When you acquire a property through the Montgomery County Land Bank’s Tax Foreclosure Acquisition Program, you are agreeing to pay the property taxes after you own it and that you will improve and maintain the property. Six months after the property is transferred to you, the MCLB will audit the property to confirm you are meeting this obligation. If you are not meeting your obligations, MCLB can, at its discretion, reclaim ownership of the property by recording the reverter deed signed at the acquisition.

What are reasons MCLB would implement the reverter deed to reclaim ownership of the property?

- **Non-payment of real estate taxes and assessments.** As a reminder, taxes are billed one year behind. This means, for example, if you take possession of the property in December, you will be responsible for the tax bill which comes in February even though you did not own the property during the year billed.

- **Property has not been improved and/or is not being maintained.** MCLB will be looking for the following improvements:
  
  o Lawn must be maintained per community zoning standards.
  
  o Dead shrubs & trees have been removed; vegetation is not overgrown to the point of blocking porches, windows, entrances, and doors. Property is maintained per community zoning standards.
  
  o Trash and debris on the property have been removed; items in the yard meet community zoning standards.
  
  o Broken and open doors and windows have been replaced or repaired; windows and doors are not boarded.
  
  o Roof is in good repair; it is not tarped and does not have any openings, missing shingles or moss growing on it.
  
  o Evidence of exterior improvements such as securing gutters and downspouts, removing moss from siding or brick, addressing chipped or flaking paint.

- **Photographic proof of improvements not provided to MCLB within 6 months of the transfer.**

Additionally, MCLB may use unmanned aerial systems (a drone) to document the property’s condition at the time of transfer and/or approximately 6 months from the transfer.