

The following list of the most frequently asked questions and answers has been compiled to inform residents of basic requirements and guidelines governing the Howard County Tax Sale. Some of the content below may not be applicable and are subject to revision without prior notice. Please visit our website at <https://www.howardcountymd.gov/finance/tax-sale> for updates to these FAQs and other important information. Tax Sale related questions can be sent to taxsale@howardcountymd.gov.

Why is my property going into tax sale?

Properties enter tax sale because there are unpaid taxes and/or water and sewer bills associated with the property or other municipal liens.

What can I do to keep my property from being in Tax Sale?

The only way to keep your property from Tax Sale is to pay the amount due to the County prior to the Tax Sale. The County will not enter into a payment plan to keep a property out of Tax Sale.

Does the County offer payment plans?

No, the County does not offer payment plans. You can make incremental payments throughout the year; however, taxes must be paid in full prior to 5pm on August 5, 2025, in order to avoid tax sale. Please note that interest will continue to accrue based on the outstanding balance owed.

What are my payment options?

Payments for the 2024 Tax bill year will be accepted until 5pm on July 7, 2025. The payment options are as follows:

In addition to personal check, money order & cash, payment options made by 7/7/25 include:

- Online payments via E-checks & Credit/Debit card:
 - o Real Property: https://payments.municipipay.com/md_howard/search
 - o Water & Sewer: <https://utiliti.howardcountymd.gov/#/>
- Phone (IVR) payment line 1-667-222-5040

Payments after 5 pm on 7/7/25 must be made by certified check, money order or cash.

- They can be accepted in person or by delivery to 3430 Courthouse Drive, Ellicott City, MD 21043. If mailing payment, be sure to include the parcel number. Payments will be applied on the date received; postmarks are not accepted.

Can I pay at the George Howard Building?

Yes, the George Howard Building is open Monday- Friday, except holidays and energy saving days 6/20, 6/30, 7/1, 7/2, 7/3, 7/25 and 8/1. Cashiers may receive payments from 8:00-5:00. As an alternative, payments can be dropped off outside the George Howard Building in the payment drop-box. Please enclose your payment in an envelope and ensure your parcel number is clearly recorded on the face of the check. Payments received after stated times will result in your property entering tax sale. The address is 3430 Courthouse Drive, Ellicott City, MD 21043.

How will my payments be applied?

For check payments sent by mail, payments will be applied to the oldest tax year unless there is a note on the front of the check indicating the payment is for a different tax year. If paying online, you will select the tax year(s) in which you would like to make your payment. Please pay close attention to the tax year(s) that you select for accurate payment application.

Will my payment be applied based on the postmark date?

Payments will be applied on the date received; postmarks are not accepted.

What if I have a property tax escrow with my mortgage company?

If you have an escrow established with your mortgage company, you should contact them immediately to determine the status of the payment. You should also alert them that payment must be received by August 5, 2025 to avoid tax sale. Your mortgage company can contact Tax Customer Service department at 410-313-2062 or via email at customerservice@howardcountymd.gov if they have questions.

Will I receive a receipt when I pay my taxes?

Receipts are provided for in-person payments made to the cashier. A receipt will not be sent if your payment is received by mail. To verify your payment has been posted, you may refer to our website or contact customer service at 410-313-2062.

What if I need to change my mailing address or have questions about the assessed value of my property?

This information is provided to Howard County by the State Department of Assessments and Taxation (SDAT). Inquires may be directed to 410-480-7940. More information including forms may be found on their website: <https://dat.maryland.gov/>

At Tax Sale, does the bidder buy my property? Do I have to move after the sale?

A tax sale bidder does not purchase your property. They purchase a lien on the property, that is created by the unpaid taxes and/or water and sewer charges. If you redeem the property at any time prior to foreclosure, you will not have to give up your rights to the property.

What must the homeowner do to redeem the property after a Tax Sale?

To redeem the property after a tax sale, the homeowner must pay Howard County the total amount paid at the tax sale on his or her behalf, together with 18% interest and penalties and any taxes that accrue after the tax sale date as well as any other open County Liens (i.e., open water and sewer bills). This payment must be made with certified funds

In addition, depending on the date of redemption, the homeowner must first reimburse the holder of the certificate of sale for expenses and attorney's fees incurred. The certificate holder will then provide the owner with a letter of release, which will allow the owner to redeem the property from tax sale. If the owner redeems within the first four months (non-owner-occupied properties) or 7 months (owner-occupied properties) from the tax sale date, the owner is not liable for any bidder expenses and a letter of release is not necessary.

How long does the owner have to redeem the property after Tax Sale?

Pursuant to the Annotated Code of Maryland, §14-827, The owner or other person that has an estate or interest in the property sold by the collector may redeem the property at any time up until the time that the right of redemption has been finally barred by a decree of foreclosure.

What happens if a bidder does not file a civil action case within two years?

If the owner does not redeem and no civil action case is filed within two years from the date of the certificate of sale, the certificate of sale is void and the bidder loses all rights to the property and subsequently to any monetary reimbursement. The property could be sold again.

Does Howard County initiate or handle any foreclosure proceedings?

No, Howard County may not provide legal counsel or assistance to either party in a civil action case. Interested parties should seek professional advice as deemed necessary.

What if the owner does not redeem the property?

If an owner fails to redeem his property from tax sale, the bidder may file a civil action case in court to foreclose the owners' right of redemption. The action to foreclose the owners' right of redemption must be filed no less than six months (non-owner-occupied properties) or nine months (owner-occupied properties) from the date of sale and no more than two years from the date of the certificate. If judgment is granted in favor of the bidder, the bidder may gain full title to the property by paying the balance of their bid if any, and any taxes or other County liens that accrue after the date of sale, after which a deed can be drawn.

What interest rate is paid on the lien upon redemption?

The current interest rate paid to Howard County on a tax sale property is eighteen percent (18%) annually. The interest amount will be calculated at a daily rate from the date of sale to the date of redemption.

How long is the tax lien valid?

The tax lien certificate is valid for two (2) years from the date of the certificate unless a proceeding to foreclose the right of redemption is filed prior to the two (2) year expiration.