



Frederick County, Maryland

Homeowner Assistance

Maryland Annotated Code – Tax Property §14-812 (b)

Treasury Department

30 North Market St.

Frederick, MD, 21701

301-600-1111

www.frederickcountymd.gov

Summary of the Tax Lien Sale process:

Frederick County conducts an annual tax lien sale, in accordance with law, to collect any unpaid delinquent State, County, and Municipal real property taxes and fees, water and sewer charges, and any other qualifying Municipal charges. Per Frederick County Code Article V, Section 2-7-103.b, the tax lien sale is to be held on the second Monday in May each year.

A tax lien sale bidder does not purchase the property. Rather they purchase a lien on the property that is created by the taxes, fees and/or the water and sewer charges or other Municipal liens. If you redeem the property any time prior to foreclosure, you will not have to give up rights to the property.

Final notices for delinquent taxes and fees are mailed to property owners on March 15th, allowing at least 30 days for payment to be made prior to advertisement in a local publication. Additional delinquent and advertising fees totaling \$60 will be added on the Friday prior to the first advertising. The last date to make a payment prior to the tax lien sale is the Friday prior to the tax lien sale.

If a tax lien is sold against your property, a member of our staff can give you detailed information on your rights to redeem the property. In order to redeem the property from its tax lien, the owner must pay to the County the total amount paid at the tax lien sale on his/her behalf, together with any interest (accrues daily at 8% per annum), penalties and other County charges, including taxes that accrue after the tax lien sale date. A foreclosure action of the right of redemption may be processed in the Court by the purchaser of the tax lien as soon as six months for non-owner-occupied property and nine months for owner-occupied residential property from the date of the tax lien sale. You may redeem the property at any time up until the right of redemption has been finally barred by a decree of foreclosure.

Please contact our office for amounts due, terms of sale, and a further understanding of the tax lien sale process.

If this property is your principal residence and you are having difficulty paying the taxes on the property, there are programs that may help you.

- 1) Free counseling is available to help homeowners make plans to pay their bills and keep their homes by calling the Frederick Community Action Agency. The Frederick Community Action Agency is a HUD-Approved Housing Counseling agency that provides default counseling. If you are interested in the Agency's free counseling services, please contact them at 301-600-1506. You can also contact the national Homeowner's Hope Hotline at 888-995-HOPE for counseling.
- 2) The Homeowner's Property Tax Credit may significantly reduce the property taxes you owe if you have limited income and assets. You may be eligible for the credit at any age, but if you are 70 years old or older, you may be eligible for a special benefit that may reduce the taxes you owe for the past three years. The County also has a Senior Property Tax credit for homeowners who are 65 years old or older. More information on these credits and how to apply is available from the following agencies:
 - [State Department of Assessments and Taxation](http://www.dat.maryland.gov): www.dat.maryland.gov or 1-888-246-5941
 - [Frederick County Treasury Department](http://www.frederickcountymd.gov/treasury): www.frederickcountymd.gov/treasury or 301-600-1111
 - [Frederick County Division of Senior Services](http://www.frederickcountymd.gov/seniorservices): www.frederickcountymd.gov/seniorservices or 301-600-1605
- 3) The Homeowner Protection Program – if you are a homeowner of limited income, you may qualify for the Homeowner Protection Program which could keep your home out of tax sale for at least 3 years and could help you pay the taxes you owe and keep your home. More information is available here: <https://dat.maryland.gov/Pages/hpp.aspx>

The State of Maryland Tax Sale Ombudsman was established and is available to:

- 1) Answer questions about the tax sale process.
- 2) Assist homeowners with applying for tax credits and other benefits that may help homeowners to pay delinquent taxes and retain their homes, such as the Homeowner Protection Program.

The State of Maryland Tax Sale Ombudsman can be reached at:

- 1) State toll-free number: 1-833-732-8411 or 410-767-4994
- 2) E-mail: sdat.txsale@maryland.gov
- 3) Website: www.dat.maryland.gov/taxsale