**选择Baltimore County的理由：**

1. Maryland州财政缺口较大，因此有较大的意愿进行tax sale。在该州24个County中选择Baltimore County的理由是：
   1. 在该州的Baltimore County在州内人口排名第二（84万），比排名第一的Montgomery County仅少20万，但同时
      1. Baltimore County的每户中位数收入(6.7万)仅有Montgomery County的2/3（9.9万），不到州每户收入中位数(7.9万)
      2. Baltimore County的房产税中位数（$1850）仅有Montgomery County的（$3690）的一半
   2. Baltimore City的distressed home sales全国排名第一
   3. 综上所述，Baltimore County的tax sale的机会更多。

信息来源：

<https://en.wikipedia.org/wiki/List_of_Maryland_locations_by_per_capita_income>

<http://www.tax-rates.org/maryland/property-tax>

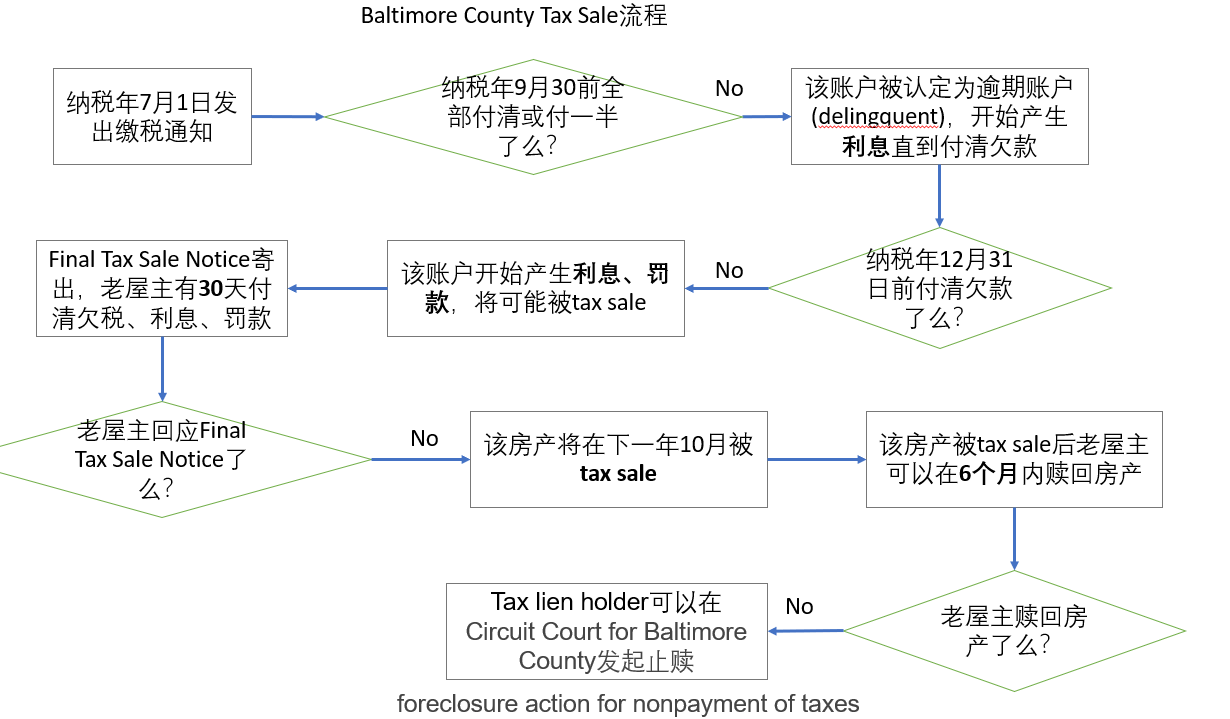
<https://msa.maryland.gov/msa/mdmanual/01glance/html/pop.html#:~:text=As%20of%20the%202010%20census,least%20populated%2C%20with%2020%2C197%20residents>.

<https://www.baltimoresun.com/business/real-estate/bs-md-ci-distressed-home-sales-20180726-story.html>

<https://www.usatoday.com/story/money/2019/01/25/poorest-counties-in-the-us-median-household-income/38870175/>

# **Baltimore County Tax Sale 网上拍卖规则**

Baltimore County的tax sale 每年举行一次，大体流程见下图。



前一年欠税的房产将于第二年的10月的annual tax sale上进行拍卖。欠税的房产名单每周更新一次，可以在网上查到：

https://www.baltimorecountymd.gov/departments/budfin/taxpayerservices/taxsale/index.html

2020年的拍卖日期是10月8日。如果你想参与拍卖，需要在网上注册，填写相关文件并缴纳注册费$100：

<https://www.baltimorecountymd.gov/taxsale2020>

注册开放日期是2020年9月1日，截止于2020年9月14日4:30pm。$100注册费必须通过银行 ACH debit的方式支付。注册费一旦缴纳则不可以退款，也不能用于支付拍卖房产的费用。

具体网上拍卖规则可以参考： <https://www.baltimorecountymd.gov/departments/budfin/taxpayerservices/taxsale/collectorsterms.html>

下面是从这个网页copy的内容

# **Collector's Terms**

All tax sale bidders and their representative are subject to the following terms of sale.

## **Registration**

1. The Collector’s tax sale will be conducted via an online auction on October 8, 2020. If the Collector’s 2020 tax sale cannot be completed on October 8, 2020, the Collector shall continue the tax sale as determined by the Collector and announced to bidders at the October 8, 2020 tax sale until all property included in the 2020 tax sale is sold. If you are interested in participating as a bidder at the Collector’s tax sale, you must register online at: https://www.baltimorecountymd.gov/taxsale2020 to participate. Online registration includes your agreement to the "Collector’s Terms for the 2020 Tax Sale" and the “2020 Tax Sale Internet Procedures,” your completion of the “Bidder Registration Form” and remittance of the $100 tax sale registration fee, before you may bid in the Collector’s tax sale. Registration begins on or about September 1, 2020 and the deadline for registration is September 15, 2020 at 4:30 p.m. If you fail to register online by September 15, 2020 at 4:30 p.m., you will not be able to participate in the Collector’s tax sale and any subsequent 2020 tax sale conducted by the Collector, if any. No other form of registration including, but not limited to, registration by mail, email or telephone will be accepted. A $100 registration fee shall be charged to each bidder’s bank account by ACH debit. Payment in United States dollars is required. The registration fee is nonrefundable unless a potential registrant is denied registration for and participation in the 2020 tax sale. The registration fee shall not be applied to any bids submitted. By electronic signature of the tax sale registration form, each bidder evidences its agreement to these Collector’s terms, with the intention to be bound to these Collector’s terms, and each bidder hereby declares, affirms, represents and warrants under the penalty of perjury, that any and all information set forth in its registration form is true and correct on the date when made and continues to be true and correct throughout the 2020 tax sale process that follows thereafter.

2. Any and all entities/individuals seeking to participate in the Collector’s 2020 tax sale shall register with the Collector online at https://www.baltimorecountymd.gov/taxsale2020. Online registration includes agreement to the "Collector’s Terms for the 2020 Tax Sale" and the “2020 Tax Sale Internet Procedures," completion of the “Bidder Registration Form” and remittance of the $100 registration fee. **Any and all registrants that are entities (not an individual) shall register with the Collector in their legal entity name that is registered with the Maryland State Department of Assessments and Taxation and such entities must be in good standing and qualified to conduct business as a domestic or foreign entity in the State of Maryland.** Upon request, each such entity registrant must also provide the name and address of its resident agent, entity officers/members/partners information, information about any and all related or affiliated entities along with officers/members/partners information and the street address of each entity’s principal place of business. After a registrant completes the registration form, the information provided therein shall be reviewed by the Collector including, but not limited to, verification of good standing for each entity, proper remittance of registration fee and various other registrant information. Each registrant’s completed registration form shall be reviewed and processed by the County and the Collector. Each registrant acknowledges, understands and agrees that the registration review and processing period will take up to 72 hours and, accordingly, a registrant may not be able to bid upon any property during the 72-hour registration review and processing period. Further, the County and the Collector may request additional information from a registrant if and as needed, in the sole discretion of the County and the Collector. Only upon the approval of a registration for the Collector’s 2020 tax sale, will the County forward an email registration confirmation to each individual/entity participating in the tax sale and will also assign a unique identifying number to each bidder. The County will use reasonable efforts to protect all registration information. All bidders and any representative thereof understand and agree that they assume any and all risks of any irregularity/error occurring during or in any portion of the Collector’s tax sale and no bidder/purchaser or representative thereof has any right or remedy against the County associated therewith. **The County is not liable for and will not pay any bidder/purchaser any interest, costs, expenses or attorneys’ fees associated with the invalid or void sale or any error or irregularity in or of the Collector’s 2020 tax sale.** Should there be complications which cause the tax sale to be terminated prior to completion of the Collector’s 2020 tax sale, bidders will be notified via email or telephone (pursuant to the bidder’s information provided on the bidder registration form) when the Collector’s tax sale resumes.

3. As part of the registration process, each bidder must provide its social security number or tax identification number and complete the “Substitute for IRS Form W-9” form included on the Bidder Registration Form. Each bidder shall enter a valid bank account from which its purchases will be debited. **All participants/bidders are required to provide and maintain a budget to cover the cost of its anticipated purchases. Taxes as well as high-bid premiums will be applied against this budget.**

## **Legal Authority**

4. The tax sale shall be conducted in accordance with, pursuant to, under and by virtue of the several Acts of the General Assembly of Maryland, the Tax-Property Article of the Annotated Code of Maryland, the Maryland Rules of the Annotated Code of Maryland and the Baltimore County Code, each and all of which is now in force relative to the collection of taxes. In accordance with the Tax-Property Article of the Annotated Code of Maryland including, but not limited to, Section 14-817 thereof, the 2020 tax sale shall be conducted "on terms set by the Collector" as stated herein and the 2020 Tax Sale Internet Procedures. The 2020 Tax Sale Internet Procedures are incorporated into these Collector’s Terms for the 2020 Tax Sale. Any failure of a bidder or bidder’s representative to abide by these Collector’s terms may result in the bid submitted not being accepted/the bidder or bidder’s representative being barred from future County tax sales.

## **Tax Sale–General**

5. Baltimore County requires that all purchasers remit on the day of the applicable tax sale, the full amount of all taxes due on the property, whether in arrears or not, together with interest and penalties on the taxes, expenses incurred in the making of the sale and the high-bid premium described in paragraph six hereafter. Payment in United States dollars is required. For example, on October 8, 2020, the purchaser shall pay the County, by ACH debit of purchaser’s bank account, the full amount of taxes and other charges due to the Collector of State and County Taxes for said County on the property sold at the October 8, 2020 Collector’s tax sale, whether in arrears or not, together with interest and penalties thereon and all expenses incurred in making the sale, and along with a high-bid premium, if applicable, and thereafter, the residue of the purchase price, together with taxes, interest, penalties, expense and charges, which accrue from the date of the Collector’s tax sale, shall remain on credit until a final decree has been passed, foreclosing the right of the redemption on the property. Remittance shall be made by an ACH debit of the bidder’s bank account and the County will confirm with its bank the receipt of payment. If the Collector’s 2020 tax sale cannot be completed on October 8, 2020, the Collector shall continue the tax sale as determined by the Collector and announced to bidders at the October 8, 2020 public auction tax sale until all property included in the 2020 tax sale is sold. Purchasers at any County tax sale held after October 8, 2020 shall remit payment on the day the tax sale is continued, in the amounts described above.

6. In addition to the amount required under paragraph five, each successful bidder whose bid exceeds 40 percent of the assessed value of the property sold (as reflected in the assessment records maintained by the State Department of Assessments and Taxation), must remit payment to the Collector on the day of the applicable tax sale, of a high-bid premium equal to 20 percent of the amount by which the successful bid exceeds 40 percent of the assessed value of the property sold. In cases where properties are offered by the Collector as a group, a high-bid premium equal to 20 percent of the amount by which the successful bid exceeds 40 percent of the aggregate assessed value of the properties offered will be charged. For property assessed under an agricultural use assessment the high-bid premium shall be 20 percent of the amount by which the successful bid exceeds the appropriate value determined by the Collector. Payment in United States dollars is required.

## **High-Bid Premium Example**

|  |  |  |  |
| --- | --- | --- | --- |
| Assessed value | $100,000 | Bid Price | $50,000 |
|  | X         40% |  | -  $40,000 |
|  | -------------- |  | --------------- |
|  | $40,000 |  | $10,000 |
|  |  |  | X          20% |
|  |  |  | -------------- |
|  |  | Bid premium paid at sale | $2,000 |

7. The balance of the purchase price will remain on credit and must be paid, together with taxes, interest, penalties, expenses and charges, which accrue from the date of the sale through the date of Judgment as required in Section 14-844 (d) of the Tax-Property Article of the Annotated Code of Maryland. The purchaser/plaintiff agrees to remit no later than 10 days after the date of Judgment/Order Foreclosing Rights of Redemption the balance of the purchase price/surplus purchase price along with taxes, interest, penalties, expenses and charges, which have accrued from the date of the applicable tax sale. In the event a purchaser/plaintiff fails to timely remit the monies due and owing, the County may file suit against the purchaser/plaintiff in accordance with the County’s rights and remedies as described in the Tax-Property Article of the Annotated Code of Maryland. Section 11-2-402 of the 2003 Baltimore County Code, as amended, provides for interest at the rate of 12 percent per annum for redemption of property sold at the tax sale.

8. The Collector will refund the high-bid premium, without interest, to (a) the holder of a tax sale certificate upon timely redemption (b) the plaintiff in a timely action to foreclose the right of redemption upon delivery of a tax sale deed for the property and payment to the county of all sums due and owing or (c) if the applicable tax sale is voided by the County for any reason. Otherwise, the high-bid premium will be retained by the Collector.

9. All bids shall be submitted using the Baltimore County Tax Sale system. Bids may be submitted beginning Thursday, October 8, 2020, at 9 a.m. Bids received with a time stamp prior to 9 a.m. will not be accepted and will be considered invalid. Individual property listings will be provided to all registered bidders on Tuesday, October 6, 2020 in the form of formatted spreadsheets. One spreadsheet is used for bids using a dollar value. The second spreadsheet is to be used for bids using the form of a bid factor (a percentage of assessed value.) Bids submitted on October 8, 2020 will be awarded on October 8, 2020. In the case where the bids are identical for the same property or properties, the winning bid will be awarded to the bidder with the first submission of the bid. Certificates of Tax Sale shall be awarded to the bidder who makes the highest good faith bid. The Collector may refuse to accept bids that are not made in good faith. Successful bids will be conditionally accepted, pending payment of the amounts required under Paragraphs five, six and seven of these Collector’s terms.

10. The Collector reserves the right to offer certain properties as a group during any and all tax sales. When any property is sold at the tax sale and said property is subject to a ground rent or lease for a term of 99 years renewable forever, the Collector shall sell the leasehold interest only with the improvements erected on the leasehold interest, if any; provided, however, that any property sold, subject to a ground rent or lease, to a bona fide purchaser for value or the government of the jurisdiction conducting the sale, upon foreclosure of the rights of redemption, is not subject to any claim for rent unpaid, due, or accruing prior to the date of the judgment of foreclosure.

11. Bids will not be accepted if they are less than the amount due for taxes and other applicable charges as stated in these Collector’s terms. If there are no bidders or if no bid is accepted by the Collector for any property, the property may be sold to Baltimore County.

12. The County’s Office of Budget and Finance will provide each successful bidder with IRS Form 1099 and will report any earnings to the proper taxing authorities. **Each bidder is legally and financially responsible for the bids submitted by such bidder.** All successful bidders/purchasers will be notified at the conclusion of the tax sale by receiving individual itemized invoices with the amount due. Notification will include the tax sale amount and the high-bid premium, if applicable. All bidders/purchasers must pay for their properties, including the high-bid premium, if applicable, by ACH debit not later than 4:30 p.m. the day of the auction. The bank account provided at registration will automatically be debited for the total amount due for certificates purchased by each bidder/bidder representative, as applicable. Purchasers must ensure the funds (in U.S. dollars) are available for all bids prior to 4:30 p.m. local time.

13. The County’s website shall post, among other things 1) a description of each property as the property appears on the Collector’s tax roll 2) the name of the person who last appears on the Collector’s tax roll as the owner of a property listed on the County’s website 3) the amount of taxes due and unpaid on the property as shown on the Collector’s tax roll and 4) the assessment of the property as determined by the last assessment. Failure of the Collector to include any taxes on the County’s website does not affect the validity or collectability of the taxes, except as otherwise required and provided in Section 14-810 of the Tax-Property Article of the Annotated Code of Maryland, or the validity of any sale made at the Collector’s tax sale to enforce the payment of taxes, nor prevent nor stay such proceedings nor affect the title of any purchaser. More detailed property descriptions are on file in the Transfer Office of the Department of Assessments and Taxation of Baltimore County, Hampton Plaza, 300 East Joppa Road, Suite 602, Towson, Maryland, and identifying account numbers are shown on the County’s website for reference thereto.

14. The County’s Office of Budget and Finance will inform the property owner of the successful bid price for the property. In most instances, the Certificates of Tax Sale will be mailed within six months of the day of sale. Certificates of Tax Sale will not be issued until all monies due the Collector are paid as required in Section 14-818 of the Tax-Property Article of the Annotated Code of Maryland and these Collector’s terms.

15. In most instances, the first day to file in Circuit Court to foreclose rights to redemption on properties sold at the October 8, 2020 tax sale is April 8, 2021. Before filing, check with the County Tax Sale Desk by calling 410-887-5616 to verify that the property has not been redeemed. A Bill of Complaint must be filed within two years from the date of the Certificate of Tax Sale. Report such filings to the Collector at the County Tax Sale Desk immediately (in accordance with Section 14-839(c) of the Tax-Property Article of the Annotated Code of Maryland) and serve notice of filing on the County Attorney.

16. If the property is redeemed, the purchaser may be entitled to be reimbursed for actual expenses incurred in accordance with Sections 14-828, 14-830 and 14-843 of the Tax Property Article of the Annotated Code of Maryland. Baltimore County will not collect these expenses on behalf of the purchaser and is not responsible or liable in any manner or extent for the collection of these reimbursement funds. Upon reimbursement by the property owner, purchaser of the Certificate of Tax Sale is required to provide the property owner a letter of release to allow the County to complete the redemption process. In accordance with Section 14-828 of the Tax Property Article of the Annotated Code of Maryland and these Collector’s terms, all redemptions, redemption interest and all funds due to the County must be paid through the County’s Office of Budget and Finance.

A release for legal expenses must be on appropriate letterhead paper and contain the following:

* Date of release and expiration date thereof
* Tax parcel number, property address, and the name of the person/party paying the legal expenses
* Itemized statement of the legal expenses paid

17. All property is conveyed as is where is and the County and the Collector make no warranty, express or implied, that any property has marketable title, contains the area of land described in the Notice of Sale, that any property does not contain faults that would be fatal to tax sale foreclosure, or that the true market value of any property bears any relationship to the assessment amount stated in the Notice of Sale. Each and every bidder/purchaser understands and agrees to the Collector’s terms and assumes all risks in regard to these and all tax sale matters. There is no warranty, expressed or implied, regarding any property sold including, but not limited to, that a property has a marketable title or that it contains the area of land which it is said to contain; therefore, each and every bidder/purchaser assumes all risks in that regard. These Collector’s tax sale terms may be unique to Baltimore County and may differ from those used in other Maryland counties. While these Collector’s terms provide information and procedures relative to the Collector’s 2020 tax sale, the County may not provide any legal advice to property owner, tax sale bidder or purchaser. Tax sales are complex proceedings and the County recommends that all individuals seek legal advice prior to participation in the Collector’s tax sale. The County does not warrant the accuracy of the information contained herein. You should refer to state and local statutes for more detailed and precise information regarding the legal authorities and your rights and remedies in connection with the Collector’s 2020 tax sale.

18. Whenever a tax sale on a property is voided by the County for any reason, purchasers will be notified and advised not to pursue any further foreclosure action or to incur additional expenses. Reimbursement will be limited to the amount of taxes and high-bid premium, if any, paid at the sale.

19. The holder of a Certificate of Tax Sale or any assignee thereof must provide the County with proof of compliance with the Section 14-833(a-1) of the Tax-Property Article of the Annotated Code of Maryland regarding Notice required; timing; contents; requirements; and affidavit of compliance.

* Copy of the notice
* Copy of a verifiable U. S. Post Mark

20. Failure to abide by any of these Collector’s Terms for the 2020 Tax Sale/the 2020 Tax Sale Internet Procedures may result, without notice, in barring future participation of the bidder for a time limit as determined by the Collector. There may be tax liens pertaining to properties sold for which taxes were paid prior to the sale date or other circumstances which render the sale invalid or void. In the event the County determines that a tax sale is invalid or void, the County will, as the exclusive remedy available to the purchaser, reimburse the purchaser the tax sale purchase price paid, without interest, or any applicable high-bid premium paid, without interest. Auction results will be posted on the Tax Sale website as soon as available.

21. In accordance with Maryland laws and regulations, information provided to any state or local government entity is subject to disclosure and release in a limited number of instances including, but not limited to, court order, subpoena/the Public Information Act, Title 10, Subtitle 6, Part III of the State Government Article of the Maryland Annotated Code, as amended, etc. All bidders and any representative thereof understand and agree that they assume any and all risks of any irregularity/error occurring during or in any portion of the Collector’s tax sale and no bidder/purchaser or representative thereof has any right or remedy against the County associated therewith. **The County is not liable for and will not pay any bidder/purchaser any interest, costs, expenses or attorneys’ fees associated with the invalid or void sale or any error or irregularity in or of the Collector’s 2020 tax sale.** Should there be complications which cause the tax sale auction to be terminated prior to completion of the Collector’s 2020 tax sale, bidders will be notified pursuant to the bidder’s information provided on the bidder registration form when the tax sale resumes.

## **Questions**

22. Any bidder having any questions or concerns regarding the tax sale, tax sale properties/redemption information may contact the Baltimore County Office of Budget and Finance Tax Sale Section at 410-887-5616. Beginning September 1, 2020, the [taxsale2020@baltimorecountymd.gov](mailto:taxsale2020@baltimorecountymd.gov) email address will also be available to answer all bidder’s tax sale questions from 8 a.m. to 4:30 p.m.