

## **Public Auction Frequently Asked Questions**

### **How can I obtain a list of properties scheduled for the tax sale?**

Bid4Assets provides a list of properties on its website.

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### **I would like to bid on property offered at a tax sale. Are there different bidding requirements for an In-person auction versus an Online auction?**

Yes. Following are the significant bidding differences for the In-person auction and Online auction:

- To bid at an In-person auction, you or your representative must be present to verbally bid upon the properties.
  - To bid at an Online auction, you have the option to place bids via the Internet or manually submit bids using an "Offline Bid Packet." Both options require pre-registration.
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### **Can I obtain a property available at the tax sale by paying the delinquent taxes prior to the auction start date?**

No. Only the winning bidder at a tax sale may take legal title to tax-defaulted property subject to the Tax Collector's power to sell. Legal title conveys to the winner bidder only after the TTC received full payment and records the Tax Deed to the Purchaser.

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### **How do I find or see a property I would like to bid on at a tax sale?**

"Improved" properties frequently (but not always) will bear a "situs" (street address), making it fairly easy to assess the location. A "situs" (street address) does not mean that there are improvements on the property. Vacant ("unimproved") land usually has no address and therefore its approximate geographic location can be determined using County Assessor Platt maps and GIS maps. Please note that only a survey of the property can yield the exact boundary lines and if a party is interested in conducting a survey, the party must bear the expense. However, the owner must provide permission to access his or her property.

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### **Do all properties with an address have a home on them?**

No. An address does not mean there is or was a structure on the property. It does not guarantee that the address shown in the tax sale list is correct, nor does it guarantee that any structure is part of the sale.

### **How soon can I take possession of a property after my purchase at the tax sale?**

The successful bidder may take possession of a property after the Tax Deed to the Purchaser has been recorded, which is between 60 and 70 calendar days after the date of the tax sale.

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### **How is the minimum bid on a tax-defaulted property determined?**

State law dictates that the minimum bid for tax-defaulted property offered at a tax sale be an amount not less than the total amount necessary to redeem the property, plus costs. However, pursuant to Section 3698.5(c) of the California Revenue and Taxation Code, the tax collector may offer property or property interest at a minimum bid that is less than the redemption amount, plus any costs, if the tax collector has offered the property or property interests at a previous tax sale and there were no acceptable bids.

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### **Is a tax sale publicly advertised?**

Yes. State law dictates that the tax collector must publish in a newspaper, or newspapers, of general circulation within the County, the time, date, and location of the tax sale three (3) times in successive seven (7) day intervals before the date of the tax sale. The TTC will publish all parcels scheduled for this tax sale in various local newspapers, the first publication date being not less than twenty-one (21) days prior to the date of a tax sale.

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### **When does the right of redemption on a tax-defaulted parcel subject to the Tax Collector's power to sell cease?**

The right of redemption on tax-defaulted property subject to the Tax Collector's power to sell ceases at the close of business on the last business day prior to the date of a tax sale. There is no extended right of redemption in the State of California.

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### **How soon may I begin improvement of the property after my purchase?**

The [terms and conditions](#) of this sale require that the purchaser refrain from any activity concerning property purchased at the auction until the Tax Deed to the Purchaser is recorded. The TTC also recommends that the purchaser wait an additional one (1) year from the date of the tax deed recordation as a party may petition the County Board of Supervisors (Board) to rescind the tax sale, pursuant to Sections 3725 and 3731 of the California Revenue and Taxation Code. If the Board rescinds the sale, the County will refund the purchaser the purchase price, plus interest. The County will not reimburse the purchaser for any other costs (i.e. improvement costs, insurance costs, title reports costs, etc.)

**Are there any potential issues with obtaining title insurance for property purchased at a tax sale?**

Most title insurance companies will not insure property purchased at a tax sale until at least one year after the recordation of Tax Deed to the Purchaser. This is because State law provides that a party may challenge the validity of a sale for up to one year following the recordation of the tax deed to the purchaser, which could lead to a rescission (unwinding) of the sale. As such, you may experience delays or be required to take additional actions, including quieting title, before you can obtain title insurance for property purchased at a tax sale.

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**What happens to the properties that do not sell at the tax sale? Can an individual purchase those properties directly from the County?**

If the tax collector received no acceptable bids for a property, the tax collector may re-offer the unsold property at a new auction within 90 days and at a reduced minimum bid, pursuant to Sections 3692(e) and 3698.5(c) of the California Revenue and Taxation Code. Following any auction, the TTC must offer unsold property at intervals of no more than six years until the TTC sells the property, if not already redeemed, pursuant to Section 3692 of the California Revenue and Taxation Code. With respect to purchasing property directly from the County, an individual may only obtain legal title to tax-defaulted property subject to the Tax Collector's power to sell by being the winning bidder at the tax sale.