, and the Maryland Energy Assistance Programs, which provide low-income homeowners with financial assistance with heat and electric bills. These and other financial resources can help homeowners when they are assembling the funds they need to pay their tax bills.

## LEGAL SERVICES, HOUSING COUNSELING, & SOCIAL SERVICES

From January 1, 2024, through June 30, 2025, the TSO referred approximately 233 homeowners to legal services, housing counseling, and other social services, described below.

### *1. Legal Services*

The Ombudsman's Office does not provide legal advice, but it partners with nonprofit legal services that provide legal advice and assistance for free or reduced fees to qualifying homeowners. Homeowners' legal needs range from changing the title to a property after death and disputes over ownership, to responding to tax foreclosure, as well as advice and representation in other civil legal issues. The Office also offers this service option whenever a homeowner states that they will not be able to pay their delinquent bill. Legal services are usually an important part of a list of resources the Office provides to homeowners based on their individual circumstances.

### *2. Housing & Financial Counseling*

These service providers help homeowners create budgets, manage their finances, discuss housing finance options, and determine how to meet their current housing needs. They are nonprofits and community-based organizations, approved by the U.S. Department of Housing and Urban Development. They are located across the state, serving local communities in every county. Many of their employees speak multiple languages, which helps us make referrals suited to homeowners' language needs.

Their services include financial management and budget counseling, credit workshops, mortgage delinquency and default resolution, prevention counseling and workshops, predatory lending education, reverse mortgage counseling, homeless counseling services, and rental housing counseling and workshops, among others.

### *3. Government Assistance*

The Maryland Department of Human Services assists those in economic need and provides a variety of preventive and protective services to vulnerable Marylanders across the state. And the Maryland Department of Aging helps homeowners aged 60 or older access assisted living, meals, medication management, caregiver support, transportation, personal care and healthy living, and dealing with diseases and injuries.

The Internal Revenue Service's Earned Income Tax Credit provides a financial benefit for individuals with low to moderate income. The Comptroller of Maryland offers income tax credits and deductions, including the Earned Income Tax Credit, Poverty Level Credit, Child and Dependent Care Credit, and Independent Living Tax Credit.

Finally, SDAT's Tax Credits division helps homeowners apply for the Homeowners' Property Tax Credit and Homestead Tax Credit. SDAT's local assessment offices help homeowners apply for the Disabled Veteran's Exemption, Blind Person's Exemption, and assist homeowners in updating property ownership/residence records and appealing property tax assessments.

## 2025 ANNUAL TAX SALE SURVEY

The sixth Annual Tax Sale Survey asks over 50 questions about each county's tax sale processes, policies, and detailed data from their tax sales. It also collects data on bid balance excess funds, and redemption and foreclosure data from the preceding tax year.

This year, every Maryland county has responded to the 2025 Annual Tax Sale Survey, providing valuable insights into their tax sale processes, as well as detailed data on their tax sales, redemptions and foreclosures.

As mentioned earlier, this year's survey covers the counties' 2024 tax sales and the redemptions and foreclosures that occurred in FY 24. This prior-year reporting strategy gives the counties a more manageable schedule on which to assemble the data and provide responses than reporting about activity in the same year as the survey.

Currently, each Maryland county usually holds a tax sale every year. In 2024, all counties held tax sales.

We continue to explore ways to make the survey process more manageable for the counties and to collect as complete and accurate data as possible.

## IMPROVEMENT INITIATIVES

1. In 2021 and 2022, the TSO successfully championed a series of legislative changes that were enacted into law. They improved homeowners' access to tax credits (SB0197 2022), granted them critical extra time to redeem (SB0325 2021), and provided a second chance when they missed an application deadline or weren't aware of it (SB0181 2022),

all increasing homeowners' ability to access much needed resources, pay their bills, and keep their homes.

In 2023, the TSO again worked with lawmakers to support a series of reform measures that improved redemption notice requirements (HB21), access to bid balance funds (HB43), county's ability to withhold properties from tax sale (HB57), communications between the homeowner and lien holder (HB83), and delayed foreclosure and added redemption expenses (HB235), secured resources for outreach (HB236), and improved the Homeowners' Property Tax Credit renewal process (H897).

In 2024, HB54 established a statewide installment program for homeowners to pay their property taxes. Working with the Department of Information Technology (DoIT), the TSO initially sought an appropriate vendor to implement this program. However, no appropriate vendor was found, and the Department is currently pursuing a procurement using an RFP.

HB16 (2024) created a new appropriation method for the Homeowner Protection Fund, which funds the Homeowner Protection Program. It creates an online portal that allows members of the public to contribute donations to the fund. The Department is working diligently with DoIT to identify a vendor to implement the program, and this may ultimately involve issuing an RFP.

And there are more solutions on the way. The Office continues to explore new legislative tools and strategies that respond to specific challenges that the TSO sees firsthand while helping homeowners.

2. In 2023, the TSO launched the Homeowner Protection Program (HPP), which was created by HB852 (2021). This loan and assistance program removes enrollees from the tax sale process and gives them an affordable repayment plan, ongoing personal support, and an assistance strategy tailored to their individual needs to help them pay and keep up with their taxes, improve their financial situations, and keep their homes.

Homeowners are eligible to apply if they are at risk of tax sale, reside in a home with an assessed value of \$300,000 or less, have a household income of \$60,000 or less, and assets of \$200,000 or less, other than the home. Preferential enrollment is reserved for homeowners who are at least 60 years old, currently receiving disability benefits, or owner occupants of their homes for ten years or more. More information and the enrollment application is available on the TSO web page [dat.maryland.gov/taxsale](https://dat.maryland.gov/taxsale).

The TSO is working to make this program function to the maximum benefit of homeowners in need. There are currently 55 enrollees in the HPP program, with the goal of having at least 100 homeowners enrolled by the end of FY26.

## INSIGHTS & RECOMMENDATIONS

1. In discussions with partner service providers, county finance officers, and thousands of homeowners, one of the major factors contributing to tax sales is the need for financial knowledge and skills training to help homeowners make informed and effective decisions with their financial resources. Homeowners in tax sale, report that they regularly fall behind in paying their bills, and that once they accumulate debt, they feel overwhelmed and hopeless about how to pay it off.

Most homeowners facing tax sale on their principal residence have some income, and almost always have no mortgage. However, they often report that they are in need of a plan or strategy to pay their taxes on time. In addition to financial counseling, which we regularly recommend, financial training would help homeowners with financial decisions and money management, and help them avoid tax sale.

2. Homeowners continue to report that it is a challenge to pay their tax bills on a semi-annual basis. They inquire about a payment plan, and report feeling overwhelmed by their tax bill. They also report being confused by the way the amounts, fees and discounts are listed, seeking a clearer description of additional charges. They describe a preferred billing method, listing amounts clearly, with easy to understand labels, and a payment amount that would keep them out of tax sale.

In previous reports, the TSO has recommended creating an installment program. And as discussed earlier, HB 54 (2024) establishes such a statewide program through the TSO, which we are working diligently to implement. And it also authorizes and enables counties to create installment programs of their own.

3. Finally, there are many resources available to homeowners in need; from tax credits and grant programs, to counseling and other benefits programs. They're provided by federal, state, and local governments, as well as nonprofit organizations. But the ongoing challenge is connecting these resources with the homeowners who need them.

The TSO continues to connect with homeowners it helped previously. Through its Homeowner Follow Up initiative, it has reached out to find out where those it previously assisted are today. And now, with the resources available through HB 236 (2023) using new team members to conduct outreach to all homeowners on county tax sale lists, the TSO seeks to continually expand its reach to homeowners facing challenges paying their taxes.

The discovery is that nearly all homeowners the TSO has contacted were able to avoid tax sale in the following year after they were helped. They applied for tax credits, received grants, met with housing and financial counselors, made budgets, resolved title issues, and accessed an assortment of other services and benefits programs that stabilized their financial situations and helped them to continue to keep their homes.

The TSO collaborates with a statewide network of partner service providers, governmental agencies and offices, elected officials, nonprofit organizations, and local

community groups to expand awareness of its services. The Office welcomes further opportunities to partner locally to reach Maryland homeowners in need.

#### **IV. CONCLUSION**

The Office of the Tax Sale Ombudsman is continually exploring ideas to improve how it can meet the needs of Maryland homeowners. The TSO looks forward to working with partners across the State to find creative solutions that work for everyone.