



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

Baltimore City Resource Guide for Tax Sale and Tax Foreclosure

Property Tax Bill Information

<p>Baltimore City Department of Finance 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 www.bidbaltimore.com. (It is free to create a username and password.)</p>
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Property Tax Credits

<p>Homestead Tax Credit For more information and a link to the application visit: http://www.dat.state.md.us/sdatweb/homestead_app.htm</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>The Homeowner’s Property Tax Credit To get more information, income guidelines, and the application, visit: http://www.dat.state.md.us/sdatweb/htc.html</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 every year by September 1. (New homeowners can apply at any time of the year).</p>
<p>Veterans Property Tax Exemption http://veterans.maryland.gov/maryland-tax-benefits/</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>Partial Tax Exemption for Blind Persons For more details and an application: http://www.dat.state.md.us/sdatweb/taxcredits.html#htcrtc</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>Renters Tax Credit http://www.dat.state.md.us/sdatweb/rtc.html</p>	<p>Renters who are income eligible may receive a credit based on their income and the amount paid in rent. This program is based on a sliding scale. To get this credit, you must apply every year by September 1.</p>
<p>Exemption for Home Improvements for Health or Medical Conditions http://www.dat.state.md.us/sdatweb/medcnec.pdf</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>

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, request an informal conference from the Department of Public Works.</p> <p>For water leaks, call 311 to request the City to check for a leak. Request a credit from the Department of Public Works.</p> <p>For trouble getting an informal conference or credit, call legal resources listed on page 3.</p>
<p>Senior Citizens Water Discount You need to complete an application and mail it to Bureau of Water and Wastewater, Customer Support and Services Division, 200 Holliday Street, Room 404, Baltimore, Maryland 21202: Publicworks.baltimorecity.gov/portals/publicworks/Documents/Senior%20discount%20application%202015.pdf</p>	<p>The Senior Citizen's Water Discount program provides a 39% discount on water and sewer bills for seniors 65 and over. Applicants must own the home or have a lease in their name and have a household income of \$25,000 or less.</p>
<p>Low Income Water Assistance Program You can apply at one of the Community Action Centers: http://humanservices.baltimorecity.gov/CommunityActionPartnership/HoursandLocations.aspx</p>	<p>Income eligible households that are not on a water payment plan are eligible for a credit of \$161.</p>
<p>Hardship Exemption from Stormwater and Bay Restoration Fees</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>211 Call 211 or visit www.211md.org/.</p>	<p>For information about assistance paying an electric bill.</p>
<p>Baltimore City Housing Department LIGHT Program Apply through a housing counselor (listed on page 3) or a Community Action Center (listed below).</p>	<p>For information about housing repairs to help address high water bills, energy efficiency issues, or other housing related problems.</p>

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>211 You can also get information here: http://humanservices.baltimorecity.gov/HomelessServices/DocumentsandResources.aspx</p>	<p>For households facing homelessness.</p>
<p>Community Action Centers http://humanservices.baltimorecity.gov/CommunityActionPartnership/HoursandLocations.aspx Monday – Friday 8:30am to 4:30pm (Information about public benefits and programs).</p>	<p>Southeast Community Action Center: 410-545-6510 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. 104 819 Park Ave. Baltimore, MD 21201</p>	<p>For a free housing counselor who can assist Baltimore residents with a mortgage who are facing tax sale.</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>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>St. Ambrose Housing Aid Center 410-366-8550 321 W. 25th Street Baltimore, MD 21218</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</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) 443-451-4067 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>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</p>	<p>For free legal assistance to tenants of properties in tax sale foreclosure.</p>