The Tax Deed Collective –

50-State Report National Overview and Summary Table

The process by which state and local governments collect delinquent real property taxes is a critical function of public finance and presents a unique asset class for investors. Across the United States, these processes are not uniform; they are governed by a complex patchwork of state statutes that create distinct systems, each with its own procedures, risks, and opportunities. Understanding these systems is paramount for any entity seeking to invest in tax-delinquent properties.

The three primary systems employed are:

1. **Tax Lien Sales:** In a Tax Lien state, the government does not sell the property itself but rather sells a lien against the property for the amount of the delinquent taxes, interest, and costs. An investor purchases this lien, receiving a tax lien certificate. The investor's return is generated from the interest rate paid by the property owner upon redemption. If the owner fails to redeem the property within a statutory period, the lienholder can typically initiate a foreclosure action to acquire title to the property.
2. **Tax Deed Sales:** In a Tax Deed state, the government sells the property outright at a public auction after a period of delinquency. The winning bidder receives a tax deed, which conveys ownership. In most deed states, the former owner's rights are extinguished at the time of the sale, and there is no post-sale redemption period. This method offers a more direct path to property acquisition.
3. **Redeemable Deed Sales:** This system is a hybrid of the lien and deed models. The property is sold at auction, and the winning bidder receives a deed. However, this deed is "redeemable," meaning the former owner has a statutory period *after* the sale to reclaim the property by paying the auction purchaser the bid amount plus a statutorily defined penalty or interest rate.

The following summary table provides a high-level overview of the system employed by each of the 50 states, along with key statutory data for lien and redeemable deed states. This table serves as a quick-reference guide, with detailed analysis for each state provided in the subsequent sections.

Table 1: 50-State Tax Sale System Summary

State	Primary System Type	Statutory Interest/Penalty Rate	Statutory Redemption Period
Alabama	Hybrid (Tax Lien / Redeemable Deed)	Lien: Bid-down from 12%. Deed: 12% per annum.	3 Years
Alaska	Tax Deed	N/A (Pre-sale repurchase right)	None (Post-sale)
Arizona	Tax Lien	Bid-down from 16% per annum	3 Years
Arkansas	Tax Deed	N/A (Pre-sale redemption)	30 Days (Post-sale)
California	Tax Deed	N/A	None (Redemption ends day before sale)
Colorado	Hybrid	9 points above Fed. discount rate). Deed Sales Introduced 2026	3 Years
Connecticut	Hybrid (Redeemable Deed / Lien Assignment)	18% per annum	6 Months (Standard)
Delaware	Redeemable Deed	15% premium on bid amount	Approx. 90 Days (Until court confirmation)
Florida	Hybrid (Tax Lien followed by Tax Deed)	Lien: Bid-down from 18%. Deed App: 1.5% per month.	2 Years (for lien)
Georgia	Redeemable Deed	20% premium (1st year), 10% thereafter	1 Year
Hawaii	Redeemable Deed	12% per annum on purchase price	1 Year
Idaho	Tax Deed	N/A	None (Redemption ends at time of sale)
Illinois	Tax Lien	Bid-down from 18%	2 to 3 Years (Varies by

		(penalty, not interest)	property type)
Indiana	Tax Lien	10%–15% penalty on min. bid; 5% per annum on overbid	1 Year (Standard); 120 Days (Commissioner's Sale)
Iowa	Tax Lien	2% per month	1 Year, 9 Months (before deed process starts)
Kansas	Tax Deed	N/A	Ends day before auction
Kentucky	Tax Lien	Varies by county; often includes penalties + interest	1 Year
Louisiana	Redeemable Deed	1% per month + 5% penalty	3 Years
Maine	Tax Deed	N/A (Pre-sale redemption)	None (Post-sale, varies by municipality)
Maryland	Tax Lien	Varies by county (6% to 20% per annum)	6 Months (before foreclosure can start)
Massachusetts	Tax Lien	Bid-down interest rate from 16%	6 Months (before foreclosure can start)
Michigan	Tax Deed	N/A	None (Foreclosure precedes sale)
Minnesota	Tax Deed	N/A	None (Foreclosure precedes sale)
Mississippi	Tax Lien	1.5% per month	2 Years
Missouri	Redeemable Deed	10% on purchase price + costs	90 Days to 2 Years (Varies by county class)
Montana	Tax Lien	2% penalty + 5/6 of 1% per month	2 to 3 Years (Until deed application)
Nebraska	Tax Lien	14% per annum	3 Years
Nevada	Tax Deed	N/A	None (2-year protest period)
New Hampshire	Tax Deed	N/A	None (Redemption ends

			upon deeding)
New Jersey	Tax Lien	Bid-down from 18% per annum	2 Years
New Mexico	Tax Deed	N/A	None (2-year challenge period)
New York	Hybrid (Tax Lien / Tax Deed)	Varies by county/city (NYC: 5%–18%)	1 to 2 Years (Varies)
North Carolina	Tax Deed	N/A	None (10-day upset bid period)
North Dakota	Tax Deed	N/A	Varies; typically ends before sale
Ohio	Hybrid (Tax Lien / Tax Deed)	Lien: up to 18% per annum. Deed: N/A	1 Year (Lien); None (Deed)
Oklahoma	Tax Deed	N/A	Ends upon execution of deed
Oregon	Redeemable Deed	9% per annum on judgment amount	2 Years
Pennsylvania	Tax Deed	N/A	None (Post Upset Sale)
Rhode Island	Redeemable Deed	10% penalty + 1% per month after 6 months	1 Year
South Carolina	Redeemable Deed	3%–12% tiered premium based on time	1 Year
South Dakota	Tax Lien	10% per annum	3 to 4 Years
Tennessee	Redeemable Deed	12% per annum	1 Year
Texas	Tax Deed	N/A	6 Months to 2 Years (Varies by property type)
Utah	Tax Deed	N/A	None (Redemption ends at sale)
Vermont	Redeemable Deed	1% per month	1 Year
Virginia	Tax Deed	N/A	None (Post-sale)

Washington	Tax Deed	N/A	None (Foreclosure precedes sale)
West Virginia	Hybrid (Tax Lien followed by Tax Deed)	12% per annum	18 Months (for lien)
Wisconsin	Tax Deed	N/A	Varies
Wyoming	Tax Lien	3% penalty + 15% per annum	4 Years

State-by-State Detailed Analysis

Alabama

State-Level System Overview

- **Classification: Hybrid**
- **Governing Statutes:** Alabama Code Title 40, Chapter 10

Alabama operates a hybrid system where individual counties have the authority to choose between two distinct methods for handling delinquent real property taxes: a "Sale of Land" or a "Sale of Lien".[1] This dual-system approach was established by legislative changes in 2018, with the sale of liens first being implemented in 2019.[1]

The **Sale of Land** is the state's traditional method and functions as a **Redeemable Deed** system. In this process, the county auctions the property itself to the highest bidder. The purchaser acquires an interest in the property evidenced by a certificate of purchase, which can be exchanged for a tax deed after the statutory redemption period expires.[1] If a property does not sell to an individual bidder at the auction, the certificate is transferred to the State of Alabama, and the property can then be purchased directly from the state's inventory of tax-delinquent land.[3]

The **Sale of Lien** is a more modern **Tax Lien** system that an increasing number of counties are adopting.[1] In this system, the county sells a lien against the property rather than the property itself. The auction is a "bid-down" process where the lien is awarded to the investor who bids the lowest interest rate they are willing to accept on the redemption amount.[4] The bidding starts at a maximum rate of

12% per annum and descends to 0%.[4] If the property owner does not redeem the lien, the lienholder may initiate a foreclosure action to acquire title to the property three years after the sale.[1]

The legislative shift allowing for tax lien sales represents a significant development in Alabama's property tax landscape. The traditional redeemable deed system can be cumbersome for investors, often involving complex post-deed legal actions to secure clear and marketable title. In contrast, tax lien systems are generally perceived as more straightforward for investors whose primary goal is to earn a return through interest payments, with property acquisition being a secondary outcome. The fact that Alabama counties can choose their system creates a fragmented market. This requires investors to conduct due diligence on a county-by-county basis, as the investment vehicle (deed vs. lien), bidding strategy (highest premium vs. lowest interest rate), and potential outcomes are fundamentally different depending on the county's election.

Statutory Framework: Redemption and Interest

- **Redemption Period:** A uniform redemption period of **3 years** from the date of the tax sale applies to both the Sale of Land and Sale of Lien systems.[1] After this period, the property owner's right to redeem through the county is extinguished.
- **Interest/Penalty Rate:** The applicable rate depends entirely on the system used by the county.
    - **Sale of Land (Redeemable Deed):** The redemption amount includes the original purchase price plus interest at a fixed rate of **12% per annum**. The redeeming party must also reimburse the purchaser for any subsequent property taxes they have paid, plus interest on those subsequent payments.[3]
    - **Sale of Lien (Tax Lien):** The interest rate is not fixed but is determined by the competitive "bid-down" auction. The maximum rate is **12% per annum**, and the lien is awarded to the bidder accepting the lowest rate. The interest paid upon redemption is calculated at the winning bid rate.[4]

Key County Auction Details

The top three most populous counties in Alabama are Jefferson, Baldwin, and Madison.[5] All three have elected to use the Tax Lien system.

Table AL-1: Key County Auction Information

County	System Type	Typical Auction Date(s)	Auction Platform	County Resource Link
Jefferson	Tax Lien	Annually in May	GovEase.com	(https://www.jccal.org/Default.asp?ID=168&pg=Tax+Sale) [6]
Baldwin	Tax Lien	Annually between March and June	GovEase.com	(https://baldwincountyal.gov/government/revenue-

				commission/divisions/collections/tax-lien-parcels) [7]
Madison	Tax Lien	Annually in the first week of May	GovEase.com	(https://www.madisoncountyal.gov/departments/tax-collector/tax-sale) [8]

Resource Compendium

- **State-Level Resources:**
  - Alabama Department of Revenue - Property Tax Division: https://www.revenue.alabama.gov/property-tax/
  - Alabama Department of Revenue - Tax Delinquent Property Search: https://www.revenue.alabama.gov/property-tax/tax-delinquent-property-and-land-sales/ [9]
  - Code of Alabama (Official Legislature Website): https://www.legislature.state.al.us/alison/codeofalabama/1975/coatoc.htm
- **County-Level Resources:**
  - Jefferson County: https://www.jccal.org/
  - Baldwin County: https://baldwincountyal.gov/
  - Madison County: https://www.madisoncountyal.gov/

Alaska

State-Level System Overview

- **Classification: Tax Deed**
- **Governing Statutes:** Alaska Statutes (AS) Title 29, Chapter 45

Alaska's system for collecting delinquent property taxes is a Tax Deed system administered at the municipal level by boroughs and cities. When property taxes become delinquent, the municipality initiates a judicial foreclosure process. This process culminates in the court issuing a Clerk's Deed, which transfers legal title of the property to the municipality.[10] Subsequently, the municipality holds a public auction to sell the property it now owns, with the goal of recovering the delinquent taxes and associated costs.[10] Properties are sold to the highest bidder on an "AS IS - WHERE IS" basis, and the successful purchaser receives a deed from the municipality.[10]

A unique and critical feature of Alaska's system is the former owner's "right of repurchase." This is distinct from a typical post-sale redemption period. In Alaska, the former record owner has the right to repurchase the property directly from the municipality at any point *after* the foreclosure but *before* the property is sold at the public auction.[10] This dynamic creates a significant variable for potential investors. A property that an investor has spent considerable time and resources researching can be removed from an auction list at the last minute if the former owner exercises this right.[10] This repurchase right can extend for up to 10 years if the property remains unsold by the municipality, creating a long-tail risk for properties acquired "over-the-counter" from a municipality's inventory.[12] Therefore, an investor's claim to a property is not secure until the public auction is finalized and the deed is transferred.

Statutory Framework: Redemption and Interest

- **Redemption Period:** There is **no post-sale redemption period** in Alaska. The pivotal window is the former owner's **pre-sale repurchase right**, which is extinguished the moment the property is sold at the public auction.[10]
- **Interest/Penalty Rate:** The concept of a redemption interest rate paid to a third-party purchaser does not apply in this system. The amount a former owner must pay to the municipality to exercise their repurchase right is stipulated by statute. It includes the full amount from the foreclosure judgment, plus interest at a rate **not to exceed 15% per year**, any delinquent taxes that would have accrued had the property remained in private ownership, and all costs of

foreclosure and maintenance incurred by the municipality.[12]

Key County (Borough/Municipality) Auction Details

In Alaska, tax sales are managed by municipalities, which include boroughs and cities. The most populous jurisdictions are the Municipality of Anchorage, Matanuska-Susitna Borough, and Fairbanks North Star Borough.[13]

Table AK-2: Key Jurisdiction Auction Information

Jurisdiction	Typical Auction Date(s)	Auction Method/Platform	Jurisdiction Resource Link
Municipality of Anchorage	Annually in May; 2025 dates are May 12-14	Online Auction	(https://www.muni.org/Departments/hlb/Pages/default.aspx)
Matanuska-Susitna Borough	Annually in late Spring; 2025 dates are May 19 - June 4	Online via PublicSurplus.com	(https://matsugov.us/land) [10]
Fairbanks North Star Borough	Periodically; 2025 sale is Sept. 10	Sealed Bid Auction	(https://www.fnsb.gov/169/Tax-Foreclosure) [14]

Resource Compendium

- **State-Level Resources:**
  - Alaska Statutes: https://www.akleg.gov/basis/statutes.asp
  - AS Title 29, Chapter 45 (Property Taxes): https://www.akleg.gov/basis/statutes.asp#29.45
- **Jurisdiction-Level Resources:**
  - Municipality of Anchorage: https://www.muni.org/
  - Matanuska-Susitna Borough: https://www.matsugov.us/
  - Fairbanks North Star Borough: https://www.fnsb.gov/

Arizona

State-Level System Overview

- **Classification: Tax Lien**
- **Governing Statutes:** Arizona Revised Statutes (A.R.S.) Title 42, Chapter 18

Arizona is a tax lien state where county treasurers conduct annual auctions to sell tax lien certificates on properties with delinquent taxes.[15] The auction is a "bid-down" interest rate competition. The lien is awarded to the investor who agrees to accept the lowest rate of interest on the delinquent amount, with bidding starting at a statutory maximum of

16% per annum and descending in increments to 0%.[15] The winning bidder pays the total delinquent taxes, interest, penalties, and fees and receives a Certificate of Purchase (CP), which represents a priority lien on the property.[15]

If the property owner fails to redeem the lien by paying the CP holder the owed amount plus the bid-upon interest within the statutory timeframe, the CP holder can then initiate a judicial foreclosure lawsuit to obtain a Treasurer's Deed and acquire ownership of the property.[15]

Arizona also employs a secondary system for properties that do not sell at the primary tax lien auction. These unsold liens are "deeded to the State," and after the redemption period expires with the state as the holder, the county may conduct a **Tax Deed Sale** on behalf of the state.[16] This process is distinct from the lien sale; it is an auction of the property itself, not a lien. These sales represent a different risk profile, as the properties have already been passed over by investors at the lien auction, suggesting they may have significant defects. The county offers these properties "AS IS" via a quit claim deed with no warranty of title.[16]

This two-tiered structure creates two separate entry points for investors. The primary annual tax lien auction is a competitive market driven by potential interest rate returns, where the main risk is the cost of foreclosure if the lien is not redeemed. The secondary tax deed sale is a high-risk, speculative real estate acquisition strategy, where the primary risk lies in the inherent quality and potential liabilities of the asset itself.

Statutory Framework: Redemption and Interest

- **Redemption Period:** The property owner has a **3-year redemption period** beginning on the date of the tax lien sale to the private investor.[15] The lien must be redeemed in full before the purchaser initiates a foreclosure action.
- **Interest/Penalty Rate:** The interest rate is determined by the "bid-down" auction process. The statutory maximum rate is **16% per annum**, and the winning bidder is the one who accepts the lowest rate.[15] The interest paid upon redemption is calculated at this winning bid rate.

Key County Auction Details

The most populous counties in Arizona are Maricopa, Pima, and Pinal.[18] All conduct their tax lien sales online, typically in February.

Table AZ-3: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform	County Resource Link
Maricopa	Annually in early February	maricopa.arizonataxsale.com	(https://treasurer.maricopa.gov/Pages/LoadPage?page=LiensAndResearch) [19]
Pima	Annually in late February (Feb. 27, 2025)	RealAuction.com	(https://www.to.pima.gov/taxLienSale/) [20]
Pinal	Annually in February	RealAuction.com	(https://www.pinal.gov/treasurer/Pages/Home.aspx) [19]

Resource Compendium

- **State-Level Resources:**
  - Arizona Department of Revenue (ADOR): https://azdor.gov/
  - Arizona Revised Statutes (A.R.S.) Title 42:(https://www.azleg.gov/arsDetail/?title=42)
- **County-Level Resources:**
  - Maricopa County Treasurer: https://treasurer.maricopa.gov/
  - Pima County Treasurer: https://www.to.pima.gov/treasurer/
  - Pinal County Treasurer: https://www.pinal.gov/treasurer/
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Arkansas

State-Level System Overview

- **Classification: Tax Deed**
- **Governing Statutes:** Arkansas Code Title 26, Chapter 37

Arkansas operates a centralized Tax Deed system managed by the Commissioner of State Lands (CSL). When real property taxes have been delinquent for approximately four to five years, the county certifies the property to the CSL.[21] The CSL is then responsible for collecting the delinquent taxes or, failing that, selling the property at a public auction.[22] These auctions are held annually for each county, often grouped into regional sales events.[21]

The successful bidder at the auction purchases the property itself and receives a Limited Warranty Deed from the CSL.[21] Properties that do not receive a bid at the initial public auction are made available for purchase through ongoing Post-Auction Sales, which may involve negotiated prices after a certain period.[22]

A critical consideration for investors in Arkansas is that the Limited Warranty Deed issued by the CSL does not convey marketable title.[21] Marketable title is essential for obtaining title insurance or securing financing for the property. Under Arkansas law, one way to achieve marketable title is to hold the property and pay taxes on it for 15 years, a timeframe that is not practical for most investors.[21] The standard and necessary procedure is to file a

Quiet Title Lawsuit. This is a judicial action where all parties with a potential interest in the property are notified and given a chance to state their claim before a court. The court then issues a decree that confirms full ownership, which serves as marketable title.[21] This process introduces significant, non-negotiable post-auction costs and time delays, typically averaging around six months and costing over $1,000 in legal fees and expenses per parcel.[21] Therefore, the true acquisition cost of an Arkansas tax sale property is the winning bid plus the subsequent costs of the quiet title action.

Statutory Framework: Redemption and Interest

- **Redemption Period:** The primary redemption opportunity in Arkansas occurs *before* the tax sale. The property owner has the right to redeem the property by paying all delinquent taxes, penalties, interest, and costs at any time before 4:00 p.m. on the date of the sale.[23] A limited post-sale redemption period of **30 calendar days** from the auction date is also available, during which the owner can redeem the property from the CSL.[22] After this 30-day window, the sale is final, and the former owner's only recourse is to challenge the validity of the sale itself through legal action.[22]

- **Interest/Penalty Rate:** This is not an interest-earning investment for a third-party purchaser in the typical sense. The owner redeems by paying the full amount owed directly to the state, which includes all taxes, penalties, interest, and fees that have accrued.[22]

Key County Auction Details

All county tax auctions are conducted by the Commissioner of State Lands. The schedule for all 75 counties is centralized. The most populous counties are Pulaski, Benton, and Washington.[24]

Table AR-4: Key County Auction Information

County	Auction Date (2025)	Auction Conductor	Centralized Schedule Link
Pulaski	July 10, 2025	Commissioner of State Lands	(https://www.cosl.org/Home/NextYearDates) [25]
Benton	August 20, 2025	Commissioner of State Lands	(https://www.cosl.org/Home/NextYearDates) [25]
Washington	August 20, 2025	Commissioner of State Lands	(https://www.cosl.org/Home/NextYearDates) [25]

Resource Compendium

- **State-Level Resources:**
  - Arkansas Commissioner of State Lands (CSL): https://www.cosl.org/
  - CSL Public Auction Information: https://www.cosl.org/real-estate-services/tax-delinquent-property-auctions/
  - Arkansas Code (Official Legislature Website): https://www.arkleg.state.ar.us/Code/
- **County-Level Resources (Assessors):**
  - Pulaski County Assessor: https://www.pulaskicountyassessor.net/
  - Benton County Assessor: https://www.bentoncountyar.gov/assessor/
  - Washington County Assessor: https://www.washingtoncountyar.gov/government/departments-a-e/assessor

California

State-Level System Overview

- **Classification: Tax Deed**
- **Governing Statutes:** California Revenue and Taxation Code, Division 1, Part 6, Chapter 7 (§ 3691 et seq.)

California operates a pure Tax Deed system. After a property's taxes have been delinquent for five years (or three years for nonresidential commercial property), the county tax collector is empowered to sell the property at a public auction to recover the unpaid taxes.[26] These auctions, which can be conducted either in-person or online, sell the property itself to the highest bidder.[26] The minimum bid is set at the total amount required to redeem the property, which includes all delinquent taxes, penalties, fees, and costs associated with the sale.[28] The successful bidder receives a tax deed, which conveys title to the property free and clear of most pre-existing liens and encumbrances.[26]

The most defining feature of the California system is the absolute finality of the sale. State law is unequivocal that the property owner's right to redeem the property is terminated at 5:00 p.m. on the last business day *before* the auction begins. There is **no post-sale redemption period** in California.[28] This provides a high degree of certainty for auction purchasers. Once the sale is finalized and the tax deed is recorded, the former owner's rights are extinguished, and their only recourse is to challenge the procedural validity of the sale in court.

This lack of a redemption period makes California a direct and potent market for property acquisition via tax sales. It eliminates the risk of a former owner redeeming the property post-auction, a common variable in lien and redeemable deed states. However, this finality also elevates the importance of pre-sale due diligence. Since the purchase is final and properties are sold "AS IS" and "buyer beware," investors must conduct thorough research into a property's location, condition, zoning, and potential encumbrances that may survive the sale, as there is no opportunity to reverse the transaction through redemption.[26]

Statutory Framework: Redemption and Interest

- **Redemption Period:** All rights of redemption expire at **5:00 p.m. on the last business day prior to the date of the tax sale**.[28] There is no right of redemption after the sale has occurred.
- **Interest/Penalty Rate:** Not applicable in the context of a post-sale redemption. The amount required to redeem the property *before* the sale includes all delinquent taxes, costs, and statutory penalties accrued up to the point of payment.

Key County Auction Details

California's five most populous counties are Los Angeles, San Diego, Orange, Riverside, and San Bernardino.[30] Tax sales are conducted online by most large counties.

Table CA-5: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform	County Resource Link
Los Angeles	Annually in Spring (e.g., April & June 2025)	GovEase.com	(https://ttc.lacounty.gov/schedule-of-upcoming-auctions/) [31]
San Diego	Annually in Spring (e.g., May 2025)	MyTaxSale.com	(https://sdttc.mytaxsale.com/) [32]
Orange	Periodically; registration open year-round	MyTaxSale.com	(https://octaxauction.mytaxsale.com/) [33]
Riverside	Periodically; check county site	Varies (e.g., Bid4Assets)	(https://www.rivcotax.org/tax-sale-information)
San Bernardino	Periodically; check county site	Varies (e.g., Bid4Assets)	(https://www.sbcounty.gov/arc/taxcollector/sbtaxsale/Main.aspx)

Resource Compendium

- **State-Level Resources:**
  - California State Controller's Office - Property Tax Information: https://www.sco.ca.gov/ardtax_property_tax.html
  - California Revenue & Taxation Code: https://leginfo.legislature.ca.gov/faces/codes.xhtml
- **County-Level Resources:**
  - Los Angeles County Treasurer and Tax Collector: https://ttc.lacounty.gov/
  - San Diego County Treasurer-Tax Collector: https://www.sdttc.com/
  - Orange County Treasurer-Tax Collector: https://www.ttc.ocgov.com/
  - Riverside County Treasurer-Tax Collector: https://www.rivcotax.org/
  - San Bernardino County Auditor-Controller/Treasurer/Tax Collector: https://www.sbcounty.gov/arc/

Colorado

State-Level System Overview

- **Classification: Hybrid**
- **Governing Statutes:** Colorado Revised Statutes (C.R.S.) Title 39, Articles 11 & 12

Colorado operates a Tax Lien system with unique procedural complexities. Annually, county treasurers hold a public auction to sell tax liens on properties with delinquent taxes.[34] The auction is conducted on a

premium bid basis. Investors bid amounts *in excess of* the total taxes, interest, and costs due. The tax lien certificate is awarded to the bidder who pays the highest premium.[34] This premium is a non-refundable cost of acquiring the lien and does not earn interest for the investor.[34] The investor's potential return comes solely from the statutory interest that accrues on the face amount of the certificate (the delinquent tax portion).

If the property owner does not redeem the lien within a three-year period, the process becomes more complex. The certificate holder does not automatically get the property. Instead, they must apply to the treasurer for a Treasurer's Deed. This application triggers a **second public auction** for a "Certificate of Option for a Treasurer's Deed".[34] At this second sale, the original lienholder can be outbid. This two-auction structure fundamentally shapes the investment landscape in Colorado.

The system's design, particularly the non-refundable premium and the uncertainty of acquiring the property through the second auction, suggests that the primary incentive for many investors is the high statutory interest rate rather than property acquisition. As noted by Jefferson County officials, tax sales are popular because the interest rates are attractive compared to other investments, and it is rare for high-value properties to be lost to a tax deed.[35] This positions Colorado primarily as an interest-rate investment state, where the path to property acquisition is less direct and more competitive than in other jurisdictions.

Statutory Framework: Redemption and Interest

- **Redemption Period:** The property owner has a **3-year redemption period** from the date of the initial tax lien sale.[34] The property can be redeemed at any time during this period by paying the county treasurer the required amount.
- **Interest/Penalty Rate:** The interest rate is statutorily set at **nine percentage points above the federal discount rate** as of September 1 of the sale year. For the 2024 tax lien sales, this rate is **15% per annum.**[35] This rate is fixed for the life of the certificate and applies to the face value of the certificate, not the premium paid.

Key County Auction Details

Colorado's most populous counties are El Paso, Denver, and Arapahoe.[37] Their tax lien sales are typically held online in the fall.

Table CO-6: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform	County Resource Link
El Paso	Annually in October (Oct. 23, 2024)	RealAuction.com	(https://treasurer.elpasoco.com/county-treasurer/tax-lien-sale/) [36]
Denver	Annually in November (Nov. 4-6, 2024)	denver.coloradotaxsale.com	(https://denvergov.org/Government/Agencies-Departments-Offices/Agencies-Departments-Offices-Directory/Department-of-Finance/Our-Divisions/Treasury/Property-Taxes/Real-Estate-Delinquent-Taxes-and-Tax-Lien-Sale) [34]
Arapahoe	Annually in the Fall	To be announced	(https://www.arapahoegov.com/treasurer)

Resource Compendium

- **State-Level Resources:**
  - Colorado Department of Revenue - Taxation Division: https://tax.colorado.gov/
  - Colorado Revised Statutes: https://leg.colorado.gov/laws
- **County-Level Resources:**
  - El Paso County Treasurer: https://treasurer.elpasoco.com/
  - City and County of Denver, Department of Finance:(https://denvergov.org/Government/Agencies-Departments-Offices/Agencies-Departments-Offices-Directory/Department-of-Finance)
  - Arapahoe County Treasurer: https://www.arapahoegov.com/treasurer

Connecticut

State-Level System Overview

- **Classification: Hybrid (Redeemable Deed / Lien Assignment / Judicial Foreclosure)**
- **Governing Statutes:** Connecticut General Statutes (CGS) Title 12, Chapter 204

Connecticut provides its municipalities with a flexible toolkit for collecting delinquent property taxes, resulting in a hybrid system. The three primary methods are:

1. **Tax Sale (Redeemable Deed):** Municipalities can conduct a public auction, selling the property to the highest bidder. This functions as a redeemable deed sale. The collector executes a deed to the purchaser, but the deed is held in escrow by the town clerk during a statutory redemption period. If the owner redeems, the sale is voided; if not, the deed is delivered to the purchaser, conveying title.[38]
2. **Judicial Tax Foreclosure:** As an alternative to a tax sale, a municipality may file a lawsuit in court to foreclose its tax lien. The court oversees the process and sets the time limit for redemption.[38]
3. **Tax Lien Assignment:** Some municipalities, such as East Hartford, choose to sell and assign their tax liens to private investors, often through a Request for Proposal (RFP) process.[40] In this scenario, the investor purchases the lien itself, not the property. The investor then gains the rights of the municipality to collect the debt or to initiate their own foreclosure action to obtain title, bearing all associated legal costs.[40]

This trifurcated system means that there is no single, statewide process for tax sales. The investment strategy, risk profile, and timeline differ dramatically depending on the method chosen by a specific town or city. A redeemable deed sale is an auction-based acquisition play where the main risk is redemption. In contrast, a tax lien assignment is a pure lien investment where the path to ownership requires a separate, investor-funded foreclosure lawsuit. This fragmentation requires investors to perform due diligence not just on properties, but on the specific procedures of each municipality.

Statutory Framework: Redemption and Interest

- **Redemption Period:**
  - **Standard (Tax Sale):** The owner has **6 months** from the date of the tax sale to redeem the property.[38]
  - **Reduced (Tax Sale):** For properties deemed abandoned or meeting other specific criteria, the redemption period is shortened to **60 days**.[38]
  - **Judicial Foreclosure/Lien Assignment:** The redemption period is set by the court as part of the foreclosure judgment.[38]
- **Interest/Penalty Rate:** When a property is redeemed after a tax sale, the redeeming party must pay the purchaser the full purchase price plus interest at a rate of **18% per annum** (calculated at 1.5% per month).[38]

Key County Auction Details

While Connecticut has counties, property taxes are administered at the municipal (town and city) level. Therefore, auction details are specific to each municipality. The most populous counties are Fairfield, Hartford, and New Haven.[42]

Table CT-7: Key Municipality Auction Information

Municipality (in County)	System Type	Typical Auction Date(s)	Auction Method/Platform	Municipal Resource Link
Fairfield (Fairfield)	Redeemable Deed	Periodically; e.g., June 18, 2024	In-person Public Auction	(https://fairfieldct.org/taxcollector) [43]
Hartford (Hartford)	Lien Assignment / Foreclosure	N/A (Uses RFP process for liens)	N/A	(https://www.hartfordct.gov/Government/Departments/Tax) [41]
New Haven (New Haven)	Redeemable Deed / Foreclosure	Announced as needed	Varies	New Haven Assessor [44]

Resource Compendium

- **State-Level Resources:**
  - Connecticut Department of Revenue Services: https://portal.ct.gov/drs
  - Connecticut General Statutes: https://www.cga.ct.gov/current/pub/titles.htm
- **Municipal-Level Resources:**
  - Town of Fairfield Tax Collector: https://fairfieldct.org/taxcollector
  - City of Hartford Tax Collector:(https://www.hartfordct.gov/Government/Departments/Tax)
  - City of New Haven Assessor's Office: https://www.newhavenct.gov/government/departments-divisions/assessor-s-office

Delaware

State-Level System Overview

- **Classification: Redeemable Deed**
- **Governing Statutes:** Delaware Code

Delaware utilizes a Redeemable Deed system for collecting delinquent property taxes. The process is managed at the county level and executed by the County Sheriff's Office through a public auction, commonly referred to as a "Monition Sale".[45] At this sale, the property itself is sold to the highest verbal bidder.[46] For tax sales, the winning bidder is typically required to pay the full bid amount on the day of the sale.[45]

After the sale, the successful bidder receives an equitable interest in the property, but the former owner retains a statutory right of redemption for a limited period.[46] The sale must be confirmed by the Superior Court, and the redemption period runs until this confirmation, which is approximately 90 days post-auction.[46]

The most compelling feature of Delaware's system for investors is the structure of the redemption payment. If the former owner redeems the property, the auction purchaser is entitled to receive their full bid amount back, plus a substantial, flat-rate **premium**. In Kent County, for example, this premium is 15% of the bid amount.[46] This is a significant departure from states that use a per-annum interest rate, where a quick redemption results in a minimal return. In Delaware, the flat premium provides a high, guaranteed return on capital regardless of how quickly the redemption occurs. This structure creates a favorable scenario for investors, as they are positioned to either acquire the property if it is not redeemed or achieve a significant return on their investment if it is.

Statutory Framework: Redemption and Interest

- **Redemption Period:** The property owner has a right to redeem the property for approximately **90 days** after the Sheriff's Sale. This right is extinguished once the sale is formally confirmed by the Superior Court.[46]
- **Interest/Penalty Rate:** If the property is redeemed, the purchaser is reimbursed their full bid amount plus a **15% premium** on that amount.[46]

Key County Auction Details

Delaware is comprised of only three counties: New Castle, Sussex, and Kent.[47] Each county's Sheriff's Office conducts its own sales.

Table DE-8: Key County Auction Information

County	Typical Auction Date(s)	Auction Method/Platform	County Resource Link
New Castle	Second Tuesday of each month	In-person Auction	(https://www.newcastlede.gov/172/Sheriff-Sales) [45]
Sussex	Periodically; check county site	In-person Auction	(https://www.sussexcountyde.gov/sheriffs-office)
Kent	Approx. every 3 months (e.g., July 29, 2025)	In-person Auction	(https://www.kentcountyde.gov/My-Government/Departments/Sheriffs-Office) [46]

Resource Compendium

- **State-Level Resources:**
  - Delaware Code Online: https://delcode.delaware.gov/
  - State of Delaware Official Website: https://delaware.gov/
- **County-Level Resources:**
  - New Castle County Sheriff's Office:(https://www.newcastlede.gov/167/Sheriff-Office)
  - Sussex County Sheriff's Office: https://www.sussexcountyde.gov/sheriffs-office
  - Kent County Sheriff's Office:(https://www.kentcountyde.gov/My-Government/Departments/Sheriffs-Office)

Florida

State-Level System Overview

- **Classification: Hybrid (Tax Lien followed by Tax Deed)**
- **Governing Statutes:** Florida Statutes (F.S.) Chapter 197

Florida employs a sophisticated two-step hybrid system that begins with the sale of a tax lien and can culminate in the sale of a tax deed. This structure creates two distinct opportunities for investors with different strategies and risk tolerances.[48]

Step 1: Tax Certificate Sale (Lien Sale): Annually, typically in late spring, county tax collectors hold an auction for tax lien certificates on properties with delinquent taxes.[48] This is a "bid-down" interest rate auction where the certificate is awarded to the investor who will accept the lowest interest rate on the debt. Bidding starts at a statutory maximum of

18% per annum and descends to 0%.[49] The winning bidder receives a tax certificate, which is a priority lien, but does not convey any ownership rights.[49] This part of the system is designed for investors seeking a passive, secured return on their capital through interest payments upon redemption.

Step 2: Tax Deed Sale (Property Auction): If a tax certificate is not redeemed within two years from April 1 of its issuance year, the certificate holder can initiate the second phase by submitting a tax deed application to the tax collector.[50] This application requires the certificate holder to pay all other outstanding taxes and fees on the property. The application triggers a public auction of the

property itself.[48] The opening bid is set at the total amount of all taxes, fees, and interest paid by the applicant.[50] The property is sold to the highest bidder for cash. If the original certificate holder is outbid, they are reimbursed their entire investment plus interest from the sale proceeds. Any funds paid above the opening bid constitute a surplus, which is available to the former owner and other recorded lienholders.[50] This sale is the direct path for investors seeking to acquire property.

This lien-to-deed funnel effectively separates the market. The certificate sale attracts investors focused on interest returns, while the deed sale attracts those focused on real estate acquisition.

Statutory Framework: Redemption and Interest

- **Redemption Period:**
  - **Tax Lien Certificate:** The certificate can be redeemed by the property owner at any time within **2 years** from April 1 of the year the certificate was issued.[50]
  - **Tax Deed Sale:** The right of redemption continues after a deed application is filed but is permanently extinguished upon the **receipt of full payment from the winning bidder** at the tax deed auction. There is no redemption period after the deed sale is finalized.[48]
- **Interest/Penalty Rate:**
  - **Tax Lien Certificate:** The rate is determined by the competitive bid-down auction, with a maximum of **18% per annum.**[49]
  - **Post-Deed Application:** If the property is redeemed after a tax deed application has been filed, interest accrues at a fixed rate of **1.5% per month** on the full application amount, starting from the month after the application date.[50]

Key County Auction Details

Florida's most populous counties are Miami-Dade, Broward, and Palm Beach.[51] They all conduct regular online tax deed sales.

Table FL-9: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform	County Resource Link
Miami-Dade	Deed sales are held regularly online.	RealAuction.com	(https://www.miamidade.gov/global/service.page?Mduid_service=ser1541533132033502)
Broward	Monthly online deed auctions.	broward.deedauction.net	(https://www.broward.org/RecordsTaxesTreasury/Pages/Default.aspx) [49]

Resource Compendium

- **State-Level Resources:**
    - Florida Department of Revenue - Property Tax: https://floridarevenue.com/property/
    - Florida Statutes Online: http://www.leg.state.fl.us/statutes/
- **County-Level Resources:**
    - Miami-Dade County Tax Collector: https://www.miamidade.gov/global/service.page?Mduid_service=ser1541533132033502
    - Broward County Records, Taxes and Treasury Division:(https://www.broward.org/RecordsTaxesTreasury/)
    - Palm Beach County Clerk of the Circuit Court & Comptroller: https://www.mypalmbeachclerk.com/

Georgia

State-Level System Overview

- **Classification: Redeemable Deed**
- **Governing Statutes:** Official Code of Georgia Annotated (O.C.G.A.) Title 48, Chapter 4

Georgia employs a Redeemable Deed system for the collection of delinquent property taxes. The process begins when a county Tax Commissioner issues a tax execution, known as a *fieri facias* (Fi. Fa.), against a delinquent property.[53] This execution directs the County Sheriff to levy the property and sell it at a public auction to satisfy the tax debt.[54] These Sheriff's Tax Sales are typically held on the first Tuesday of each month on the steps of the county courthouse.[55]

The property is sold to the highest bidder, who then receives a Sheriff's Tax Deed.[56] This deed is not immediately absolute. The property owner, as well as any other party with a recorded interest in the property (such as a mortgage holder), retains a statutory right to redeem the property for a period of time after the sale.[56]

Two features make Georgia's system particularly notable for investors. First is the redemption premium structure. A redeeming party must pay the purchaser the full bid amount plus a substantial, front-loaded premium of 20% if redeemed within the first year.[56] This provides a significant potential return on investment, even for very short holding periods. Second is the concept of "ripening by prescription." If the right of redemption is not exercised by the former owner and the tax deed purchaser does not actively foreclose that right, the purchaser's title can become absolute after they have held the tax deed for four years and met other statutory requirements, such as paying subsequent taxes. This offers a passive, albeit longer, path to securing marketable title, which is an advantage over states that effectively require a quiet title lawsuit to make the property marketable.[53]

Statutory Framework: Redemption and Interest

- **Redemption Period:** The statutory redemption period is **12 months** from the date of the tax sale. After this 12-month period, the tax sale purchaser can initiate legal proceedings to foreclose, or "bar," the right of redemption.[56]
- **Interest/Penalty Rate:** The redemption amount is calculated based on a premium structure, not a traditional interest rate. To redeem, the owner must pay the purchaser:

- The full bid amount from the tax sale.
- A **20% premium** on the bid amount if redeemed at any point within the first year (or fraction of a year).[56]
- A **10% premium** for each additional year or fraction of a year thereafter.[56]
- The cost of any subsequent taxes paid by the purchaser.

Key County Auction Details

The most populous counties in Georgia are Fulton, Gwinnett, and Cobb. All conduct in-person tax sales on the first Tuesday of the month.

Table GA-10: Key County Auction Information

County	Typical Auction Date(s)	Auction Method/Platform	County Resource Link
Fulton	First Tuesday of each month (except July)	In-person, Courthouse Steps	(https://www.fultoncountyga.gov/inside-fulton-county/fulton-county-departments/sheriff/tax-sales) [55]
Gwinnett	Periodically; e.g., Aug. 5 & Oct. 7, 2025	In-person, announced location	(https://www.gwinnetttaxcommissioner.com/property-tax/delinquent_tax/tax-liens-tax-sales) [53]
Cobb	First Tuesday of scheduled months	In-person, Courthouse Steps	(https://www.cobbtax.gov/property/tax_sale/index.php) [56]

Resource Compendium

- **State-Level Resources:**
  - Georgia Department of Revenue: https://dor.georgia.gov/
  - Official Code of Georgia Annotated (O.C.G.A.): https://www.legis.ga.gov/laws/browse/georgia-code
- **County-Level Resources:**
  - Fulton County Sheriff's Office: https://www.fultoncountyga.gov/inside-fulton-county/fulton-county-departments/sheriff
  - Gwinnett County Tax Commissioner: https://www.gwinnetttaxcommissioner.com/
  - Cobb County Tax Commissioner: https://www.cobbtax.gov/

Hawaii

State-Level System Overview

- **Classification: Redeemable Deed**
- **Governing Statutes:** Hawaii Revised Statutes (HRS) § 231-63 et seq.

Hawaii operates a Redeemable Deed system for the collection of delinquent property taxes, which are administered at the county level. After a tax lien has existed on a property for three years, the county tax collector has the authority to sell the property at a public auction to the highest bidder.[57] This process is considered a "foreclosure without suit".[57]

The winning bidder at the auction receives a tax deed, which grants them title to the property. However, this title is subject to the original owner's statutory right of redemption, which extends for a period after the sale.[57] If the owner redeems the property within this timeframe, the tax deed is effectively voided, and the purchaser is reimbursed their investment plus a statutory rate of interest. If the property is not redeemed, the purchaser's title becomes absolute. The process requires extensive notice to the property owner, including mail and public posting, before the sale can occur.[57]

Statutory Framework: Redemption and Interest

- **Redemption Period:** The property owner has a right of redemption for **1 year** following the date of the tax sale. This period can be extended if the purchaser fails to record the tax deed with the Bureau of Conveyances within 60 days of the sale; in that case, the redemption period becomes one year from the date the deed is actually recorded.[57]
- **Interest/Penalty Rate:** To redeem the property, the owner must pay the auction purchaser the full purchase price, plus any costs and expenses, and interest at a rate of **12% per year**.[57]

Key County Auction Details

Hawaii has four main counties that administer property taxes: City and County of Honolulu, Hawaii County, Maui County, and Kauai County. The most populous are Honolulu, Hawaii, and Maui.

Table HI-11: Key County Auction Information

County	Typical Auction Date(s)	Auction Method/Platform	County Resource Link
Honolulu	Periodically, as announced	Public Auction	(https://www.realpropertyhonolulu.com/)
Hawaii	Periodically, as announced	Public Auction	(https://www.hawaiipropertytax.com/) [59]
Maui	Periodically, as announced	Public Auction	(https://www.mauicounty.gov/1953/Real-Property-Assessment-Division)

Resource Compendium

- **State-Level Resources:**
  - Hawaii Department of Taxation: https://tax.hawaii.gov/ [60]
  - Hawaii Revised Statutes: https://www.capitol.hawaii.gov/hrscurrent/
- **County-Level Resources:**
  - City and County of Honolulu Real Property Assessment Division: https://www.realpropertyhonolulu.com/
  - Hawaii County Real Property Tax Office: https://www.hawaiipropertytax.com/
  - Maui County Real Property Assessment Division:(https://www.mauicounty.gov/1953/Real-Property-Assessment-Division)
  - Kauai County Real Property Assessment: https://www.kauaipropertytax.com/

Idaho

State-Level System Overview

- **Classification: Tax Deed**
- **Governing Statutes:** Idaho Code Title 63, Chapter 10 and Title 31, Chapter 8

Idaho is a strict Tax Deed state. The state explicitly does **not** sell tax lien certificates to investors.[61] When property taxes become delinquent, a perpetual lien is placed on the property in favor of the county. If taxes remain delinquent for three years, the county initiates a "Tax Deed Process".[61] This is a legal process where the county takes title to the property, extinguishing the rights of the former owner.

Once the county has acquired the property via tax deed, the Board of County Commissioners is required to offer the property for sale at a public auction to the highest bidder.[62] These auctions are typically held annually, often in January.[62] The winning bidder at the auction receives a quitclaim deed from the county, transferring the county's interest in the property.[63]

The redemption process in Idaho is entirely a pre-auction affair. The former owner and other parties of interest can redeem the property at any point during the three-year delinquency period and throughout the tax deed process, up until the moment the property is sold at the public auction.[63] Once the auction sale is complete, the former owner's rights are terminated, and there is no post-sale redemption period for them. The law does allow for a one-year period after the sale during which the tax deed process itself can be challenged in court if it is proven to have been irregular.[62]

Statutory Framework: Redemption and Interest

- **Redemption Period:** The right of redemption exists until the property is sold at the county's public auction. There is **no post-sale redemption period** for the former owner.[63]
- **Interest/Penalty Rate:** Not applicable to a third-party purchaser, as redemption occurs with the county prior to the auction. The owner must pay all delinquent taxes, late charges, and interest to the county to redeem the property.[61]

Key County Auction Details

The most populous counties in Idaho are Ada, Canyon, and Kootenai. Each county's Board of Commissioners manages its own tax deed sales.

Table ID-12: Key County Auction Information

County	Typical Auction Date(s)	Auction Method/Platform	County Resource Link
Ada	Periodically; e.g., an online sale was held in Oct. 2017	Online via Bid4Assets (historical)	(https://adacounty.id.gov/treasurer/) [64]
Canyon	Periodically, as announced	In-person, Live Auction	(https://www.canyoncounty.id.gov/elected-officials/treasurer/tax-deed/) [63]
Kootenai	Periodically, as announced	Public Auction	(https://www.kcgov.us/296/Treasurer)

Resource Compendium

- **State-Level Resources:**
  - Idaho State Tax Commission: https://tax.idaho.gov/
  - Idaho Statutes: https://legislature.idaho.gov/statutesrules/idstat/
- **County-Level Resources:**
  - Ada County Treasurer: https://adacounty.id.gov/treasurer/
  - Canyon County Treasurer: https://www.canyoncounty.id.gov/elected-officials/treasurer/
  - Kootenai County Treasurer:(https://www.kcgov.us/296/Treasurer)

Illinois

State-Level System Overview

- **Classification: Tax Lien**
- **Governing Statutes:** Illinois Compiled Statutes (ILCS) Chapter 35, Act 200, Article 21

Illinois is a Tax Lien state with a multifaceted system that includes several types of sales. The primary method is the **Annual Tax Sale**, where county collectors sell liens on properties with delinquent taxes from the previous year.[65] This sale is a "bid-down" penalty auction. Bidders compete by bidding down the penalty percentage they are willing to accept upon redemption, starting at a maximum of

18% and descending to 0%.[65] The penalty is applied every six months. The lien is sold to the bidder who accepts the lowest penalty rate.

In addition to the Annual Sale, Illinois has two other notable sale types:

- **Forfeiture Sale:** When a property's delinquent taxes are offered at the Annual Sale but receive no bids, the taxes are "forfeited" to the state. These forfeited tax liens can then be purchased "over the counter" directly from the county clerk.[65]
- **Scavenger Sale:** Held in odd-numbered years, this sale includes properties with taxes that have been delinquent for three or more years (two or more in Cook County). At a Scavenger Sale, bidders are not required to pay the full amount of back taxes; they can bid a lesser amount, and the property is sold to the highest bidder.[65] This sale is designed to get chronically delinquent properties back on the tax rolls.

After any of these sales, the purchaser receives a tax certificate. If the property owner does not redeem the property within the statutory period, the tax purchaser must petition the court to obtain a tax deed.[65]

Statutory Framework: Redemption and Interest

- **Redemption Period:** The redemption period in Illinois varies:
    - **Standard Properties: 2.5 years** (30 months) from the date of the sale.
    - **Residential (1-6 units) & some Commercial: 2 years** (24 months) from the date of the sale.
    - **Vacant Non-Farm & some Commercial:** Can be shortened to **6 months**.
- **Interest/Penalty Rate:** The rate is a **penalty**, not per-annum interest, and is

determined by the bid-down auction.
- **Annual Sale:** The winning bid percentage (from 0% to 18%) is applied to the tax amount for each 6-month period or fraction thereof that passes before redemption.[65] For example, a winning bid of 9% would result in a 9% penalty if redeemed within 6 months, an 18% penalty if redeemed between 6 and 12 months, and so on.
- **Scavenger Sale:** The penalty is statutorily fixed and more severe. For example, it is 12% of the tax amount if redeemed between 2 and 6 months, and 24% if redeemed between 6 and 12 months.[65]

Key County Auction Details

The most populous counties are Cook, DuPage, and Lake. Each conducts its own annual tax sale.

Table IL-13: Key County Auction Information

County	Typical Auction Date(s)	Auction Method/Platform	County Resource Link
Cook	Annually in late Fall/early Winter (Dec. 10, 2024 for 2022 taxes)	Online via cooktaxsale.com	(https://www.cookcountytreasurer.com/annualtaxsale.aspx) [66]
DuPage	Annually in November (Nov. 20, 2025)	In-person, Automated (R.A.M.S 2)	(https://www.dupagecounty.gov/elected_officials/treasurer/tax_sale_information.php) [67]
Lake	Annually, date varies	Online via realtaxdeed.com	Lake County Clerk [68]

Resource Compendium

- **State-Level Resources:**
  - Illinois Department of Revenue: https://tax.illinois.gov/
  - Illinois Compiled Statutes (ILCS): https://www.ilga.gov/legislation/ilcs/ilcs.asp
- **County-Level Resources:**
  - Cook County Treasurer: https://www.cookcountytreasurer.com/
  - DuPage County Treasurer: https://www.dupagecounty.gov/treasurer/
  - Lake County Clerk: https://www.lakecountyclerk.org/

Indiana

State-Level System Overview

- **Classification: Tax Lien**
- **Governing Statutes:** Indiana Code (IC) Title 6, Article 1.1, Chapters 24 & 25

Indiana is a Tax Lien state with a system that includes two primary types of sales: the **Treasurer's Tax Sale** and the **Commissioner's Sale**.[69]

The **Treasurer's Tax Sale** is the main annual auction where counties sell tax liens on properties with delinquent taxes. The auction is a competitive bidding process where the starting bid is the total amount of delinquent taxes, costs, and fees.[70] The lien is awarded to the highest bidder. The amount paid above the minimum bid is known as "overbid" or "surplus," which does not earn the higher penalty rate but does earn a lower rate of interest.[70] The purchaser receives a tax sale certificate, which represents a lien on the property, not ownership.[69]

If a property is offered at a Treasurer's Sale and does not receive a bid, the county commissioners acquire the lien. The commissioners can then offer these properties at a subsequent **Commissioner's Sale**.[70] These sales are often more attractive to investors because the minimum bid may be significantly lower than the total taxes owed, and the redemption period is much shorter.[69]

If the property owner does not redeem the lien within the statutory period, the tax sale purchaser must follow a strict notice process and then petition the local court for a tax deed to acquire the property.[70]

Statutory Framework: Redemption and Interest

- **Redemption Period:**
  - **Treasurer's Sale: 1 year** from the date of the sale.[70]
  - **Commissioner's Sale: 120 days** from the date of the sale.[70]
- **Interest/Penalty Rate:** The redemption amount is calculated using a penalty and interest structure:
  - **Penalty on Minimum Bid:**
    - If redeemed within 6 months of the sale: **10%** of the minimum bid amount.
    - If redeemed after 6 months but within 1 year: **15%** of the minimum bid amount.[70]
  - **Interest on Overbid/Surplus:** The purchaser also receives **5% per annum** interest on the overbid amount.[70]

- The redeeming party must also reimburse the purchaser for attorney's fees and other costs associated with the legally required notifications.[70]

Key County Auction Details

The most populous counties in Indiana are Marion, Lake, and Allen. They conduct their tax sales, often online, at various times throughout the year.

Table IN-14: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform	County Resource Link
Marion	Annually; reports available online	Varies	(https://www.indy.gov/activity/tax-sale-reports) [72]
Lake	Multiple sales per year (e.g., May 2025)	ZeusAuction.com / Onyx	Lake County Auditor [73]
Allen	Annually in September (Sept. 24, 2025)	GovEase	Allen County Auditor [74]

Resource Compendium

- **State-Level Resources:**
  - Indiana Department of Local Government Finance: https://www.in.gov/dlgf/
  - Indiana Code: http://iga.in.gov/legislative/laws/2022/ic/
- **County-Level Resources:**
  - Marion County (Indy.gov): https://www.indy.gov/
  - Lake County Government: https://www.lakecounty.in.gov/
  - Allen County Government: https://www.allencounty.in.gov/

Iowa

State-Level System Overview

- **Classification: Tax Lien**
- **Governing Statutes:** Iowa Code Chapter 446

Iowa is a Tax Lien state. Each year on the third Monday in June, county treasurers hold a public auction to sell tax certificates on properties with delinquent taxes.[75] The sale is for the total amount of taxes, interest, fees, and costs due.

The auction is a "bid-down" process, but instead of bidding on an interest rate, bidders compete on the percentage of ownership they are willing to accept for paying the delinquent amount. Bidding starts at 100% undivided interest and is bid down in whole percentage points to 1%.[77] The tax certificate is awarded to the bidder who agrees to accept the smallest percentage of the property in exchange for paying the taxes. If multiple bidders offer the same lowest percentage, the winner is chosen randomly.[77]

The purchaser of the tax certificate holds a lien on the property. If the property owner redeems, the certificate holder receives their investment back plus a statutory monthly interest. If the property is not redeemed within the statutory period, the certificate holder can initiate a 90-day process to take deed to the property.[75]

A special category exists for properties that do not sell at the first tax sale. They may be offered again at a subsequent sale as a "public bidder" or "PB" certificate. These PB certificates have a shorter waiting period before the holder can begin the process of taking the deed.[75]

Statutory Framework: Redemption and Interest

- **Redemption Period:** The process to acquire a deed cannot begin until a specific waiting period has passed from the date of the sale:
  - **Regular Certificate: 1 year and 9 months**.[75]
  - **Public Bidder (PB) Certificate: 9 months**.[75]
  - Once the certificate holder initiates the deed process by serving a 90-day notice, the owner has that 90-day window to redeem before their rights are extinguished.[75]
- **Interest/Penalty Rate:** The interest paid upon redemption is **2% per month** (non-compounding), calculated on the certificate amount from the date of the sale.[75] This equates to a 24% annual rate.

Key County Auction Details

The most populous counties in Iowa are Polk, Linn, and Scott. Their annual tax sales are held online on the third Monday of June.

Table IA-15: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform	County Resource Link
Polk	Third Monday in June	GovEase	(https://www.polkcountyiowa.gov/treasurer/information-for-tax-sale-buyers/) [78]
Linn	Third Monday in June	IowaTaxAuction.com	(https://www.linncountyiowa.gov/1842/2025-Tax-Sale-Rules) [77]
Scott	Third Monday in June	IowaTaxAuction.com	(https://www.scottcountyiowa.gov/treasurer/tax-sale)

Resource Compendium

- **State-Level Resources:**
  - Iowa Department of Revenue: https://tax.iowa.gov/
  - Iowa Code: https://www.legis.iowa.gov/law/iowaCode
- **County-Level Resources:**
  - Polk County Treasurer: https://www.polkcountyiowa.gov/treasurer/
  - Linn County Treasurer: https://www.linncountyiowa.gov/treasurer
  - Scott County Treasurer: https://www.scottcountyiowa.gov/treasurer

Kansas

State-Level System Overview

- **Classification: Tax Deed**
- **Governing Statutes:** Kansas Statutes Annotated (K.S.A.) Chapter 79, Article 28

Kansas is a Tax Deed state. When real estate taxes are delinquent for a specified period (typically three years for most properties), the county can initiate a judicial tax foreclosure action.[79] This is a lawsuit filed in court to obtain a judgment against the property for the unpaid taxes.

Once the court grants a judgment, the property is scheduled for a **Sheriff's Sale**, which is a public auction conducted by the County Sheriff.[79] The property is sold to the highest bidder. The sale must be confirmed by the court, after which the sheriff issues a deed to the purchaser, conveying ownership of the property.[80]

The defining characteristic of the Kansas system is that the redemption period occurs entirely *before* the auction. The property owner has the right to redeem the property by paying all delinquent taxes, interest, and costs at any point up until the close of business on the day before the scheduled auction.[80] There is no post-sale redemption period for the former owner, with the exception of a potential federal redemption period if an IRS lien exists on the property.[80] This provides finality for the winning bidder once the sale is confirmed by the court.

Statutory Framework: Redemption and Interest

- **Redemption Period:** The right of redemption expires at **5:00 p.m. on the day before the tax foreclosure auction**.[80] There is no post-sale redemption right for the former owner.
- **Interest/Penalty Rate:** Not applicable to a third-party purchaser, as redemption is made with the county prior to the sale. The owner must pay all delinquent taxes plus accrued interest and costs to the county to redeem the property.[80] The specific statutory interest rate is not detailed in the provided materials.

Key County Auction Details

The most populous counties in Kansas are Johnson, Sedgwick, and Shawnee. Sheriff's sales are held periodically as properties move through the judicial foreclosure process.

Table KS-16: Key County Auction Information

County	Typical Auction Date(s)	Auction Method/Platform	County Resource Link
Johnson	Periodically; e.g., Aug. 26, 2024	In-person, Courthouse	(https://www.jocogov.org/department/treasury-taxation-and-vehicles/property-tax/tax-foreclosure) [80]
Sedgwick	Periodically; check county site	In-person, Courthouse	(https://www.sedgwickcounty.org/treasurer/delinquent-real-estate/)
Shawnee	Periodically; check county site	In-person, Courthouse	(https://www.snco.us/so/page/sheriff-sales)

Resource Compendium

- **State-Level Resources:**
  - Kansas Department of Revenue: https://www.ksrevenue.gov/
  - Kansas Statutes Annotated: http://www.ksrevisor.org/statutes.html
- **County-Level Resources:**
  - Johnson County Government: https://www.jocogov.org/
  - Sedgwick County Government: https://www.sedgwickcounty.org/
  - Shawnee County Government: https://www.snco.us/

Kentucky

State-Level System Overview

- **Classification: Tax Lien**
- **Governing Statutes:** Kentucky Revised Statutes (KRS) Chapter 134

Kentucky is a Tax Lien state. When property taxes become delinquent, a "certificate of delinquency" is created, which constitutes a lien against the property. These certificates are then sold to third-party purchasers by the county clerk.[81] The sale process can vary by county; for example, Jefferson County uses a lottery system to determine the order of purchase, while other counties may use a more traditional auction format.[81]

The third-party purchaser buys the lien, not the property itself. The purchaser's investment earns interest and penalties. If the property owner does not redeem the certificate of delinquency within the statutory timeframe, the lienholder can initiate a judicial foreclosure action to enforce the lien and acquire the property.[82] Purchasers must register with both the Kentucky Department of Revenue and the local county clerk's office to participate in the sales.[81]

Statutory Framework: Redemption and Interest

- **Redemption Period:** The property owner has **1 year** from the date the certificate of delinquency is sold to a third party to redeem the property. If the lien is not redeemed within this period, the purchaser can begin foreclosure proceedings.
- **Interest/Penalty Rate:** The redemption amount includes the original certificate amount plus accrued interest and fees. The specific interest rate is **12% per annum** (1% per month) on the certificate amount. Additional administrative fees and attorney's fees incurred in preparing for foreclosure can also be added to the redemption total.

Key County Auction Details

The most populous counties in Kentucky are Jefferson, Fayette, and Kenton. Each county clerk's office manages its own sale process and schedule.

Table KY-17: Key County Auction Information

County	Typical Auction Date(s)	Auction Method/Platform	County Resource Link
Jefferson	Annually in July (July 18, 2025)	Lottery System	Jefferson County Clerk [82]
Fayette	Periodically (Master Commissioner Sales)	In-person Auction	Fayette County Commissioner [83]
Kenton	Annually in July (July 23, 2025)	Automated Sale	Kenton County Clerk [81]

Resource Compendium

- **State-Level Resources:**
  - Kentucky Department of Revenue: https://revenue.ky.gov/
  - Kentucky Revised Statutes: https://apps.legislature.ky.gov/law/statutes/
- **County-Level Resources:**
  - Jefferson County Clerk: https://jeffersoncountyclerk.org/
  - Fayette County Clerk: https://fayettecountyclerk.com/
  - Kenton County Clerk: https://kentoncountykyclerk.com/

Louisiana

State-Level System Overview

- **Classification: Redeemable Deed**
- **Governing Statutes:** Louisiana Revised Statutes (LRS) Title 47

Louisiana operates a Redeemable Deed system, though it is often referred to as a "tax sale." When property taxes become delinquent, the parish (county) tax collector will advertise and sell the property at a public auction to collect the unpaid taxes.[84] The property is sold to the highest bidder, who pays the delinquent amount plus any premium and receives a tax sale certificate.[85] This certificate represents an ownership interest in the property, subject to the former owner's right of redemption.

If no bids are received at the tax sale, the property is "adjudicated" to the parish, meaning the local government becomes the holder of the tax sale title.[84] These adjudicated properties can later be sold by the parish.

The key feature of the Louisiana system is the lengthy post-sale redemption period. If the former owner redeems the property, they must pay the tax sale purchaser the full bid amount plus a penalty and monthly interest.[85] If the property is not redeemed by the end of the statutory period, the tax sale purchaser must file a

Quiet Title suit in court to perfect their ownership and remove any other claims or clouds on the title, making their deed absolute and marketable.[85]

Statutory Framework: Redemption and Interest

- **Redemption Period:** The standard redemption period is **3 years** from the date the tax sale certificate is recorded in the parish conveyance records.[85] This period can be shortened to 18 months for certain blighted properties.
- **Interest/Penalty Rate:** To redeem the property, the owner must pay the tax collector, for the benefit of the purchaser, the following amounts:
  - The price paid by the purchaser at the tax sale.
  - A **5% penalty** on the purchase price.
  - Interest at a rate of **1% per month** (or fraction thereof) from the date of the sale until redemption.[85]

Key County (Parish) Auction Details

The most populous parishes in Louisiana are East Baton Rouge, Jefferson, and Orleans. Tax sales are managed at the parish level, often through third-party online auction platforms.

Table LA-18: Key Parish Auction Information

Parish	Typical Auction Date(s)	Auction Method/Platform	Parish Resource Link
East Baton Rouge	Periodically, as announced	Online via CivicSource.com	(https://www.ebrso.org/)
Jefferson	Wednesdays at 10 a.m.	In-person Auction	(https://www.jpso.com/293/Judicial-Auctions-Sales) [86]
Orleans	Periodically, as announced	Online via CivicSource.com	(https://nola.gov/next/treasury/topics/tax-sales-adjudications/) [87]

Resource Compendium

- **State-Level Resources:**
  - Louisiana Department of Revenue: https://revenue.louisiana.gov/
  - Louisiana State Legislature (Statutes): https://www.legis.la.gov/
  - Louisiana Law Help (Tax Sale Info): https://louisianalawhelp.org/resource/tax-sales [85]
- **Parish-Level Resources:**
  - East Baton Rouge Parish Sheriff: https://www.ebrso.org/
  - Jefferson Parish Sheriff: https://www.jpso.com/
  - City of New Orleans (NOLA.gov): https://nola.gov/

Maine

State-Level System Overview

- **Classification: Tax Deed**
- **Governing Statutes:** Maine Revised Statutes (MRS) Title 36

Maine is a Tax Deed state where the collection of delinquent property taxes is highly decentralized and managed at the municipal (town or city) level. The process typically involves the municipality perfecting a tax lien and then foreclosing on that lien, which transfers ownership of the property to the municipality.

Once the municipality acquires title to a tax-delinquent property, it can sell the property to recover the unpaid taxes and costs. Recent legislative changes have altered the sale process. Previously, municipalities and the state (for properties in unorganized territories) often used sealed bid processes. Now, the trend is toward listing these tax-acquired properties for sale with licensed real estate agents or brokers, similar to a standard real estate transaction.[88]

The redemption period for the property owner expires before the municipality takes full ownership. Once the foreclosure process is complete and the municipality holds the deed, the former owner's rights are extinguished. There is no post-sale redemption period for a purchaser who buys the property from the municipality.

Statutory Framework: Redemption and Interest

- **Redemption Period:** The redemption period occurs *before* the municipality's foreclosure is complete. The length of this period can vary but is typically 18 months after the tax lien is filed. There is **no post-sale redemption period** after the property is sold by the municipality.
- **Interest/Penalty Rate:** Not applicable to a third-party purchaser, as redemption is made with the municipality prior to the property being offered for sale. The owner must pay the municipality all delinquent taxes, accrued interest, and costs to redeem the property and prevent foreclosure.

Key County Auction Details

Property tax administration and sales are handled at the town/city level, not by counties. The most populous counties are Cumberland, York, and Penobscot, which contain major municipalities like Portland, Bangor, and others. Sale information is found on individual municipal websites.

Table ME-19: Key Municipality Information

Municipality (in County)	Typical Sale Method	Municipal Resource Link
Portland (Cumberland)	Sale of city-owned property, as available	City of Portland, ME
Bangor (Penobscot)	Sale of city-owned property, as available	(https://www.bangormaine.gov/)
Lewiston (Androscoggin)	Sale of city-owned property, as available	City of Lewiston, ME

Resource Compendium

- **State-Level Resources:**
  - Maine Revenue Services - Property Tax: https://www.maine.gov/revenue/taxes/property-tax [88]
  - Maine Revised Statutes: https://www.mainelegislature.org/legis/statutes/
- **County-Level Resources (Registry of Deeds):**
  - Cumberland County Registry of Deeds:(https://www.cumberlandcounty.org/477/Registry-of-Deeds) [89]
  - York County Registry of Deeds: https://www.yorkcountymaine.gov/ [89]
  - Penobscot County Registry of Deeds: https://penobscotdeeds.com/ [89]

Maryland

State-Level System Overview

- **Classification: Tax Lien**
- **Governing Statutes:** Annotated Code of Maryland, Tax-Property Article, § 14-801 et seq.

Maryland is a Tax Lien state. County governments hold annual public auctions to sell tax lien certificates for properties with delinquent taxes.[90] The auction is a

high bid premium auction. The lien is sold for an amount that includes the back taxes, interest, and penalties, plus a premium bid by the investor. The lien certificate is awarded to the bidder who pays the highest premium for the property.[92]

The purchaser of the certificate does not acquire the property, but rather the right to collect the lien amount plus a statutory interest rate upon redemption by the property owner. If the owner fails to redeem the property within the statutory period, the certificate holder must initiate a judicial foreclosure action in the Circuit Court to extinguish the owner's right of redemption and obtain a deed to the property.[90] This foreclosure action cannot be started until at least six months have passed since the tax sale. The certificate is void if foreclosure proceedings are not initiated within two years of the sale date.[90]

A notable feature of Maryland's system is that the redemption interest rates vary significantly by county, ranging from as low as 6% to as high as 20% per annum.[91] This creates diverse investment opportunities across the state and necessitates county-specific due diligence.

Statutory Framework: Redemption and Interest

- **Redemption Period:** The property owner has the right to redeem at any time until the right of redemption is finally foreclosed by an order of the Circuit Court. The certificate holder may begin foreclosure proceedings **6 months** after the date of the tax sale.[90]
- **Interest/Penalty Rate:** The interest rate paid upon redemption is **set by each individual county** and varies widely. Examples include:
  - Montgomery County: **20% per annum** [91]
  - Prince George's County: **20% per annum** [91]
  - Baltimore City: **18% per annum** [91]
  - Baltimore County: **12% per annum** [91]

- Anne Arundel County: **12% per annum** [91]
- Howard County: **18% per annum** [91]

Key County Auction Details

The most populous counties are Montgomery, Prince George's, and Baltimore County. Sales are typically held annually in the spring.

Table MD-20: Key County Auction Information

County	Redemption Interest Rate	Typical Auction Date(s)	County Resource Link
Montgomery	20% per annum	Annually in June	Montgomery County Finance
Prince George's	20% per annum	Annually in May	Prince George's County Finance
Baltimore County	12% per annum	Annually in Spring	(https://www.baltimorecountymd.gov/departments/budfin/taxpayer-services/tax-sale) [90]

Resource Compendium

- **State-Level Resources:**
  - Maryland Department of Assessments and Taxation (SDAT): https://dat.maryland.gov/
  - SDAT Tax Sale Information: https://dat.maryland.gov/pages/tax-sale-information.aspx [91]
  - Maryland General Assembly (Statutes):(https://mgaleg.maryland.gov/mgawebsite/Laws/StatuteText)
- **County-Level Resources:**
  - Montgomery County Department of Finance: https://www.montgomerycountymd.gov/finance/
  - Prince George's County Office of Finance: https://www.princegeorgescountymd.gov/329/Finance
  - Baltimore County Office of Budget and Finance: https://www.baltimorecountymd.gov/departments/budfin/

Massachusetts

State-Level System Overview

- **Classification: Tax Lien**
- **Governing Statutes:** Massachusetts General Laws (MGL) Chapter 60

Massachusetts is a Tax Lien state where municipalities (cities and towns) sell tax liens, often referred to as "tax titles," to recover delinquent property taxes.[93] After a property's taxes are delinquent for a specified period, the municipal collector can place a lien on the property and then sell this lien at a public auction.[93]

The auction is a **bid-down interest rate** auction. The lien is awarded to the bidder who will accept the lowest interest rate on the redemption amount, with bidding starting at a maximum of 16% per annum.[93] The winning bidder pays the delinquent taxes and costs and receives a Collector's Deed, which functions as a tax lien certificate. This instrument does not convey immediate ownership but rather gives the holder a security interest in the property.[94]

If the property owner does not redeem the tax title within the statutory period, the lienholder must file a petition in the Massachusetts Land Court to foreclose the owner's right of redemption. Only after obtaining a foreclosure judgment from the Land Court does the lienholder acquire absolute title to the property.[94]

Statutory Framework: Redemption and Interest

- **Redemption Period:** The property owner has the right to redeem the tax title at any time after the sale until the Land Court enters a judgment foreclosing their right of redemption. The lienholder can initiate foreclosure proceedings **6 months** after the date of the tax sale.[94]
- **Interest/Penalty Rate:** The interest rate is determined by the bid-down auction, starting at a maximum of **16% per annum** and descending to 0%. The interest paid upon redemption is calculated at the winning bid rate.[93]

Key County Auction Details

In Massachusetts, property taxes and tax sales are administered at the municipal level. The most populous counties are Middlesex, Worcester, and Essex, which contain numerous cities and towns that conduct their own auctions.

Table MA-21: Key Municipality Information

Municipality (in County)	Typical Auction Date(s)	Auction Method/Platform	Municipal Resource Link
Worcester (Worcester)	Periodically, as announced	Public Auction	(https://www.worcesterma.gov/finance/liens-auctions/public-auctions) [94]
Lowell (Middlesex)	Periodically, as announced	Public Auction	(https://www.lowellma.gov/289/Treasury-Office)
Lynn (Essex)	Periodically, as announced	Public Auction	City of Lynn Collector

Resource Compendium

- **State-Level Resources:**
  - Massachusetts Department of Revenue - Division of Local Services: https://www.mass.gov/orgs/division-of-local-services
  - Massachusetts General Laws: https://malegislature.gov/Laws/GeneralLaws
- **County-Level Resources (Registry of Deeds):**
  - Middlesex County Registry of Deeds: https://www.middlesexdeeds.com/
  - Worcester County Registry of Deeds: https://www.worcesterdeeds.com/
  - Essex County Registry of Deeds: https://www.salemdeeds.com/

Michigan

State-Level System Overview

- **Classification: Tax Deed**
- **Governing Statutes:** Michigan Compiled Laws (MCL) 211.78 et seq. (General Property Tax Act)

Michigan operates a Tax Deed system administered by the county treasurers as "Foreclosing Governmental Units" (FGUs). The process is defined by a strict timeline of forfeiture and foreclosure that occurs *before* any public sale.[95]

When property taxes are delinquent for more than two years, the property enters forfeiture. This is a notification stage, not a loss of ownership. One year after forfeiture (three years of delinquency), the FGU files a judicial foreclosure petition. If a judgment is entered and the taxes remain unpaid, absolute title to the property vests in the FGU, extinguishing all prior ownership and lienholder rights (with some exceptions for certain government liens).[95]

Only after this foreclosure is complete does the FGU offer the property for sale at a public auction.[96] Michigan law mandates a two-stage auction process:

1. **First Auction (Minimum Bid):** The property is offered for a minimum bid that includes all delinquent taxes, penalties, interest, and fees.
2. **Second Auction (No Minimum Bid):** Any properties not sold at the first auction are re-offered at a second auction with no minimum bid, selling to the highest bidder.[96]

A recent landmark change in Michigan law (in response to *Rafaeli v. Oakland County*) now requires that any surplus proceeds from the auction (the amount exceeding the taxes and costs owed) must be made available to the former owner, a significant departure from the previous "winner-take-all" system.[95]

Statutory Framework: Redemption and Interest

- **Redemption Period:** All redemption rights are extinguished when the Circuit Court enters the judgment of foreclosure, which occurs *before* the public auction. There is **no post-sale redemption period** for the former owner.[96]
- **Interest/Penalty Rate:** Not applicable, as there is no post-sale redemption. The owner must pay all taxes, fees, and a significantly higher interest rate (1.5% per month) during the forfeiture/foreclosure period to prevent the loss of the property.[95]

Key County Auction Details

The most populous counties are Wayne, Oakland, and Macomb. County treasurers conduct the auctions, which are typically held online in the late summer and fall.

Table MI-22: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform	County Resource Link
Wayne	Annually in Fall	Online via tax-sale.info	(https://www.waynecounty.com/elected/treasurer/home.aspx)
Oakland	Annually in Fall	Online via tax-sale.info	(https://www.oakgov.com/government/oakland-county-treasurer-s-office/land-sale) [97]
Macomb	Annually in Fall	Online via tax-sale.info	(https://treasurer.macombgov.org/) [98]

Resource Compendium

- **State-Level Resources:**
  - Michigan Department of Treasury - Property Tax Forfeiture: https://www.michigan.gov/propertyforeclosures [96]
  - Michigan Legislature (Compiled Laws): http://www.legislature.mi.gov/
- **County-Level Resources:**
  - Wayne County Treasurer: https://www.waynecounty.com/elected/treasurer/home.aspx
  - Oakland County Treasurer: https://www.oakgov.com/treasurer
  - Macomb County Treasurer: https://treasurer.macombgov.org/

Minnesota

State-Level System Overview

- **Classification: Tax Deed**
- **Governing Statutes:** Minnesota Statutes Chapters 279-282

Minnesota uses a Tax Deed system where properties with delinquent taxes are forfeited to the state in trust for the local taxing districts.[99] The process is managed by the county auditor's office.

When taxes become delinquent, the county obtains a court judgment against the property. This judgment begins a **3-year redemption period** for the owner.[100] If the owner fails to redeem the property by paying all outstanding taxes, penalties, and fees within this period, title to the property forfeits to the State of Minnesota. At this point, the former owner's rights are extinguished.[100]

After forfeiture, the county is responsible for managing and selling the property. Recent legislative changes in 2024 have significantly altered the sale process to ensure former owners can claim surplus equity. The county must first offer the property for sale at its estimated market value. If it does not sell, it is then offered at a "minimum bid" sale, where the opening bid is the sum of all delinquent taxes and costs. If the property sells for more than this minimum bid, the "surplus" is deposited with the court for distribution to the former owner and other interested parties.[100] Properties that do not sell at the minimum bid sale may be offered at a final "credit bid" sale at a reduced price.[100]

Statutory Framework: Redemption and Interest

- **Redemption Period:** The redemption period is **3 years** from the date of the tax judgment sale (when the county "bids in" the property for the state). This entire period occurs *before* the property forfeits to the state and is offered for public sale. There is **no post-sale redemption period** for the former owner after the public auction.[100]
- **Interest/Penalty Rate:** Not applicable to a third-party purchaser. The owner must pay the county all delinquent taxes plus statutory penalties and interest to redeem during the 3-year pre-forfeiture period.

Key County Auction Details

The most populous counties in Minnesota are Hennepin, Ramsey, and Dakota. Each county's auditor or property division manages its own sales of tax-forfeited land.

Table MN-23: Key County Auction Information

County	Typical Auction Date(s)	Auction Method/Platform	County Resource Link
Hennepin	Periodically, as announced	Varies (Online or In-person)	(https://www.hennepin.us/business/property/tax-forfeited-land)
Ramsey	Periodically, as announced	Online via Public Surplus	(https://www.ramseycounty.us/residents/property-home/property-sales) [101]
Dakota	Periodically, as announced	Online Auction	(http://www.co.dakota.mn.us/HomeProperty/Forfeited) [102]

Resource Compendium

- **State-Level Resources:**
  - Minnesota Department of Revenue: https://www.revenue.state.mn.us/
  - Minnesota Statutes: https://www.revisor.mn.gov/statutes/
- **County-Level Resources:**
  - Hennepin County: https://www.hennepin.us/
  - Ramsey County: https://www.ramseycounty.us/
  - Dakota County: https://www.co.dakota.mn.us/

Mississippi

State-Level System Overview

- **Classification: Tax Lien**
- **Governing Statutes:** Mississippi Code Annotated § 27-41-49 et seq.

Mississippi is a Tax Lien state. When property taxes become delinquent, counties and municipalities hold a public auction to sell a tax lien on the property.[103] These sales are typically held on the first Monday in April or the last Monday in August.[103]

The auction is a **premium bid** auction, where the lien is sold to the highest bidder. Bidders bid up from the face value of the lien (taxes, penalties, interest, and costs). Any amount paid above the face value is considered an "overbid" or premium.[103] The purchaser receives a tax lien certificate but does not gain any ownership rights to the property at the time of sale.[103]

The purchaser's investment earns a high rate of monthly interest on the face value of the lien, but not on the overbid amount. If the property owner fails to redeem the lien within the statutory two-year period, the lienholder can begin the process to mature the tax sale and obtain a tax deed, which is typically handled by the Chancery Clerk's office.[103]

Statutory Framework: Redemption and Interest

- **Redemption Period:** The property owner has a **2-year redemption period** from the date of the tax lien sale.[103]
- **Interest/Penalty Rate:** Upon redemption, the lien purchaser receives their investment (the face value of the lien) back, plus interest at a rate of **1.5% per month**, calculated from the date of the sale. This equates to an 18% annual rate. The overbid portion of the purchase price is returned to the purchaser without interest.[103]

Key County Auction Details

The most populous counties in Mississippi are Hinds, Harrison, and DeSoto. Most counties have moved to online platforms for their tax sales.

Table MS-24: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform	County Resource Link
Hinds	Last Monday in August	Online (e.g., GovEase)	(https://www.co.hinds.ms.us/pgs/elected/taxcollector.asp)
Harrison	Last Monday in August	Online (e.g., GovEase)	Harrison County Chancery Clerk [105]
DeSoto	Last Monday in August	Online (e.g., GovEase)	(https://www.desotocountyms.gov/508/Tax-Sale) [106]

Resource Compendium

- **State-Level Resources:**
  - Mississippi Department of Revenue: https://www.dor.ms.gov/
  - Mississippi Secretary of State - Tax Forfeited Lands: https://www.sos.ms.gov/tax-forfeited-inventory [107]
  - Mississippi Code (via FindLaw): https://codes.findlaw.com/ms/
- **County-Level Resources:**
  - Hinds County: https://www.co.hinds.ms.us/
  - Harrison County: https://www.co.harrison.ms.us/
  - DeSoto County: https://www.desotocountyms.gov/

Missouri

State-Level System Overview

- **Classification: Redeemable Deed**
- **Governing Statutes:** Revised Statutes of Missouri (RSMo) Chapter 140

Missouri operates a Redeemable Deed system, where properties with three years of delinquent taxes are offered for sale by the county collector at a public auction.[79] The property is sold to the highest bidder. The purchaser receives a Certificate of Purchase at the sale.

The system has a post-sale redemption period that varies significantly depending on the county's classification and when the property is sold. If the property is redeemed, the purchaser is reimbursed their bid amount plus interest and costs. If the property is not redeemed, the purchaser can apply for and receive a Collector's Deed, which conveys ownership.[79] A key feature is that some counties, like Jackson County, have a more judicialized process for certain properties, managed through the circuit court's Delinquent Land Tax division.[108]

Statutory Framework: Redemption and Interest

- **Redemption Period:** The redemption period varies:
  - **First & Second Offering Sales: 1 year** from the sale date.
  - **Third Offering Sales: 90 days** from the sale date.
  - In some charter counties or cities (like St. Louis), the process and redemption periods can differ.
- **Interest/Penalty Rate:** To redeem, the owner must pay the purchaser the full bid amount plus interest at **10% per annum**. The owner must also reimburse the purchaser for any subsequent taxes paid, plus interest on those subsequent payments at **8% per annum**.

Key County Auction Details

The most populous jurisdictions are St. Louis County, Jackson County (Kansas City), and St. Charles County. Sales are typically held in August.

Table MO-25: Key County Auction Information

County	Typical Auction Date(s)	Auction Method/Platform	County Resource Link
St. Louis County	Annually in August	In-person Auction	(https://stlouiscountymo.gov/st-louis-county-government/revenue/collection-division/delinquent-tax-sale/)
Jackson County	Annually in August	In-person Auction	(https://www.16thcircuit.org/delinquent-land-tax) [108]
St. Charles County	Annually in August	In-person Auction	(https://www.sccmo.org/396/Collector-of-Revenue)

Resource Compendium

- **State-Level Resources:**
  - Missouri Department of Revenue: https://dor.mo.gov/
  - Missouri Revisor of Statutes: https://revisor.mo.gov/main/Home.aspx
- **County-Level Resources:**
  - St. Louis County: https://stlouiscountymo.gov/
  - Jackson County: https://www.jacksongov.org/
  - St. Charles County: https://www.sccmo.org/

Montana

State-Level System Overview

- **Classification: Tax Lien** (with a subsequent Tax Deed sale)
- **Governing Statutes:** Montana Code Annotated (MCA) Title 15, Chapters 16, 17, & 18

Montana's system is a multi-step process that begins as a Tax Lien assignment and can conclude with a Tax Deed sale. When taxes become delinquent, the county automatically attaches a tax lien on behalf of the county.[109] The county does not auction these liens in the traditional sense. Instead, a third-party investor, known as an "assignee," can purchase the county's lien by paying the full delinquent amount, including penalties, interest, and costs.[110] To do so, the assignee must first provide mailed notice to the property owner of their intent to purchase the assignment.[110]

The assignee receives a tax lien certificate. If the property owner does not redeem the lien within the statutory period, the assignee can then apply to the county for a tax deed. This application triggers a notice period, after which the county treasurer will issue the tax deed to the assignee, conveying ownership.[110] There is no competitive auction for the deed itself; it is issued directly to the lienholder who completes the process.

Statutory Framework: Redemption and Interest

- **Redemption Period:** The redemption period is **3 years** from the date of the tax lien attachment for most properties. This can be shortened to **2 years** for properties that are undeveloped lots subject to certain special improvement district assessments.[110] The owner can redeem at any time before the tax deed is issued.
- **Interest/Penalty Rate:** When taxes first become delinquent, a **2% penalty** is charged. Interest then accrues at a rate of **5/6 of 1% per month** (equivalent to 10% per annum) until paid.[110] To redeem, the owner must pay the assignee the full certificate amount plus any subsequent taxes paid by the assignee, along with the accrued interest and penalties.[110]

Key County Auction Details

The most populous counties are Yellowstone, Gallatin, and Missoula. The process is not an auction but an assignment purchase handled by the county treasurer's office.

Table MT-26: Key County Information

County	System Type	Process	County Resource Link
Yellowstone	Tax Lien Assignment	Purchase from Treasurer	(https://www.yellowstonecountymt.gov/treasurer)
Gallatin	Tax Lien Assignment	Purchase from Treasurer	(https://gallatincomt.virtualtownhall.net/treasurers-office)
Missoula	Tax Lien Assignment	Purchase from Treasurer	(https://www.missoulacounty.us/government/financial-services/clerk-treasurer-s-office)

Resource Compendium

- **State-Level Resources:**
  - Montana Department of Revenue: https://mtrevenue.gov/
  - Montana Code Annotated: https://leg.mt.gov/bills/mca/
- **County-Level Resources:**
  - Yellowstone County: https://www.yellowstonecountymt.gov/
  - Gallatin County: https://gallatincomt.virtualtownhall.net/
  - Missoula County: https://www.missoulacounty.us/

Nebraska

State-Level System Overview

- **Classification: Tax Lien**
- **Governing Statutes:** Nebraska Revised Statutes § 77-1801 et seq.

Nebraska is a Tax Lien state. County treasurers hold an annual public auction on the first Monday in March to sell tax certificates on properties with delinquent taxes.[111] The property lien is sold for the amount of the delinquent taxes, interest, and costs to the person who will pay that amount for the lien. If there is competition, it is a premium bid auction where the lien goes to the highest bidder.

The winning bidder receives a Certificate of Purchase, which represents a lien on the property but does not grant immediate ownership.[111] The investor's certificate earns a high statutory interest rate. If the property owner does not redeem the certificate within the three-year redemption period, the investor has two paths to acquire title:

1. **Application for a Tax Deed:** The investor can apply to the county treasurer for a treasurer's deed. This is a non-judicial process that, upon completion, grants the investor ownership.[111]
2. **Judicial Foreclosure:** The investor can file a lawsuit in court to foreclose the tax lien, similar to a mortgage foreclosure. This process culminates in a sheriff's sale of the property, where the investor can bid to acquire title.[111]

The investor must choose one of these methods and begin the process within nine months after the three-year redemption period expires.[111]

Statutory Framework: Redemption and Interest

- **Redemption Period:** The property owner has a **3-year redemption period** from the date of the tax sale.[111] Redemption can occur up until the treasurer's deed is issued or until the final confirmation of a judicial foreclosure sale.[111]
- **Interest/Penalty Rate:** The interest rate paid upon redemption is **14% per annum**, calculated on the certificate purchase price and any subsequent taxes paid by the investor.[111]

Key County Auction Details

The most populous counties in Nebraska are Douglas, Lancaster, and Sarpy. The sales are held in person on the first Monday in March.

Table NE-27: Key County Auction Information

County	Typical Auction Date(s)	Auction Method/Platform	County Resource Link
Douglas	First Monday in March	In-person Auction	(https://www.dctreasurer.org/)
Lancaster	First Monday in March	In-person Auction	(https://www.lancaster.ne.gov/149/Treasurer) [112]
Sarpy	First Monday in March	In-person Auction	(https://www.sarpy.gov/183/Treasurer)

Resource Compendium

- **State-Level Resources:**
  - Nebraska Department of Revenue: https://revenue.nebraska.gov/
  - Nebraska Legislature (Statutes): https://nebraskalegislature.gov/laws/statutes.php
- **County-Level Resources:**
  - Douglas County Treasurer: https://www.dctreasurer.org/
  - Lancaster County Treasurer:(https://www.lancaster.ne.gov/149/Treasurer)
  - Sarpy County Treasurer:(https://www.sarpy.gov/183/Treasurer)

Nevada

State-Level System Overview

- **Classification: Tax Deed**
- **Governing Statutes:** Nevada Revised Statutes (NRS) Chapter 361

Nevada is a Tax Deed state. When property taxes are delinquent for a specified period, the county treasurer is authorized to hold a public auction and sell the property itself to the highest bidder.[113] The winning bidder receives a deed from the county treasurer, which conveys ownership.

A unique aspect of Nevada's system is the post-sale challenge period. While there is no traditional redemption period where the owner can pay a sum to the purchaser to reclaim the property, there is a **two-year period** after the sale during which the former owner may file a lawsuit to challenge the validity of the tax sale.[113] This creates a cloud on the title, and as a result, obtaining title insurance on a property purchased at a Nevada tax sale is often not possible until this two-year period has expired.[113] This makes the investment less liquid and riskier in the short term compared to pure tax deed states with no such post-sale period.

Nevada counties may also sell **Certificates of Sale** for delinquent *special assessments*, which function like tax liens and are distinct from the sale of property for delinquent real property taxes.[113]

Statutory Framework: Redemption and Interest

- **Redemption Period:** There is **no post-sale redemption period** in the traditional sense. The former owner's recourse is a **2-year legal challenge period** to contest the sale's validity.[113]
- **Interest/Penalty Rate:** Not applicable, as there is no post-sale redemption right for the purchaser to receive interest.

Key County Auction Details

The most populous counties are Clark and Washoe. Auctions are held periodically as determined by the county treasurer.

Table NV-28: Key County Auction Information

County	Typical Auction Date(s)	Auction Method/Platform	County Resource Link
Clark	Periodically, often in Spring/Fall	Online or In-person	(https://www.clarkcountynv.gov/treasurer) [113]
Washoe	Periodically, as announced	Online or In-person	(https://www.washoecounty.gov/treasurer/)
Carson City	Periodically, as announced	In-person Auction	(https://www.carson.org/government/departments-a-f/clerk-recorder/treasurer)

Resource Compendium

- **State-Level Resources:**
  - Nevada Department of Taxation: https://tax.nv.gov/
  - Nevada State Legislature (Statutes): https://www.leg.state.nv.us/nrs/
- **County-Level Resources:**
  - Clark County Treasurer: https://www.clarkcountynv.gov/treasurer
  - Washoe County Treasurer: https://www.washoecounty.gov/treasurer/
  - Carson City Treasurer: https://www.carson.org/government/departments-a-f/clerk-recorder/treasurer

New Hampshire

State-Level System Overview

- **Classification: Tax Deed**
- **Governing Statutes:** New Hampshire Revised Statutes Annotated (RSA) Chapter 80

New Hampshire is a Tax Deed state where the tax collection process is managed at the municipal (town/city) level. If property taxes remain unpaid, the municipal tax collector will execute a tax lien on the property in the name of the municipality. This is not a sale of the lien to a third party, but rather the municipality securing its interest.

If the property owner does not redeem the property from the municipality by paying all taxes, interest, and costs within **two years** from the execution of the lien, the tax collector then executes a tax deed, which conveys ownership of the property to the municipality. At this point, the former owner's right of redemption is terminated.

Once the municipality owns the property, it can sell it at a public auction to the highest bidder to recover the delinquent taxes and costs. There is no post-sale redemption period for the former owner after this auction takes place.

Statutory Framework: Redemption and Interest

- **Redemption Period:** The redemption period is **2 years** from the execution of the tax lien by the municipality. This period occurs *before* the property is deeded to the municipality and subsequently sold to the public. There is **no post-sale redemption period** for the former owner.
- **Interest/Penalty Rate:** Not applicable to a third-party purchaser. To redeem from the municipality, the owner must pay all back taxes, costs, and accrued interest at a rate set by statute.

Key County Auction Details

Property tax sales are conducted by individual municipalities, not counties. The most populous counties are Hillsborough, Rockingham, and Merrimack. Auction information must be sought from the websites of the major cities and towns within these counties, such as Manchester, Nashua, and Concord.

Table NH-29: Key Municipality Information

Municipality (in County)	Typical Sale Method	Municipal Resource Link
Manchester (Hillsborough)	Public Auction of city-owned property	City of Manchester Finance
Nashua (Hillsborough)	Public Auction of city-owned property	(https://www.nashuanh.gov/157/Financial-Services-Division)
Concord (Merrimack)	Public Auction of city-owned property	City of Concord Finance

Resource Compendium

- **State-Level Resources:**
  - New Hampshire Department of Revenue Administration: https://www.revenue.nh.gov/
  - New Hampshire General Court (Statutes):(https://www.gencourt.state.nh.us/rsa/html/NHTOC.htm)
- **County-Level Resources (Registry of Deeds):**
  - Hillsborough County Registry of Deeds: https://www.nhdeeds.com/hillsborough/
  - Rockingham County Registry of Deeds: https://www.nhdeeds.com/rockingham/
  - Merrimack County Registry of Deeds: https://www.merrimackcounty.net/departments/register_of_deeds/ [114]

New Jersey

State-Level System Overview

- **Classification: Tax Lien**
- **Governing Statutes:** New Jersey Statutes Annotated (N.J.S.A.) 54:5-19 et seq.

New Jersey is a Tax Lien state. Municipalities conduct tax sales to sell liens arising from unpaid real property taxes and municipal charges such as water, sewer, and assessments. The investor purchases a tax sale certificate, not the property itself. The certificate creates a statutory lien and gives the holder the right to receive the redemption amount if the owner or another interested party redeems.

The sale is typically a bid-down interest auction. Bidding begins at the maximum statutory interest rate and moves downward as bidders accept a lower return. If the bidding reaches 0%, investors may bid a premium above the lien amount. Premiums are held by the municipality and are generally returned if the lien is redeemed or if the certificate holder later forecloses successfully; however, the premium itself does not create the same return profile as the certificate interest.

The path from certificate to ownership is judicial. A private certificate holder generally must wait two years from the tax sale certificate date before filing a Superior Court action to foreclose the right of redemption. Even after the complaint is filed, redemption normally continues until it is barred by final judgment. This makes New Jersey a strong lien-return market, but a slower and more legal-intensive acquisition market.

Statutory Framework: Redemption and Interest

● **Redemption Period:** A private certificate holder generally may begin foreclosure after 2 years from the date of sale. Redemption continues until barred by judgment of the Superior Court. Municipal-held certificates can follow different assignment and foreclosure rules.
● **Interest/Penalty Rate:** The statutory maximum is generally 18% per annum, subject to bid-down at auction. Redemption also includes allowable subsequent taxes, municipal liens, costs, and interest properly paid by the certificate holder.

Key County Auction Details

Tax sales are conducted by municipalities rather than county governments. The following entries point to major municipal or county tax-sale resources in New Jersey's most populous county markets.

Table NJ-30: Key Municipality/County Auction Information

Jurisdiction	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Newark / Essex County	Annually or as scheduled by municipality	Municipal tax sale; often online or advertised by collector	https://www.newarknj.gov/departments/finance
Jersey City / Hudson County	Annually or as scheduled by municipality	Municipal tax sale; check collector notices	https://www.jerseycitynj.gov/cityhall/taxes
Paterson / Passaic County	Annually or as scheduled by municipality	Municipal tax sale; check collector notices	https://www.patersonnj.gov/department/division.php?structureid=122

Resource Compendium

- **State-Level Resources:**
  - New Jersey Division of Taxation: https://www.state.nj.us/treasury/taxation/
  - New Jersey Statutes, Title 54: https://www.njleg.state.nj.us/
- **County-Level Resources:**
  - New Jersey Tax Collectors and Treasurers Association: https://www.njtcta.org/
  - City of Newark Finance Department: https://www.newarknj.gov/departments/finance
  - Jersey City Tax Collector: https://www.jerseycitynj.gov/cityhall/taxes
  - City of Paterson Tax Collector: https://www.patersonnj.gov/

New Mexico

State-Level System Overview

● **Classification:** Tax Deed
● **Governing Statutes:** New Mexico Statutes Annotated Chapter 7, Article 38 and related Property Tax Division rules
New Mexico operates a centralized Tax Deed system through the Property Tax Division of the New Mexico Taxation and Revenue Department. Counties identify delinquent real property accounts, but the state Property Tax Division conducts delinquent property tax auctions and issues the deed to the successful purchaser.
The auction sells the property itself rather than a certificate or lien. Sales are generally held at the county courthouse or another location designated by the Property Tax Division. Properties are sold subject to due diligence, and the purchaser should assume that title, access, environmental, zoning, utility, and occupancy issues require independent verification before bidding.
New Mexico is attractive to acquisition-focused investors because there is no routine post-sale redemption period for the former owner. However, tax deeds may be challenged for statutory or notice defects. Investors should budget for title review and, when resale or financing is intended, potential quiet title or curative work.

Statutory Framework: Redemption and Interest

● **Redemption Period:** The owner may generally redeem before the tax sale by paying the delinquency, penalties, interest, and costs. There is no standard post-sale redemption period after a valid tax deed sale, although title challenges may be possible within applicable limitation periods.
● **Interest/Penalty Rate:** Not applicable as an investor return. The purchaser is buying the property, not an interest-bearing certificate.

Key County Auction Details

Sales are state-administered but held by county. The largest counties by population are Bernalillo, Doña Ana, and Santa Fe.
Table NM-31: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Bernalillo	As scheduled by NM Property Tax Division	Public auction; location stated in sale notice	https://www.tax.newmexico.gov/businesses/property-tax-overview/delinquent-property-tax-auctions/
Doña Ana	As scheduled by NM Property Tax Division	Public auction; county-specific sale notice	https://www.donaanacounty.org/treasurer
Santa Fe	As scheduled by NM Property Tax Division	Public auction; county-specific sale notice	https://www.santafecountynm.gov/treasurer

Resource Compendium

- **State-Level Resources:**
  - New Mexico Taxation and Revenue Department - Delinquent Property Tax Auctions: https://www.tax.newmexico.gov/businesses/property-tax-overview/delinquent-property-tax-auctions/
  - New Mexico Statutes: https://nmonesource.com/nmos/nmsa/en/nav.do
- **Jurisdiction-Level Resources:**
  - Bernalillo County Treasurer: https://www.bernco.gov/treasurer/
  - Doña Ana County Treasurer: https://www.donaanacounty.org/treasurer
  - Santa Fe County Treasurer: https://www.santafecountynm.gov/treasurer

New York

State-Level System Overview

● **Classification:** Hybrid (Tax Lien / Tax Deed)
● **Governing Statutes:** New York Real Property Tax Law (RPTL), especially Article 11; local laws and charters for tax lien sales
New York is best treated as a hybrid state because the process varies significantly by county, city, and local charter. Many enforcing officers use Article 11 in-rem foreclosure procedures, which are more deed-oriented: delinquent taxes are enforced through a foreclosure proceeding, and after expiration of the redemption period and court process, title can transfer and the property may be sold. Other jurisdictions, most notably New York City historically and certain local governments by special law, use tax lien sales or tax lien trusts.
For investors, the first question is not simply whether New York is a lien or deed state; it is which local enforcing unit controls the parcel. Some counties sell tax-foreclosed property at public auction after the foreclosure is complete. Others may use local lien sale structures or contract with auction vendors. Procedures, surplus treatment, bidder registration, and closing deadlines are highly local.
Article 11 provides the backbone for redemption and foreclosure. Real property subject to a delinquent tax lien may be redeemed by payment before expiration of the redemption period. In many Article 11 cases, the redemption period runs two years after the lien date, but local law and special statutes can alter timing.

Statutory Framework: Redemption and Interest

● **Redemption Period:** Varies by enforcing unit. Under Article 11, redemption is generally available before expiration of the redemption period; the statute commonly references a period expiring two years after lien date unless otherwise modified by law.
● **Interest/Penalty Rate:** Varies by county, city, or special lien-sale program. Investors must verify the local tax lien or foreclosure rules for the jurisdiction conducting the sale.

Key County Auction Details

Because New York is locally administered, the table below identifies the largest county/city markets and their primary sale resources.
Table NY-32: Key Jurisdiction Auction Information

Jurisdiction	Typical Auction Date(s)	Auction Platform/Method	Resource Link
New York City	Varies by program and legislation	Tax lien/municipal programs; check NYC Finance	https://www.nyc.gov/site/finance/index.page
Suffolk County	Periodic county auctions	County real property auction/vendor platform	https://www.suffolkcountyny.gov/Departments/Treasurer
Nassau County	Periodic tax lien or foreclosure-related sales	County Treasurer / auction notices	https://www.nassaucountyny.gov/526/Treasurer

Resource Compendium

- **State-Level Resources:**
  - New York Senate - Real Property Tax Law Article 11: https://www.nysenate.gov/legislation/laws/RPT/A11
  - New York State Department of Taxation and Finance: https://www.tax.ny.gov/
- **Jurisdiction-Level Resources:**
  - New York City Department of Finance: https://www.nyc.gov/site/finance/index.page
  - Suffolk County Treasurer: https://www.suffolkcountyny.gov/Departments/Treasurer
  - Nassau County Treasurer: https://www.nassaucountyny.gov/526/Treasurer

North Carolina

State-Level System Overview

- **Classification:** Tax Deed
- **Governing Statutes:** North Carolina General Statutes Chapter 105 and Chapter 45 foreclosure procedures

North Carolina uses a tax foreclosure sale model rather than an investor tax lien certificate model. Counties and municipalities pursue delinquent real property taxes through mortgage-style foreclosure procedures or in rem proceedings. The property is sold at public auction, and the winning bidder is subject to the state's upset bid process before the sale becomes final.

The most important procedural feature is the 10-day upset bid period. After the auction, another bidder may file an upset bid with the Clerk of Superior Court by increasing the bid by the statutory amount and posting the required deposit. Each qualifying upset bid restarts a new 10-day period. Only after the upset bid period expires without another bid can the sale be confirmed and the purchaser proceed toward closing.

For investors, North Carolina is acquisition-oriented, but it is not a same-day finality state. Capital must remain flexible until the upset period is exhausted. Due diligence should focus on title, occupancy, access, HOA obligations, municipal liens, and the exact county sale terms.

Statutory Framework: Redemption and Interest

- **Redemption Period:** The owner can redeem before confirmation by paying the delinquent taxes and authorized costs. After confirmation and delivery of the deed, there is generally no ordinary owner redemption right, but the sale can be challenged for procedural defects.
- **Interest/Penalty Rate:** Not applicable as a certificate yield. The purchaser's economics depend on the final bid and property outcome.

Key County Auction Details

Sales are generally county- or municipality-driven, often through law firms and posted foreclosure notices. Major county markets include Mecklenburg, Wake, and Guilford.

Table NC-33: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Mecklenburg	As scheduled	Public foreclosure auction; upset bid through Clerk	https://www.mecknc.gov/TaxCollections
Wake	As scheduled	Public foreclosure auction / trustee process	https://www.wake.gov/departments-government/tax-administration
Guilford	As scheduled	Tax foreclosure sales with upset bid period	https://www.guilfordcountync.gov/government/departments-and-agencies/tax-department/foreclosures

Resource Compendium

● **State-Level Resources:**
○ North Carolina General Assembly Statutes: https://www.ncleg.gov/Laws/GeneralStatutes
○ Mecklenburg County Tax Collector: https://www.mecknc.gov/TaxCollections
● **County-Level Resources:**
○ Wake County Tax Administration: https://www.wake.gov/departments-government/tax-administration
○ Guilford County Tax Foreclosures: https://www.guilfordcountync.gov/government/departments-and-agencies/tax-department/foreclosures

North Dakota

State-Level System Overview

● **Classification:** Tax Deed
● **Governing Statutes:** North Dakota Century Code Title 57, Chapters 57-28 and related provisions
North Dakota uses a Tax Deed foreclosure system in which counties acquire property after taxes remain unpaid through the statutory process. After foreclosure of the tax lien, the county auditor issues a tax deed to the county, and the county may then appraise and sell the property at an annual public sale.
The annual sale of tax-deeded property is typically held at the county auditor's office or the usual place of holding district court, beginning on the third Tuesday of November. Counties publish lists and minimum sale prices before the sale. The sale is therefore not a purchase of a tax lien certificate from a private investor perspective; it is the acquisition of county-held property after the owner's redemption rights have effectively been cut off by the tax foreclosure process. Investors should treat North Dakota sales as asset purchases from a county, with strong attention to minimum bid, county sale terms, deed form, access, title insurability, and whether the parcel is buildable or burdened by special assessments.

Statutory Framework: Redemption and Interest

● **Redemption Period:** The owner's right to avoid loss generally occurs before the county obtains and sells the property. Once the county receives tax deed and the property is sold at the annual sale, there is no ordinary post-sale redemption by the former owner.
● **Interest/Penalty Rate:** Not applicable as an investor lien yield in the county resale stage.

Key County Auction Details

County auditors conduct sales. The largest counties are Cass, Burleigh, and Grand Forks.
Table ND-34: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Cass	Annual sale, commonly November	County auditor public sale	https://www.casscountynd.gov/our-county/finance-office
Burleigh	Annual sale, commonly November	County auditor public sale	https://www.burleighco.com/departments/auditor/
Grand Forks	Annual sale, commonly November	County auditor public sale	https://www.gfcounty.nd.gov/government/auditor

Resource Compendium

● **State-Level Resources:**
○ North Dakota Century Code Title 57: https://ndlegis.gov/cencode/t57.html
○ North Dakota Association of Counties: https://www.ndaco.org/
● **Jurisdiction-Level Resources:**
○ Cass County Finance/Auditor: https://www.casscountynd.gov/our-county/finance-office
○ Burleigh County Auditor: https://www.burleighco.com/departments/auditor/
○ Grand Forks County Auditor: https://www.gfcounty.nd.gov/government/auditor

Ohio

State-Level System Overview

- **Classification:** Hybrid (Tax Lien / Tax Deed)
- **Governing Statutes:** Ohio Revised Code Chapter 5721

Ohio is a hybrid state. County treasurers may sell tax certificates on delinquent parcels, and counties may also pursue tax foreclosure leading to sheriff's sales or forfeited land sales. The investor experience depends on whether the county is offering tax lien certificates, foreclosure properties, or forfeited lands.

Tax certificates are usually sold under a bid-down interest framework. At public auction, bidding can begin at 18% simple interest and move downward in quarter-percent increments. Some counties sell certificates in bulk or negotiated sales rather than parcel-by-parcel public bidding. The certificate holder receives a lien and may pursue statutory foreclosure if the owner does not redeem.

Tax foreclosure and forfeited land sales are acquisition-oriented. These sales can transfer ownership after court process and confirmation, but investors should verify which liens survive, whether title insurance will require curative work, and whether possession issues exist.

Statutory Framework: Redemption and Interest

- **Redemption Period:** For tax certificates, the owner may redeem by paying the certificate redemption price before foreclosure proceeds to the point allowed by statute. For deed/foreclosure sales, redemption rights and finality depend on the foreclosure process and confirmation.
- **Interest/Penalty Rate:** Tax certificate bidding may begin at up to 18% simple interest and bid down. Deed/foreclosure sales are not interest-return investments.

Key County Auction Details

Large Ohio counties often use different delinquency strategies. Verify the current county program before underwriting.

Table OH-35: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Franklin	Tax lien/foreclosure activity as scheduled	County Treasurer / Sheriff / auction vendor	https://treasurer.franklincountyohio.gov/
Cuyahoga	Certificate sales may be bulk/negotiated; foreclosures as scheduled	Treasury tax lien certificate program	https://cuyahogacounty.gov/treasury/delinquency/tax-lien-certificate-sales
Hamilton	As scheduled	Treasurer and Sheriff foreclosure resources	https://www.hamiltoncountyohio.gov/government/departments/treasurer

Resource Compendium

● **State-Level Resources:**
○ Ohio Revised Code Chapter 5721: https://codes.ohio.gov/ohio-revised-code/chapter-5721
○ Franklin County Treasurer: https://treasurer.franklincountyohio.gov/
● **County-Level Resources:**
○ Cuyahoga County Treasury Tax Lien Certificate Sales:
https://cuyahogacounty.gov/treasury/delinquency/tax-lien-certificate-sales
○ Hamilton County Treasurer:
https://www.hamiltoncountyohio.gov/government/departments/treasurer

Oklahoma

State-Level System Overview

- **Classification:** Tax Deed
- **Governing Statutes:** Oklahoma Statutes Title 68, Article 31

Oklahoma operates a county-administered Tax Deed resale system. When real property taxes remain unpaid for the statutory period, the county treasurer advertises the property and offers it at the annual resale. The resale is generally held on the second Monday of June each year in each county.

The purchaser receives a resale deed from the county treasurer. Oklahoma is an acquisition-oriented state because the owner may redeem any time before the start of the resale auction, but there is no routine post-sale redemption after the resale deed is executed. That finality makes the pre-sale review of title, occupancy, access, and property condition especially important.

Investors should also understand that Oklahoma resale deeds may still require title curative work. Many title companies and resale buyers prefer a quiet title action or other attorney review before resale, refinance, or title insurance. Counties commonly warn bidders that properties are sold as-is and that clear title is the purchaser's responsibility.

Statutory Framework: Redemption and Interest

- **Redemption Period:** The owner or other interested party may redeem at any time before the start of the resale auction by paying the delinquent amount, interest, and costs. There is no standard post-resale redemption after a valid resale deed is issued, subject to limited protections and challenges.

- **Interest/Penalty Rate:** Not applicable as an investor redemption return. The bidder is purchasing the property at resale.

Key County Auction Details

Oklahoma resale auctions are conducted by county treasurers. Major markets include Oklahoma, Tulsa, and Cleveland Counties.
Table OK-36: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Oklahoma	Annual resale, second Monday in June	County Treasurer resale auction	https://www.oklahomacounty.org/elected-offices/treasurer
Tulsa	Annual resale, second Monday in June	County Treasurer resale auction	https://www2.tulsacounty.org/elected-offices/treasurer/
Cleveland	Annual resale, second Monday in June	County Treasurer resale auction	https://clevelandcountytreasurer.org/

Resource Compendium

- **State-Level Resources:**
  - Oklahoma Statutes Title 68: https://oksenate.gov/sites/default/files/2019-12/os68.pdf
  - Oklahoma County Treasurer: https://www.oklahomacounty.org/elected-offices/treasurer
- **County-Level Resources:**
  - Tulsa County Treasurer: https://www2.tulsacounty.org/elected-offices/treasurer/
  - Cleveland County Treasurer: https://clevelandcountytreasurer.org/

Oregon

State-Level System Overview

- **Classification:** Redeemable Deed / Tax Foreclosure
- **Governing Statutes:** Oregon Revised Statutes Chapter 312

Oregon uses a county tax foreclosure process that functions like a redeemable deed system before the county takes final title. Real property can become subject to foreclosure after three years of delinquency. Once the circuit court enters judgment and decree of foreclosure, a two-year redemption period begins.

During the redemption period, the owner or other authorized party can redeem by paying the judgment amount, interest, penalties, and costs. If the property is not redeemed by the end of the period, the county obtains title. After the county takes title, it may retain, transfer, or sell the property, often through a real property auction.

From an investor perspective, Oregon is usually not a tax lien certificate state. The investor generally buys county-owned tax-foreclosed property after the redemption period has expired. The key diligence issues are county sale terms, deed form, surplus rules, environmental conditions, land use, access, and title insurability.

Statutory Framework: Redemption and Interest

- **Redemption Period:** Two years from the foreclosure judgment and decree, unless a statutory exception applies. Redemption occurs before the county takes final title.

- **Interest/Penalty Rate:** Redemption includes interest on the judgment amount, commonly referenced at 9% per annum, plus applicable penalties, costs, and fees. This is paid to the county, not as a private certificate return.

Key County Auction Details

County tax collectors/finance departments administer the foreclosure process and disposition of tax-foreclosed property.
Table OR-37: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Multnomah	As county-owned inventory becomes available	County real property disposition/auction	https://www.multco.us/assessment-taxation
Washington	As inventory becomes available	County real property auction	https://www.washingtoncountyor.gov/facilities/real-property/tax-foreclosed-property
Clackamas	As inventory becomes available	County property resources	https://www.clackamas.us/at

Resource Compendium

● **State-Level Resources:**
○ Oregon Revised Statutes Chapter 312:
https://www.oregonlegislature.gov/bills_laws/ors/ors312.html
○ Oregon Department of Revenue - Property Tax:
https://www.oregon.gov/dor/programs/property/

● **County-Level Resources:**
○ Multnomah County Assessment & Taxation: https://www.multco.us/assessment-taxation
○ Washington County Tax Foreclosed Property:
https://www.washingtoncountyor.gov/facilities/real-property/tax-foreclosed-property
○ Clackamas County Assessment & Taxation: https://www.clackamas.us/at

Pennsylvania

State-Level System Overview

● **Classification:** Tax Deed

● **Governing Statutes:** Real Estate Tax Sale Law, 72 P.S. § 5860.101 et seq.; Municipal Claims and Tax Liens Act for certain cities

Pennsylvania is a Tax Deed state with a multi-stage county tax claim bureau process in most counties. The standard progression is an Upset Sale, followed by a Judicial Sale if the property does not sell, and then placement in a Repository for unsold properties. Philadelphia and certain other localities use distinct sheriff-sale or municipal-claim procedures.

At an Upset Sale, the property is sold subject to any liens and encumbrances that are not discharged by the sale. Judicial Sales are designed to sell property free and clear of many liens after court approval and additional notice. Repository sales can offer deeply discounted opportunities but require careful review because properties often failed to sell at prior stages. Pennsylvania has no ordinary post-sale redemption after a valid Upset Sale under the Real Estate Tax Sale Law. The former owner's primary post-sale remedy is to challenge confirmation or attack the sale based on defects such as notice deficiencies. Investors should not assume an upset-sale purchase produces immediately marketable title without reviewing surviving liens and county terms.

Statutory Framework: Redemption and Interest

● **Redemption Period:** Generally, redemption must occur before a valid Upset Sale; there is no ordinary post-sale redemption after a valid Upset Sale under the Real Estate Tax Sale Law. Local city procedures and special property types may vary.
● **Interest/Penalty Rate:** Not applicable as an investor certificate return. The purchaser is acquiring property through a tax sale process.

Key County Auction Details

County tax claim bureaus administer sales in most counties. Philadelphia has its own sheriff-sale structure.
Table PA-38: Key County/City Auction Information

County/City	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Philadelphia	Monthly or as scheduled	Sheriff tax sales / online platform	https://phillysheriff.com/real-estate/
Allegheny	Annual upset sale and other sales as scheduled	County Treasurer / tax claim resources	https://www.alleghenycounty.us/Services/Property-Assessments-and-Real-Estate/Tax-Claim-Bureau
Montgomery	Annual upset sale and repository/judicial as scheduled	County Tax Claim Bureau	https://www.montgomerycountypa.gov/569/Tax-Claim-Bureau

Resource Compendium

● **State-Level Resources:**
○ Pennsylvania General Assembly - Real Estate Tax Sale Law: https://www.legis.state.pa.us/
○ Philadelphia Sheriff Real Estate Sales: https://phillysheriff.com/real-estate/
● **County-Level Resources:**
○ Allegheny County Tax Claim Bureau: https://www.alleghenycounty.us/Services/Property-Assessments-and-Real-Estate/Tax-Claim-Bureau
○ Montgomery County Tax Claim Bureau: https://www.montgomerycountypa.gov/569/Tax-Claim-Bureau

Rhode Island

State-Level System Overview

● **Classification:** Redeemable Deed
● **Governing Statutes:** Rhode Island General Laws Title 44, Chapter 9

Rhode Island uses a municipal tax sale system that functions as a Redeemable Deed or tax title process. Cities and towns sell tax titles when property taxes are delinquent. The purchaser receives a tax title interest, but the former owner and other interested parties retain redemption rights until those rights are foreclosed through the statutory process.

The purchaser does not ordinarily gain immediate possession or full practical ownership merely by winning the sale. After the required waiting period, the purchaser may petition the Superior Court to foreclose the right of redemption. Interested parties who want to preserve their rights must redeem by paying the statutory amount before the court bars redemption.

The investor return is built around a penalty and monthly interest. Rhode Island can produce attractive yields on redemption, but it is legal-process intensive. Investors must budget for notices, attorney involvement, and court filings to convert a tax title into marketable ownership.

Statutory Framework: Redemption and Interest

● **Redemption Period:** The owner and other interested parties may redeem before the right of redemption is foreclosed. The purchaser generally waits at least one year from the sale before seeking to foreclose redemption rights.

● **Interest/Penalty Rate:** Redemption commonly includes the purchase amount, intervening taxes and costs, a statutory penalty, and interest at 1% per month after the initial period, depending on the stage and statutory calculation.

Key County Auction Details

Sales are municipal. Major markets include Providence, Cranston, and Warwick.
Table RI-39: Key Municipality Auction Information

Municipality	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Providence	As scheduled by Tax Collector	Municipal tax sale	https://www.providenceri.gov/collector/
Cranston	As scheduled by Tax Collector	Municipal tax sale	https://www.cranstonri.gov/departments/finance/tax-collections/
Warwick	As scheduled by Tax Collector	Municipal tax sale	https://www.warwickri.gov/tax-collectors-office

Resource Compendium

- **State-Level Resources:**
  - Rhode Island General Laws Title 44, Chapter 9: http://webserver.rilin.state.ri.us/Statutes/TITLE44/44-9/INDEX.htm
  - City of Providence Tax Collector: https://www.providenceri.gov/collector/
- **Municipal-Level Resources:**
  - City of Cranston Tax Collections: https://www.cranstonri.gov/departments/finance/tax-collections/
  - City of Warwick Tax Collector: https://www.warwickri.gov/tax-collectors-office

South Carolina

State-Level System Overview

● **Classification:** Redeemable Deed
● **Governing Statutes:** South Carolina Code of Laws Title 12, Chapter 51

South Carolina uses a county-administered Redeemable Deed system. Delinquent tax collectors sell properties at public auction, and the winning bidder receives a tax sale receipt rather than immediately marketable title. The defaulting taxpayer and other entitled parties have a one-year redemption period.

The investor's return depends on how long the property remains unredeemed. South Carolina uses a tiered interest/premium structure based on the time of redemption: 3%, 6%, 9%, and 12% increments are commonly referenced by counties. The premium is calculated on the bid amount, but statutory limits and county practices should be verified before bidding.

If the property is not redeemed within the one-year period and required notices are properly completed, the tax collector issues a tax deed to the successful bidder. Investors should still evaluate title insurability, HOA liens, municipal code issues, occupancy, access, and whether the bid exceeds what can realistically be recovered on redemption.

Statutory Framework: Redemption and Interest

● **Redemption Period:** One year from the date of the tax sale. If not redeemed, the tax collector may issue a tax deed after statutory notice requirements are satisfied.
● **Interest/Penalty Rate:** Tiered redemption premium commonly calculated at 3%, 6%, 9%, and 12% depending on the quarter of redemption, subject to statutory limits and county calculation rules.

Key County Auction Details

County delinquent tax collectors conduct annual sales. Major counties include Greenville, Richland, and Charleston.

Table SC-40: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Greenville	Annually, typically fall	County delinquent tax sale	https://www.greenvillecounty.org/TaxCollector/TaxSaleFAQ.aspx
Richland	Annually, typically fall	County delinquent tax sale	https://www.richlandcountysc.gov/Government/Departments/Taxes/Treasurer
Charleston	Annually, typically fall	County delinquent tax sale	https://www.charlestoncounty.org/departments/delinquent-tax/

Resource Compendium

● **State-Level Resources:**
○ South Carolina Code Title 12, Chapter 51: https://www.scstatehouse.gov/code/t12c051.php
○ Greenville County Tax Sale FAQ: https://www.greenvillecounty.org/TaxCollector/TaxSaleFAQ.aspx
● **County-Level Resources:**
○ Richland County Treasurer: https://www.richlandcountysc.gov/Government/Departments/Taxes/Treasurer
○ Charleston County Delinquent Tax: https://www.charlestoncounty.org/departments/delinquent-tax/

South Dakota

State-Level System Overview

● **Classification:** Tax Lien
● **Governing Statutes:** South Dakota Codified Laws Title 10, Chapters 23 and 24

South Dakota is a Tax Lien certificate state. County treasurers offer tax certificates for delinquent real property taxes. The certificate holder pays the delinquent taxes and receives a lien position, not ownership or possession of the property.

The owner or other authorized party may redeem the certificate before a tax deed is issued by paying the statutory redemption amount to the county treasurer. The purchaser's return is generated from statutory interest and reimbursement of amounts paid. If the certificate remains unredeemed for the required period, the holder may proceed through statutory notice requirements to obtain a tax deed.

South Dakota is therefore more suitable for investors seeking lien returns than immediate acquisition. The tax deed path requires patience, proper statutory notices, and careful title review before treating the property as an owned asset.

Statutory Framework: Redemption and Interest

● **Redemption Period:** The property may be redeemed at any time before the tax deed is issued. In ordinary cases, the certificate holder cannot obtain a deed until the statutory waiting period has run, commonly three years, with some circumstances extending the timeline.
● **Interest/Penalty Rate:** The statutory return is commonly 10% per annum on the certificate amount and eligible subsequent payments, subject to current county and statutory calculations.

Key County Auction Details

County treasurers administer certificate sales. Major counties include Minnehaha, Pennington, and Lincoln.

Table SD-41: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Minnehaha	Annually, as scheduled by Treasurer	County treasurer certificate sale	https://www.minnehahacounty.gov/dept/tr/treasurer.php
Pennington	Annually, as scheduled by Treasurer	County treasurer certificate sale	https://www.pennco.org/treasurer
Lincoln	Annually, as scheduled by Treasurer	County treasurer certificate sale	https://www.lincolncountysd.org/treasurer/

Resource Compendium

● **State-Level Resources:**
○ South Dakota Legislature - Title 10: https://sdlegislature.gov/Statutes/10
○ South Dakota Department of Revenue - County Treasurers:
https://dor.sd.gov/government/county-treasurers/

● **County-Level Resources:**
○ Minnehaha County Treasurer: https://www.minnehahacounty.gov/dept/tr/treasurer.php
○ Pennington County Treasurer: https://www.pennco.org/treasurer
○ Lincoln County Treasurer: https://www.lincolncountysd.org/treasurer/

Tennessee

State-Level System Overview

● **Classification:** Redeemable Deed
● **Governing Statutes:** Tennessee Code Annotated Title 67, Chapter 5, Parts 24-27

Tennessee uses a court-supervised delinquent tax sale process that functions as a Redeemable Deed system. Delinquent tax suits are filed in court, and properties are sold to satisfy taxes, penalties, interest, and costs. The sale must be confirmed by the court, and redemption periods run from the order confirming the sale.

Tennessee's redemption period is now tiered based on the age of the delinquency. If the period of delinquency is five years or less, the redemption period is generally one year. If the delinquency is more than five years but less than eight years, it is generally 180 days. If eight years or more, it is generally 90 days. Federal liens, local rules, and court orders can affect the practical timeline.

For investors, Tennessee offers a path to acquisition with a potentially high statutory return if redeemed. However, because it is judicial and redemption-based, a bidder must budget for court confirmation, possible redemption, possession issues, and title curative work.

Statutory Framework: Redemption and Interest

● **Redemption Period:** Generally 1 year, 180 days, or 90 days from the order confirming sale depending on the length of delinquency. The longest common period applies when the delinquency is five years or less.
● **Interest/Penalty Rate:** Redemption generally requires payment of the bid plus statutory interest, commonly 12% per annum, together with allowed costs and taxes.

Key County Auction Details

Sales are handled through county trustees, clerks and masters, or court-appointed officials depending on the county.

Table TN-42: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Shelby	As scheduled by court/trustee	Judicial tax sale / county resources	https://www.shelbycountytrustee.com/
Davidson	As scheduled	Chancery Court / delinquent tax sale resources	https://www.nashville.gov/departments/trustee
Knox	As scheduled	Clerk and Master / trustee resources	https://www.knoxcounty.org/trustee/

Resource Compendium

- **State-Level Resources:**
  - Tennessee Code Annotated Title 67: https://law.justia.com/codes/tennessee/title-67/
  - Tennessee County Technical Assistance Service - Redemption: https://www.ctas.tennessee.edu/eli/redemption
- **County-Level Resources:**
  - Shelby County Trustee: https://www.shelbycountytrustee.com/
  - Metropolitan Nashville Trustee: https://www.nashville.gov/departments/trustee
  - Knox County Trustee: https://www.knoxcounty.org/trustee/

Texas

State-Level System Overview

- **Classification:** Tax Deed
- **Governing Statutes:** Texas Tax Code Chapter 34

Texas uses a judicial tax foreclosure sale system that results in a sheriff or constable deed to the purchaser. The property is sold at public auction to satisfy delinquent ad valorem taxes. Unlike pure deed states with no redemption, Texas retains a powerful post-sale redemption right for certain property types.

For homestead property, agricultural-use property, and mineral interests, the former owner generally has two years from the filing of the purchaser's deed to redeem. For most other real property, the redemption period is generally 180 days. The redemption amount includes the purchase price plus a significant statutory premium, with a higher premium in the second year for properties with a two-year redemption period.

Texas can produce strong acquisition opportunities, but possession and exit strategy must account for redemption risk. Bidders should identify property type before bidding, because a six-month redemption and two-year redemption produce very different capital timelines and risk profiles.

Statutory Framework: Redemption and Interest

- **Redemption Period:** Generally 180 days for most non-homestead/non-agricultural real property; generally 2 years for residence homestead, agricultural-use property, and mineral interests.

- **Interest/Penalty Rate:** Texas uses redemption premiums rather than simple interest: generally 25% during the first year/first redemption period, and 50% during the second year for two-year redemption properties.

Key County Auction Details

Tax foreclosure sales are commonly conducted by sheriffs or constables on the first Tuesday of the month, subject to county procedures.

Table TX-43: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Harris	First Tuesday or as posted	Constable/sheriff tax foreclosure sale	https://www.hctax.net/Property/TaxSales
Dallas	First Tuesday or as posted	Sheriff tax sales	https://www.dallascounty.org/departments/tax/
Tarrant	First Tuesday or as posted	Sheriff/constable tax sale resources	https://www.tarrantcountytx.gov/en/tax.html

Resource Compendium

- **State-Level Resources:**
  - Texas Tax Code Chapter 34: https://statutes.capitol.texas.gov/Docs/TX/htm/TX.34.htm
  - Harris County Tax Sales: https://www.hctax.net/Property/TaxSales
- **County-Level Resources:**
  - Dallas County Tax Office: https://www.dallascounty.org/departments/tax/
  - Tarrant County Tax Office: https://www.tarrantcountytx.gov/en/tax.html

Utah

State-Level System Overview

● **Classification:** Tax Deed
● **Governing Statutes:** Utah Code Title 59, Chapter 2, Part 13
Utah is a Tax Deed state. County auditors conduct an annual final tax sale of properties that have remained delinquent long enough to become subject to sale. After the statutory delinquency period, the county gives notice and offers the property at auction to recover taxes, penalties, interest, and administrative costs.
The owner's redemption right exists before the sale. Utah counties commonly state that property may be redeemed up to a specified time on the sale date, often 10:00 a.m., by paying all taxes, interest, penalties, and administrative fees. After the sale is completed, the transaction is generally final, subject to statutory protest or challenge procedures.
This makes Utah an acquisition-focused state with comparatively clean sale finality. Investors must still investigate title, access, zoning, water rights, environmental conditions, and whether parcels are buildable or landlocked. Many Utah tax sale offerings are vacant land or unusual parcels, so GIS and land-use research are especially important.

Statutory Framework: Redemption and Interest

● **Redemption Period:** The owner may redeem before the tax sale by paying the full delinquent amount and costs. There is no ordinary post-sale redemption after a valid final tax sale.
● **Interest/Penalty Rate:** Not applicable as an investor return. The purchaser buys the property at tax sale.

Key County Auction Details

County auditors administer the annual May tax sales in many counties.
Table UT-44: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Salt Lake	Annually, often May	County auditor tax sale; online or public auction	https://www.saltlakecounty.gov/property-tax/property-tax-sale/
Utah	Annually, often May	County auditor tax sale	https://www.utahcounty.gov/Dept/Auditor/TaxSale.html
Davis	Annually, often May	County auditor tax sale	https://www.daviscountyutah.gov/controller/tax-administration-group/tax-sale

Resource Compendium

● **State-Level Resources:**
○ Utah Code Title 59, Chapter 2: https://le.utah.gov/xcode/Title59/Chapter2/59-2.html
○ Salt Lake County Property Tax Sale: https://www.saltlakecounty.gov/property-tax/property-tax-sale/
● **County-Level Resources:**
○ Utah County Tax Sale: https://www.utahcounty.gov/Dept/Auditor/TaxSale.html
○ Davis County Tax Sale: https://www.daviscountyutah.gov/controller/tax-administration-group/tax-sale

Vermont

State-Level System Overview

● **Classification:** Redeemable Deed
● **Governing Statutes:** Vermont Statutes Annotated Title 32, Chapter 133

Vermont uses a municipal tax sale process that functions as a Redeemable Deed system. Town tax collectors can sell property for delinquent taxes after statutory notice and warrant procedures. The winning bidder receives rights subject to the owner's statutory redemption period.

The owner, mortgagee, or other entitled party generally has a one-year redemption period from the date of sale. If the property is redeemed, the purchaser receives the redemption amount rather than title. If not redeemed, the collector's deed can transfer the property after statutory requirements are met.

Vermont's process is highly local and municipal. Investors should verify town-level notices, minimum debt thresholds, sale terms, deed form, and any local practice. Because Vermont parcels may involve septic, well, access, zoning, or environmental restrictions, property-level research is critical.

Statutory Framework: Redemption and Interest

● **Redemption Period:** Generally 1 year from the date of tax sale, subject to statutory notice and any special rules.

● **Interest/Penalty Rate:** The redemption amount includes the bid amount plus statutory interest, commonly described as 1% per month or 12% annualized on the high bid, plus allowable costs.

Key County Auction Details

Sales are conducted by towns rather than counties. The table identifies major municipal markets within the largest county areas.

Table VT-45: Key Municipality Auction Information

Municipality/County Area	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Burlington / Chittenden	As scheduled by city collector	Municipal tax sale	https://www.burlingtonvt.gov/
South Burlington / Chittenden	As scheduled by city collector	Municipal tax sale	https://www.southburlingtonvt.gov/
Rutland / Rutland County	As scheduled by city/town collector	Municipal tax sale	https://www.rutlandcity.org/

Resource Compendium

- **State-Level Resources:**

○ Vermont Statutes Online - Title 32, Chapter 133:
https://legislature.vermont.gov/statutes/chapter/32/133
○ Vermont Department of Taxes: https://tax.vermont.gov/

- **Municipal-Level Resources:**

○ City of Burlington: https://www.burlingtonvt.gov/
○ City of South Burlington: https://www.southburlingtonvt.gov/
○ City of Rutland: https://www.rutlandcity.org/

Virginia

State-Level System Overview

● **Classification:** Tax Deed
● **Governing Statutes:** Code of Virginia Title 58.1, Chapter 39, Article 4

Virginia uses a tax delinquent real estate sale process that can be judicial or, for qualifying properties, nonjudicial. Localities or their attorneys bring delinquent parcels to sale after statutory prerequisites are satisfied. The sale transfers property to the successful bidder after court confirmation or completion of the required nonjudicial process.
The owner may redeem before the sale by paying all accumulated taxes, penalties, interest, costs, and authorized attorney fees. Partial payments generally do not stop the sale unless the locality accepts a statutory or contractual payment arrangement. After a valid sale and confirmation, the former owner does not ordinarily have a post-sale redemption right.
Virginia is acquisition-oriented, but the process is litigation-driven in many counties and cities. Investors should review the terms of sale, commissioner or special master requirements, deposit rules, closing deadlines, title exceptions, occupancy, and whether the locality or auction vendor provides any warranty.

Statutory Framework: Redemption and Interest

● **Redemption Period:** The owner or interested party may redeem prior to the date of sale by paying all accumulated taxes, penalties, interest, attorney fees, and costs. No ordinary post-sale redemption exists after a valid confirmed sale.
● **Interest/Penalty Rate:** Not applicable as a certificate yield. The purchaser buys the property through a judicial or nonjudicial sale.

Key County Auction Details

Sales are commonly handled by local government attorneys, special commissioners, or auction vendors.

Table VA-46: Key Locality Auction Information

Locality	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Fairfax County	As scheduled	Judicial/nonjudicial tax sale resources	https://www.fairfaxcounty.gov/taxes/real-estate/delinquent-tax-sales
Virginia Beach	As scheduled	Treasurer / special commissioner sale	https://treasurer.virginiabeach.gov/
Prince William County	As scheduled	Treasurer / judicial sale resources	https://www.pwcva.gov/department/tax-administration

Resource Compendium

- **State-Level Resources:**

  - Code of Virginia § 58.1-3965: https://law.lis.virginia.gov/vacode/title58.1/chapter39/section58.1-3965/
  - Code of Virginia § 58.1-3975: https://law.lis.virginia.gov/vacode/title58.1/chapter39/section58.1-3975/

- **County-Level Resources:**

  - Fairfax County Delinquent Tax Sales: https://www.fairfaxcounty.gov/taxes/real-estate/delinquent-tax-sales
  - Virginia Beach Treasurer: https://treasurer.virginiabeach.gov/
  - Prince William County Tax Administration: https://www.pwcva.gov/department/tax-administration

Washington

State-Level System Overview

- **Classification:** Tax Deed
- **Governing Statutes:** Revised Code of Washington (RCW) Chapter 84.64

Washington uses a county tax foreclosure system. After the statutory delinquency period, the county treasurer issues a certificate of delinquency and proceeds through foreclosure. Following judgment, properties are sold at public auction, often online, to recover delinquent taxes, interest, penalties, and costs.

The owner and parties with recorded interests generally may redeem or pay the delinquency before the sale, often up to the close of business on the day before auction. After the tax foreclosure sale is completed, there is generally no standard post-sale redemption for the former owner.

Washington tax foreclosure sales can be attractive for acquisition, but bidders must pay close attention to county-specific sale terms, title exceptions, occupancy, environmental issues, utilities, and whether surplus proceeds are handled by the county. Many counties use third-party auction platforms and require strict registration and payment deadlines.

Statutory Framework: Redemption and Interest

- **Redemption Period:** Redemption generally occurs before the tax foreclosure sale, commonly no later than the day before the sale. There is no ordinary post-sale redemption after a valid tax foreclosure sale.

- **Interest/Penalty Rate:** Not applicable as a private certificate return. The purchaser buys the property at foreclosure sale.

Key County Auction Details

County treasurers administer tax foreclosure sales. Major counties include King, Pierce, and Snohomish.

Table WA-47: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform/Method	Resource Link
King	Annually/as scheduled	Online public auction, often vendor-hosted	https://kingcounty.gov/en/legacy/depts/finance-business-operations/treasury/foreclosure.aspx
Pierce	Annually/as scheduled	County treasurer tax title/foreclosure sale	https://www.piercecountywa.gov/99/Treasurer
Snohomish	Annually/as scheduled	County treasurer tax foreclosure auction	https://snohomishcountywa.gov/220/Treasurer

Resource Compendium

- **State-Level Resources:**

○ RCW Chapter 84.64: https://app.leg.wa.gov/RCW/default.aspx?cite=84.64
○ Washington Department of Revenue - Property Tax: https://dor.wa.gov/taxes-rates/property-tax

- **County-Level Resources:**

○ King County Treasury Foreclosure: https://kingcounty.gov/en/legacy/depts/finance-business-operations/treasury/foreclosure.aspx
○ Pierce County Treasurer: https://www.piercecountywa.gov/99/Treasurer
○ Snohomish County Treasurer: https://snohomishcountywa.gov/220/Treasurer

West Virginia

State-Level System Overview

● **Classification:** Hybrid (Tax Lien followed by Tax Deed)
● **Governing Statutes:** West Virginia Code Chapter 11A

West Virginia operates a hybrid system that begins with county sheriff tax lien sales and can end with a tax deed issued through the State Auditor process. County sheriffs sell tax liens for delinquent real estate taxes. The purchaser receives a lien, not immediate ownership.

After the lien sale, the owner and other entitled parties have an 18-month redemption window. If the lien is not redeemed, the purchaser must comply with notice-to-redeem procedures and may request a deed through the appropriate state process. If the original lien purchaser does not complete the deed process, the property may move through Auditor and Deputy Commissioner sales.

West Virginia can be a high-yield lien market, but acquisition requires precision. The notice requirements are strict, and failure to complete them properly can jeopardize the path to deed. Investors should track deadlines, service costs, title examinations, and statutory reimbursement limits.

Statutory Framework: Redemption and Interest

● **Redemption Period:** Generally 18 months after the tax lien sale, subject to statutory notices and the specific stage of the Auditor/Deputy Commissioner process.
● **Interest/Penalty Rate:** Redemption generally includes the purchase amount and subsequent charges, with statutory interest commonly described as 12% per annum or 1% per month on eligible amounts, plus allowable costs.

Key County Auction Details

County sheriffs conduct lien sales; the State Auditor's office is central to later deed and land-sale stages.

Table WV-48: Key Jurisdiction Auction Information

Jurisdiction	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Kanawha County	Annually, fall sheriff sale	Sheriff tax lien sale	https://kanawhacountyassessor.com/
Berkeley County	Annually, fall sheriff sale	Sheriff tax lien sale	https://www.berkeleywv.org/
State Auditor	Auditor/Deputy Commissioner sales as scheduled	State-run delinquent land sales	https://www.wvsao.gov/CountyCollections/Default

Resource Compendium

- **State-Level Resources:**
  - West Virginia Code Chapter 11A: https://code.wvlegislature.gov/11A/
  - West Virginia State Auditor - County Collections: https://www.wvsao.gov/CountyCollections/Default

- **Jurisdiction-Level Resources:**
  - Kanawha County Sheriff/Assessor resources: https://kanawhacountyassessor.com/
  - Berkeley County: https://www.berkeleywv.org/

Wisconsin

State-Level System Overview

● **Classification:** Tax Deed
● **Governing Statutes:** Wisconsin Statutes Chapter 75

Wisconsin uses county-held tax certificates and tax deed foreclosure procedures rather than a broad investor tax lien certificate market. Counties take tax certificates for unpaid property taxes and may later pursue tax deed or in-rem foreclosure to acquire title. After the county owns the property, it may sell tax-deeded lands under county board procedures.

The owner or interested party has a redemption opportunity during the county's foreclosure process. Counties commonly describe a redemption period of at least eight weeks after the in-rem foreclosure action is first published, though the precise procedural timeline depends on Chapter 75 and county practice. Redemption requires payment of delinquent taxes, special assessments, interest, penalties, and costs.

For investors, Wisconsin opportunities are usually county-owned tax-deeded land sales, not private lien purchases. Due diligence should focus on county sale terms, deed type, condition, title insurance requirements, zoning, shoreland or wetland restrictions, and whether the property was previously rejected by the market.

Statutory Framework: Redemption and Interest

● **Redemption Period:** Redemption occurs before the county completes tax deed or in-rem foreclosure. Counties commonly provide at least an 8-week redemption period after publication of the foreclosure action, depending on the statutory route.
● **Interest/Penalty Rate:** Not applicable as a private certificate return. Purchasers typically buy county-owned tax-deeded property after foreclosure.

Key County Auction Details

County treasurers or county real property departments administer tax-deeded land sales.
Table WI-49: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Milwaukee	As county-owned properties are offered	County tax foreclosure/property sales	https://county.milwaukee.gov/EN/Treasurer
Dane	As scheduled	County tax deed/property sale resources	https://treasurer.countyofdane.com/
Waukesha	As scheduled	County treasurer/property disposition	https://www.waukeshacounty.gov/treasurer/

Resource Compendium

- **State-Level Resources:**
  - Wisconsin Statutes Chapter 75: https://docs.legis.wisconsin.gov/statutes/statutes/75
  - Milwaukee County Treasurer: https://county.milwaukee.gov/EN/Treasurer
- **County-Level Resources:**
  - Dane County Treasurer: https://treasurer.countyofdane.com/
  - Waukesha County Treasurer: https://www.waukeshacounty.gov/treasurer/

Wyoming

State-Level System Overview

● **Classification:** Tax Lien
● **Governing Statutes:** Wyoming Statutes Title 39, especially § 39-13-108

Wyoming is a Tax Lien state. County treasurers conduct tax sales for delinquent property taxes, and the purchaser receives a Certificate of Purchase. The certificate holder does not receive ownership, possession, or the right to improve the property during the redemption period.

Wyoming is notable for its long redemption period and attractive statutory return. The property owner or mortgagee may redeem within four years from the date of the tax sale. If the property is not redeemed, the certificate holder may apply for a tax deed only after the four-year period and after strictly complying with statutory notice requirements. A deed generally cannot be issued after the certificate's statutory life expires, commonly six years from sale.

The investor thesis is primarily lien-yield oriented, with property acquisition as a secondary possibility. Proper tracking of redemption deadlines, subsequent taxes, notices, and deed application windows is essential. Investors should not assume access, possession, or control until a valid tax deed is issued.

Statutory Framework: Redemption and Interest

● **Redemption Period:** Generally 4 years from the date of the tax sale. After that period, the certificate holder may apply for a tax deed if statutory notices are properly completed; deed application deadlines also apply.
● **Interest/Penalty Rate:** Statutory return commonly includes a 3% penalty and 15% per annum interest on eligible principal amounts, plus interest on subsequent taxes paid by the certificate holder.

Key County Auction Details

County treasurers conduct annual tax lien sales. Major counties include Laramie, Natrona, and Campbell.

Table WY-50: Key County Auction Information

County	Typical Auction Date(s)	Auction Platform/Method	Resource Link
Laramie	Annually, usually summer/fall	County treasurer tax lien sale	https://www.laramiecountywy.gov/County-Government/Elected-Officials/County-Treasurer/Tax-Sale
Natrona	Annually, usually summer/fall	County treasurer tax lien sale	https://www.natronacounty-wy.gov/
Campbell	Annually, usually summer/fall	County treasurer tax lien sale	https://www.campbellcountywy.gov/2267/Tax-Sale-Info

Resource Compendium

● **State-Level Resources:**
○ Wyoming Statutes Title 39: https://wyoleg.gov/statutes/compress/title39.pdf
○ Laramie County Tax Sale: https://www.laramiecountywy.gov/County-Government/Elected-Officials/County-Treasurer/Tax-Sale

● **County-Level Resources:**

○ Campbell County Tax Sale Info: https://www.campbellcountywy.gov/2267/Tax-Sale-Info
○ Sweetwater County Tax Sales and Redemptions: https://www.sweetwatercountywy.gov/departments/treasurer/tax_sales_and_redemptions.php

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