

Tax deed auction information

The manner in which delinquent taxes are collected is prescribed by Florida Statutes and is briefly described as follows:

Citrus County real estate taxes are due each year November 1, payable through March 31, of the following year, with discounts allowed for early payments and a 3% penalty imposed beginning April 1. Items remaining unpaid by Mid-April are advertised in the local newspaper for four consecutive weeks in May in an effort to notify the property owners of outstanding tax liability.

According to Florida Statutes, on or before June 1, a Tax Certificate Auction must be held. This is a public auction where a tax certificate is sold to the party who will pay the property owners tax and accept the lowest interest rate when redemption is made. A certificate is an interest bearing lien and the interest rate varies from 0% to 18%. Certificates are sold on any items remaining unpaid at the time of the auction. When a certificate is sold, the property owner can redeem the certificate by payment of the taxes plus penalty, fees, and interest. If the certificate is not redeemed within a two-year time period, the certificate holder may contact the Tax Collector's office to begin proceedings for a tax deed auction.

The Tax Collector will deliver the tax deed application to the Clerk of the Circuit Court to begin the process for a tax deed auction. The property is advertised in the local newspaper for four consecutive weeks prior to the tax deed auction.

The tax deed auction is held by the Clerk of the Circuit Court in the Citrus County Courthouse, and is open to the public. The property is auctioned off to the highest bidder. The high bidder shall post with the clerk a nonrefundable cash deposit of \$200 at the time of the sale, to be applied to the sale price at the time of full payment. If the certificate holder is not the high bidder, they are reimbursed their investment which is the opening bid. If there is no bid on the property or the certificate holder is the high bidder, all additional recording fees and documentary stamp tax must be paid before a tax deed will be recorded.

A tax deed is issued from the County to the highest bidder, for non-payment of real estate taxes by the property owner who forfeits all rights to the property by this default.

Tax certificates owned by the County, not sold at the auction, are placed on the "List of Lands Available for Taxes." Any property placed on the "List of Lands Available for Taxes" is available for purchase 90 days after the auction date.

Purchasing property from the list of lands available for taxes

The Florida Administrative Code Chapter 12D-13.064: Lands Available for Taxes:

1. "If the tax deed application was made by the county and there are no other bidders, the clerk shall enter the land on a "List of Lands Available for Taxes." The county shall then have 90 days from the date of the auction to purchase the land for the opening bid. After 90 days, any person or governmental unit may purchase the land for the opening bid."
2. "Taxes shall not be extended against parcels contained on the list, but shall be added to the minimum bid as they become due."
3. "If not purchased, lands contained on the list with any certificates issued on them on or before July 1, 1999, shall escheat to the county seven years after the date on which the property was offered for tax deed auction. If not purchased, lands contained on the list on which all certificates on them were issued after July 1, 1999, shall escheat to the county three years after the date on which the property was offered for tax deed auction."

When purchasing property from the “List of Lands Available for Taxes”, it is recommended that you review the file prior to purchasing. The files are available for public inspection in the office of the Clerk of the Circuit Court Recording Department, located at the Inverness Courthouse.

If you are interested in purchasing property from the “List of Lands Available for Taxes,” please contact our Tax Deed Clerk. The Tax Deed Clerk will contact the Tax Collector’s office for a calculation of additional taxes due. The Tax Deed Clerk will contact the purchaser to inform them of the total purchase price to include additional recording fees. Upon receipt of all required fees, a tax deed will be issued from the Clerk of the Circuit Court.

If you have any questions, please contact **Bonnie Tenney**, *Tax Deed Clerk*, at (352) 341-6468.

**Tax deed Auction
Questions and answers**

Q. What is a tax deed auction?

A. A tax deed auction is a public auction conducted by the Clerk of the Circuit Court, where property is sold to the highest bidder in accordance with the Florida Statutes and Florida Administration Code to recover delinquent property taxes.

Q. When and where is the tax deed auction held?

A. Tax deed auctions are conducted on Wednesdays at 9:30 a.m. in the hall of the 1st floor of the new Citrus County Courthouse

Q. Are the tax deed auctions advertised in a local newspaper?

A. Yes. Tax deed auctions are advertised in the legal advertisements of the Citrus County Chronicle. Pursuant to Florida Statutes, the Clerk of the Circuit Court is required to advertise each sale once a week for four consecutive weeks prior to the sale.

Q. How can I find out if there are liens or encumbrances on property for which a tax deed is going to be sold?

A. To the extent that liens and encumbrances have been recorded they can be found in the public records of Citrus County, Florida. You can search the public records yourself or hire one of the businesses that provide this service for a fee. The employees of the Clerk's Office are not allowed to search the records for you.

Q. What liens or encumbrances survive against a property after it is sold at a tax deed auction?

A. Governmental liens and judgments survive the issuance of a tax deed and are satisfied to the fullest extent possible with any overbid monies from the sale. Governmental liens not satisfied in full survive the issuance of a tax deed.

Q. How long does the property owner have to "redeem" the property?

A. The property owner has until the successful bidder of the tax deed auction delivers full and proper payment of the winning bid price to the Clerk's office and the Clerk records the tax deed. To redeem, the owner must pay all delinquent taxes and all costs associated with the process leading up to and including the tax deed auction. Payment must be by cash or certified check payable to the "Citrus County Tax Collector."

Q. If I am the successful bidder at a tax deed auction, am I entitled to immediate possession of the property after a tax deed has been issued to me?

A. Florida Statute 197.562 states that: "Any person, firm, corporation, or county that is the grantee of any tax deed under this law shall be entitled to the immediate possession of the lands described in the deed. If demand for possession is refused, the purchaser may apply to the Circuit Court for a writ of assistance upon 5 days' notice directed to the person refusing to deliver possession. Upon service of the responsive pleadings, if any, the matter shall proceed as in chancery cases. If the court finds for the applicant, an order shall be issued by the court directing the sheriff to put the grantee in possession of the lands."

Q. How can I obtain the opening bid amount on a certain parcel?

A. Information is available at the Citrus County Courthouse Recording Department, our Satellite office in Crystal River, or on the website (www.clerk.citrus.fl.us). Information consists of application number, tax certificate number, alternate key number, assessed owner, certificate holder, opening bid amount, and also indicates whether the property has been redeemed prior to auction.

Q. If I am interested in bidding at a tax deed auction, do I need to "pre-register", "register", or "check in" before the auction begins?

A. You must, prior to the start of any tax deed auction, register with the Clerk's Office and receive from us a bidder's card. If you don't, your bid will not be recognized.

Q. What action must I take if I am the successful bidder at the auction?

A. You report to the Recording Division of the Clerk's office immediately after the auction to receive information from the deputy clerk. You will be asked to provide the name(s) in which you wish the tax

Q. What if I am the successful bidder at a tax deed auction and fail to deliver full and proper payment to the Clerk's Office within 24 hours of the auction?

- A. Florida Statute 197.542 states: "The Clerk may refuse to recognize the bid of any person who has previously bid and refused, for any reason, to honor such bid." The property would be readvertised and offered for sale again within thirty days.

Q. What if I need additional information regarding a tax deed auction?

- A. Additional information is provided in the tax deed file located in the Recording Department of the Clerk of the Circuit Court. The laws governing tax deed auctions can be found in Chapter 197 of the Florida Statutes. The rules of the Florida Department of Revenue regarding tax deed auctions can be found in the Florida Administrative Code beginning at 12D-13.060. The property appraiser's office can provide you with information on any structural improvements on the property.

Q. Where can I find information regarding the sale of "tax certificates"?

- A. Tax certificate information can be obtained from the Tax Collector's office. The telephone number for the Tax Collector's office is (352) 341-6500.