

### What happens if I don't pay?

Six months after the tax sale, the tax sale purchaser (buyer) can go to the Circuit Court in the jurisdiction where the property is located and file a complaint to "Foreclose the Right to Redeem." At this point, in order to get your house back (redeem it), you must pay:

- The total cost of the lien paid at the tax sale plus interest;
- All current taxes with any interest or penalties;
- Title search fee;
- Reasonable attorneys' fees;
- Court costs and other expenses.

If the Court signs an order foreclosing the right to redeem, you as the homeowner no longer can pay to redeem your house.

### What should I do if a tax sale has been filed in court?

- Get legal advice right away.
- Bring all your bills and documents with you when you meet with a lawyer.
- Talk to a lawyer about filing bankruptcy.
- Find out how much you owe the City or County (the redemption amount).
- Talk to your mortgage company about how much you owe for the tax sale.
- Try to negotiate with the tax sale purchaser.
- Go to court to challenge how much you owe.

### What happens if I don't do anything after the court case is filed?

If the buyer followed the rules, then the Court will sign an order to "Foreclose the Right to Redeem." The City or County can make a new deed for the buyer, and the buyer can become the new owner. After that, the buyer can evict you and you will no longer have the right to pay to stay in the house.

### How can I avoid a tax sale?

- Always open your mail.
- Pay your water bill, property tax bill, and other local government fees related to your house, on time.
- Check with the City or County to see when tax sales are scheduled and whether you owe money.
- Contact the State Department of Assessments and Taxation to find out if you are eligible for a homeowner's property tax credit, which could help you avoid paying your unpaid tax bill:

301 W. Preston Street  
8<sup>th</sup> Floor  
Baltimore, MD 21201  
(410) 767-1184  
dat.maryland.gov

### Where can I get help?

Contact the Maryland Legal Aid office that services the city or county where you live (see reverse side).

[www.mdlab.org](http://www.mdlab.org)

#### Maryland Volunteer Lawyers Services

(410) 451-4068 or (800) 510-0050

[www.mvls.org](http://www.mvls.org)

#### Lawyer Referral Service

Contact the Maryland State Bar Association at 1-800-492-1964 or

[www.msba.org/public/referral.asp](http://www.msba.org/public/referral.asp)

### For Baltimore City Residents Only

If you live in Baltimore City and you own the home that you live in (owner-occupied) and your property is designated as your principal residence by the Department of Assessments and Taxation, then the tax purchaser cannot file a complaint to "Foreclose the Right to Redeem" for 9 months from the date of the tax sale auction (applies to tax sales that occurred after **July 1, 2015**).

Owner-occupied properties cannot be sold at a tax sale if the total amount of taxes, including interest and penalties, is less than \$750.

If you are the owner of the owner-occupied real property, which is your principal residence, you have the right to send a request to redeem to the tax sale purchaser.

• The request must be sent in writing by first class, certified mail, return receipt requested, with the postmark of the United States Postal Service. Within 10 days of delivery, the tax sale purchaser must return the information, by the same method, with the amount of the redemption through the date of the owner's request. The payoff is valid for 30 days from the date sent.

• If the tax sale purchaser received such a request, they cannot file a lawsuit in the Circuit Court of Baltimore City to foreclose the right to redeem until the later of 20 days after the request is received by the tax sale purchaser or their representative; 10 days after the tax sale purchaser or their representative sends the payoff amount; or after 9 months from sale.

• If an owner sends more than two requests, then the restrictions on foreclosing the right to redeem will not apply to the third request. In other words, the owner cannot continue to request amounts and not pay the amount.

Tax sales can be a very complicated process. If you are facing tax sale, you should seek legal help immediately.



## Maryland Legal Aid: Who We Are

This brochure was prepared by Maryland Legal Aid, a non-profit organization dedicated to providing free, high-quality legal advocacy to protect and advance human rights for individuals, families, and communities.

## Know your rights

This brochure contains general information about your rights, but is not meant to be legal advice. While every effort is made to keep this information up to date, the law sometimes changes. If you want information about your specific situation, or if you have a pending legal case, you should contact Maryland Legal Aid or another legal resource.

## About Tax Sales

The official name for a tax sale is a “tax lien certificate sale.” If you owe money to the local government for real property taxes, fees for alley or sidewalk paving, environmental fines, or other violations related to real property, you could be facing a tax sale.

## How does a tax sale work?

The tax sale takes place at an auction. The “tax sale purchaser” (buyer) gets a “tax lien certificate.” This does not mean that the tax sale purchaser immediately gets the deed to your house. The only way that this can happen is if the buyer files a lawsuit in a county Circuit Court.

## My house was sold at tax sale, now what?

The City or County will send you a notice 60 days after the tax sale of your house. You have the right to “redeem” (pay) to get your house back. If you don’t respond to the City or County notice, the tax sale purchaser must send you a notice as early as four months later, and the purchaser must send you a second notice no earlier than one week after the first notice was sent.

## How do I pay to get my house back?

You must pay the total cost of the lien paid at the tax sale, plus interest, to get your house back (redeem). You also have to pay all current taxes with any interest or penalties.

## Maryland Legal Aid Offices

### Allegany/Garrett

138 Baltimore Street  
Suite 204  
Cumberland, MD 21502  
(301) 777-7474  
(866) 389-5243

### Anne Arundel/Howard

2024 West Street  
Suite 204  
Annapolis, MD 21401  
(410) 972-2700  
(800) 666-8330

3451 Court House Drive  
2nd Floor  
Ellicott City, MD 21043  
(410) 480-1057

### Baltimore City

500 E. Lexington Street  
Baltimore, MD 21202  
**Telephone Intake:**  
(410) 951-7750  
866-635-2948  
**Business Line:**  
(410) 951-7777  
(800) 999-8904

### Baltimore County

215 Washington Avenue  
Suite 305  
Towson, MD 21204  
(410) 427-1800  
(877) 878-5920

### Cecil/Harford

103 S. Hickory Avenue  
Bel Air, MD 21014  
(410) 836-8202  
(800) 444-9529

### Lower Eastern Shore

Dorchester, Somerset,  
Wicomico, Worcester  
201 E. Main Street  
Salisbury, MD 21801  
(410) 546-5511  
(800) 444-4099

### Midwestern Maryland

Carroll, Frederick, Washington  
22 S. Market Street  
Suite 11  
Frederick, MD 21701  
(301) 694-7414  
(800) 679-8813

### Montgomery County

600 Jefferson Plaza  
Suite 430  
Rockville, MD 20852  
(240) 314-0373  
(855) 880-9487

### Prince George’s County

8401 Corporate Drive  
Suite 200  
Landover, MD 20785  
(301) 560-2100  
(888) 215-5316  
(301) 560-2100

### Southern Maryland

Calvert, Charles, St. Mary’s  
15045 Burnt Store Road  
3rd Floor  
Hughesville, MD 20637  
(301) 932-6661  
(877) 310-1810

### Upper Eastern Shore

Caroline, Kent,  
Queen Anne’s, Talbot  
106 N. Washington Street  
Suite 101  
Easton, MD 21601  
(410) 763-9676  
(800) 477-2543

## STATEWIDE PROGRAMS & RESOURCES

### Community Lawyering Initiative

(443) 451-2805

### Farmworker Program

(800) 444-4099

### Foreclosure

### Legal Assistance Project

(888) 213-3320

### Long-Term Care

### Assistance Project

(866) 635-2948

### Maryland Senior Legal

### Helpline

(866) 635-2948

### Veterans’ Hotline

(443) 863-4040  
TTY Users: Call Maryland

Relay, Dial 7-1-1

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Visit [www.peoples-law.org](http://www.peoples-law.org) for self-help legal information and community resources.

For more information visit [www.mdlab.org](http://www.mdlab.org).

Tax Sale



# Protecting Your House From Tax Sale

Advancing Human Rights and Justice for All in Maryland since 1911

