

## 加东6组第一周作业 2021.08.01

### 第三题

Researcher	Area	1-该市场销售的是税留置权 (Tax Liens) 还是税地契 (Tax Deeds), Redemption Deeds?	2-When are the taxes assessed and when do they become delinquent? 房地产的税务评估何时进行的? 税款拖欠起始日期?	3- 税务留置权售出方式是什么, 是线上拍卖, 还是现场拍卖?
Angel	Arizona	Tax lien	年度財產稅的一半在 10 月 1 日到期, 下半年在次年 3 月 1 日到期。如果在 11 月 1 日 (例如 2013 年) 下午 5:00 之前未繳納, 則上半年的稅款將被拖欠, 並且下半年在 5 月 1 日 (第二年, 2014 年) 下午 5 點開始拖欠。到次年 12 月 (2014 年), 拖欠通知將發送給房主, 說明如果未繳納稅款, 將在指定日期拍賣稅務證書。亞利桑那州每個縣的財務主管都會準備一份拖欠稅款的財產清單。該列表於 1 月或 2 月 (2020 年) 發布。在亚利桑那州, 不动产税从特定年份的 1 月 1 日开始进行评估	线上拍卖Maricopa, Coconino 和 Pinal County 进行在线拍卖
Min Li	Barrie (Canada)	该市场销售的是税地契 (Tax Deeds)	我的2020年的税务评估结果是2019年9月发出的. 关于property tax arrears 有关描述摘录如下: Property taxes are billed by the City of Barrie twice per year: the interim bill and the final bill. Interim tax bills for 2021 include installment due dates of February 26 and April 30. Final tax bills for 2021 include installment due dates of June 30 and September 30. Tax Arrears notices are issued to property owners when payment due to the City has not been paid. Interest/penalty is calculated at a rate of 1.25% per month on the first day of each month payment is delayed. Properties that are two or more years in arrears are eligible to be registered for tax sale.	税务留置权售出方式是现场拍卖
Yihong Tan	The Jefferson County in Colorado	The Jefferson County- 该市场销售的是税留置权(Tax Liens)	January 1 - The assessment date. Properties within the county are valued on the basis of their status as of this date. Buildings that are partially completed will be valued on their percentage of completion as of this date.  Taxes become delinquent on June 16 of the year.	The tax lien sale is held each fall as an online public auction through SRI, Inc. through Zeus Auction.
许群 Christine Xu	Florida	It has tax liens, tax deeds and redeemable tax deeds.	Property tax is assessed every year on January 1. It is due on March 31. If it is not paid, it becomes delinquent on April 1st. Each year in May-June, tax liens are for sale; tax deeds are sold monthly.	Florida has 67 counties. Each one has its own auction. It has online, in person and OTC auctions. For tax liens, the maximum return is 18%, minimum return is 5%

Nancy Chen	Massachusetts	The predominant method for collecting delinquent real estate taxes in Massachusetts is the use of the “tax deed”. Substantively, by using a tax deed, the municipality engages in the taking of property without providing reasonable compensation.	Cities and towns in Massachusetts issue tax bills on a quarterly basis. The bills are sent 30 days before they are due. So, the property tax bills will be mailed four times per year: July 1, October 1, January 1, and April 1. In Massachusetts, most people get a six-month redemption period after the sale or the taking to pay off the tax debt and keep the home.	It has online auction
Mei Chen	The Bexar County in Texas	Redemption Deeds (2 year redemption period)	Taxes are due in October of each year and must be paid by January 31st. In order to be timely, payment of taxes must be postmarked on or before January 31st.  Taxes are delinquent on February 1 of each year and subject to penalty and interest.	Sale of Property Tax Liens is prohibited in the state of Texas. It has online auction for properties.
Julie	State of New York	纽约是一个混合州，既有房产税留置权（Tax lien）又有税收契约(Tax deed)的拍卖	When are the taxes assessed and when do they become delinquent? 房地产的税务评估何时进行的？税款拖欠起始日期？ NYC property taxes assessed four times a year NYC's Property Tax (Fiscal) Year is July 1 to June 30. New York City's Department of Finance mails property tax bills four times a year. You either pay your property taxes two or four times a year, depending on the property's assessed value.  How many years can a property be delinquent in property tax payments before being foreclosed? Article 11 of the Real Property Tax Law states that foreclosure may begin after two years of delinquency. However, counties have the option of extending that period to three or four years. Additionally, cities may have their own charter-mandated process for delinquent tax enforcement.	纽约州的所有房产税留置权证书拍卖均在现场进行。

### 第一题

小组名字：加东探索者

### 第二题

小组成员有：Harvey, Linda, 李民, Jasmine, Alex, Mei, Jina, Julie, Angel, Nancy, Qiao, Hongling, 东山岳, 许群Christine Xu, 兰斯特, Yi Hong, Green, Grace汤, 辛丑.

小组长：Mei

分工与协作：第一次作业大家决定分头研究自己感兴趣的市場，而不局限于1-2个市場。以后每周五晚6-7举行小组会议，讨论作业或参与8点答疑的问题。