Tax Sale Deferral Program

Dear Baltimore City Homeowner,

Baltimore City is now accepting applications for the **Tax Sale Deferral Program** from **February 15, 2026, through April 15, 2026**.

Tax Sale is an annual auction held each May where unpaid property liens may be sold, which could place a home at risk of foreclosure. A property may be eligible for Tax Sale if there are **unpaid property taxes, city fines, or citations**. Please note that motor vehicle citations, utility bills, and water bills do not qualify.

To check whether your home may be at risk of Tax Sale, please call 410-396-3987 or 410-396-3000. For questions about the program or application, you may email dhcd.taxsaleinfo@baltimorecity.gov.

This year's Tax Sale is scheduled for May 18, 2026, and the **last day to pay outstanding liens to avoid Tax Sale is April 30, 2026.** Payments may be made in person at the Abel Wolman Municipal Building, 200 Holliday Street (next to City Hall), Monday through Friday. from 8:30 am. to 4:30 pm. Payments must be made using a certified money order or cashier's check.

Please be aware that **the Tax Sale Deferral Program does not forgive unpaid bills**. Deferred balances remain due and may place a property at risk of Tax Sale in a future year if not paid.

Baltimore City sets aside $2 million each year for this program. **Applications are reviewed on a first-come, first-served basis**, and funding is limited. We encourage you to submit a complete application as early as possible.

HOW TO SUBMIT YOUR TAX SALE DEFERRAL PROGRAM APPLICATION

You may submit your Tax Sale Deferral Program application in one of three ways: **online, by hand delivery, or by mail.**

Option 1: Apply Online (Recommended)

You may apply online through the Neighborly application portal. Applying online is the fastest and most reliable way to submit your application.

Go to this Link:

bit.ly/DHCD-Neighborly

or scan QR Code

Option 2: Hand-Deliver Your Application

Paper applications may be hand delivered in person.

- ↳ Place your completed application in an envelope labeled "Tax Sale Deferral Program."
- ↳ Deliver it to:

Department of Housing and Community Development
417 E. Fayette Street, 11th Floor, Suite 1125
Baltimore, MD 21202

Office Hours:
Monday–Friday, 8:30 a.m. to 4:30 p.m.

All hand-delivered applications are date- and time-stamped upon receipt.
You will receive a receipt confirmation when you drop off your application.

Option 3: Mail Your Application

You may also submit your application by mail. Please note that mail delivery times may vary, so **mailing your application early is strongly encouraged**.

Mail your completed application to:

Department of Housing and Community Development
Division of Homeownership & Housing Preservation
417 E. Fayette Street, 11th Floor
Baltimore, MD 21202
Attn: Tax Sale Deferral Program

If you mail your application, you will receive a confirmation of receipt by phone or email within five (5) business days. If you do not receive a confirmation within that time, please follow up to ensure your application has been received.

Thank you for allowing us to support you in protecting your home.

If you have questions about completing or submitting this application, please email

dhcd.taxsaleinfo@baltimorecity.gov or call 410-396-3023

Tax Sale Deferral Program Application

PRE-APPLICATION QUESTIONS

Please answer the following questions by circling YES or NO. They will determine if you are eligible for this program. If you answer a question and that answer leads to "then STOP", you are most likely not eligible for the program. If your answer does not lead you to that message, please move on to the next group of questions.

Questions begin on next page.

Question 1. Have you received a Final Bill and Legal Notice from the Department of Finance OR, to the best of your knowledge, do you have more than $1,000 in unpaid city bills? (DOES NOT INCLUDE motor vehicle citations, utility bills, or water bills)

YES ☐ NO ☐

If your answer was NO, then STOP- you are not eligible for this program.

Question 2. Are you a homeowner or co-homeowner in Baltimore City?

YES ☐ NO ☐

Question 3. Do you live in the property you own in Baltimore City?

YES ☐ NO ☐

Question 4. Have you owned and occupied your home for at least 15 years?

YES ☐ NO ☐

Question 5. To the best of your knowledge, does the property you own and live in have an assessed value or $250,000 or less?

YES ☐ NO ☐

If you answered NO to any of the questions 2-5, then STOP- you are not eligible for this program.

Question 6. Do you or the co-owner meet any of the following criteria?

A. Your gross (before taxes) annual household income is $36,000 or less

   YES ☐ NO ☐

B. You (or the co-owner) are 65 years old or older and have a gross (before taxes) annual household income of $75,000 or less

   YES ☐ NO ☐

C. You (or the co-owner) are currently receiving disability benefits from the Federal Social Security Disability Insurance Program and have a gross (before taxes) annual household income of $75,000 or less

   YES ☐ NO ☐

If you answered NO to all parts of question 6, then STOP- you are not eligible for this program. If you answered YES to any parts of question 6, then please proceed to the Tax Sale Deferral Application.

There are TWO PARTS of this application. Part 1 asks for applicant information and documentation, and Part 2 asks for income information and documentation. Please read the questions carefully and answer as accurately and completely as you can.

It is extremely important that your application is complete, all the required information is attached, and that the information you provide is easy to read and understand for the application reviewers.

PART 1: APPLICANT INFORMATION AND DOCUMENTATION

Name of Homeowner: _____

Name of Co-owner: _____

Property Address:

Block and Lot (If known): _____

Mailing Address (If different from property address): _____
_____

Phone number: _____

Email Address: _____

Homeowner Date of Birth (MM/DD/YYYY): _____

Co-owner Date of Birth (MM/DD/YYYY): _____

☐ Please check here if you have applied/ are going to apply for the Homestead Tax Credit

☐ Please check here if you have applied/ are going to apply for the Homeowner's Property Tax Credit

For questions about these tax credits, please visit www.dat.maryland.gov or call 410-767-5900

These tax credits will NOT disqualify you from the Tax Sale Deferral Program.

REQUIRED APPLICANT VERIFICATION DOCUMENTATION

Verification documentation is needed for the applicant only (the person who signs the application). Please attach copies of the following documents to your application.

One example of Photo ID issued by either:

- The United States Federal Government
- The State of Maryland
- The City of Baltimore

Two of the examples below showing name and current address:

- Utility Bills (BGE, DPW, City issued water bills)
- Social Security Award Letters (SSA, SSDI, SSI)
- Photo ID (issued by the U.S. Federal Government, State of MD, or City of Baltimore)

PART 2: INCOME INFORMATION AND DOCUMENTATION

Total number of people in the household: _____

Number of Adults: _____

Number of School-aged children (K-12): _____

Number of other children: _____

Please use the table to enter the gross (before taxes) annual household income from the previous year. This means the total gross annual income of all adults living in the household combined for the year of 2025.

Income Source	Social Security Benefits (SSI, SSD, etc.)	Pension	Annual Employment	Unemployment Compensation	Self- Employment	Rental Income	Other*	Total
Applicant/ homeowner								
Co-Applicant/ Co-owner								
Household Member 1								
Household Member 2								
Household Member 3								
Household Member 4								
Total								

If you entered Other income, please specify the income source(s) here: _____

If you need to add more household members than the chart provides space for, please check here ___, and write that information on the back of this page or attach a separate sheet of paper.

Please use the example chart below if you need guidance on entering your income.

Income source	Social Security Benefits	Pension	Annual Employment	Unemployment Compensation	Self- Employment	Rental Income	Other	Total
Applicant/ Homeowner	13,398.70							13,398.70
Co-Applicant/ Co-owner				6,240.00	12,384.43			18,624.43
Household Member 1								
Total	13,398.70			6,240.00	12,384.43			32,023.13

Add all the amounts from the **Total Income Column** together to get **the Gross Annual Income of the Household.**

(Example: Homeowner total income + Household Member 1 total income = total household income for a 2-person household)

Total Gross Annual Household Income: _____

If you or any adults in the household have no income to report, please check here ___.

You or the other adult(s) will have to complete a **Zero Income Statement**, which will be provided to you upon review of your application. This statement must be notarized to be accepted and deemed valid.

REQUIRED INCOME VERIFICATION DOCUMENTATION

Please provide proof of income for all income written in the chart.

Income verification must be from 2025.

ACCEPTABLE INCOME VERIFICATION

- ↳ 2 paystubs from the last 2 months of 2025 (November, December)
- ↳ Pension or Retirement statements
- ↳ Social Security Award Letters (SSA, SSDI, SSI)
- ↳ Unemployment or Worker's compensation
- ↳ 1099 or W2

Have you attached the required documents from both the Applicant Verification section and the Income Verification section?

YES ☐ NO ☐

If you answered NO, the City will not be able to process your application in a timely manner, and you may risk the funds running out before your application can be thoroughly reviewed.

FINAL QUESTIONS AND SIGNATURE

- [ ] I declare under the penalties of perjury, that this application- including any accompanying forms and statements, has been examined by me and the information contained herein, to the best of my knowledge and belief, is true.
- [ ] I certify that all information is true and correct to the best of my knowledge.
- [ ] I agree to provide any documentation needed to assist in determining eligibility and are aware that all information and documents provided, except as exempted pursuant to law, are a matter of public record.
- [ ] I agree that my information may be shared with other government agencies and partners in order to grant you access to all programs for which you may be eligible.
- [ ] I further grant permission and authorize any bank, employer, or other public or private agency to disclose information deemed necessary to complete this application.

OPTIONAL SURVEY QUESTION:

- [ ] I agree to participate in the evaluation of this program, which will help improve Baltimore City's service delivery and potentially expand resources for rent support and affordable housing. This may involve filling out follow up surveys. (Note: Your willingness to be contacted for program evaluation purposes will not affect your eligibility or selection for this program in any way.)

Signature: _____ Date: _____