美东第一周课堂作业

# 1. 给自己的小组起一个响亮的名称。 作业请写下小组名称。比如 美西-梦想成真队

美东-佛州亚利桑那州寻宝队

# 2. 小组成员都有谁？组长（负责小组所有事宜，包括小组作业递交，小组会议召集， 召集大家按时参加上课和答疑）是谁？小组成员如何分工和协作，以便按时完成作业？

小组长：Ivy （小组会议召集、小组作业讨论汇总、小组作业递交、每周答疑问题递交）

组员：全体每东组人员（根据个人需求完成小组选定两个地域的问题回答，回答收录在google drive ：第\*周作业讨论 文件中。 积极参与每周四的小组讨论、根据个人时间和经历安排可参加作业汇总工作）

# 3. 根据小组成员的时间，精力，以及资金，小组投票确定1-2个想要重点研究和投资的市场。熟悉该市场的法律法规。

选定区域：Florida Orange County 和Arizona Maricopa

## **区域一：Florida Orange County**

### **1）该市场销售的是税留置权（Tax Liens）还是税地契(Tax Deeds), Redemption Dees?**

Both Tax Liens （https://orangefl.realtaxlien.com/） and Tax Deeds （https://orange.realtaxdeed.com/）。佛州是少数同时使用房产税留置权和房产税地契的州之一，给我们上课学习和将来投资提供了两个机会。

County Tax Lien Sale info （<https://www.occompt.com/faq/tax-lien-information/> ）：Tax Lien都是在每年六月左右拍卖，目前没有Tax Lien可以拍卖。

County Tax Deed Sale info（<https://www.occompt.com/official-records/tax-deed-sales/>）：下面是8月5日的几个tax deed sale

| Description | Summary |
| --- | --- |
| [Tax Sale](https://or.occompt.com/recorder/eagleweb/viewDoc.jsp?node=DOC3181S19)  [2019-5180](https://or.occompt.com/recorder/eagleweb/viewDoc.jsp?node=DOC3181S19) | | | Sale Date: | 08/05/2021 | | --- | --- | | Applicant Name: | RAM TAX LIEN FUND LP | | | Status: | Active Sale | | --- | --- | | Parcel: | 35-22-28-4464-02-070 | | | Min Bid: | $11,347.09 | | --- | --- | | High Bid: |  | | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | |
| [Tax Sale](https://or.occompt.com/recorder/eagleweb/viewDoc.jsp?node=DOC3181S24)  [2019-2156](https://or.occompt.com/recorder/eagleweb/viewDoc.jsp?node=DOC3181S24) | | | Sale Date: | 08/05/2021 | | --- | --- | | Applicant Name: | DENNIS RYAN | | | Status: | Active Sale | | --- | --- | | Parcel: | 03-21-28-4682-00-061 | | | Min Bid: | $1,245.70 | | --- | --- | | High Bid: |  | | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | |
| [Tax Sale](https://or.occompt.com/recorder/eagleweb/viewDoc.jsp?node=DOC3151S172)  [2014-23092](https://or.occompt.com/recorder/eagleweb/viewDoc.jsp?node=DOC3151S172) | | | Sale Date: | 08/05/2021 | | --- | --- | | Applicant Name: | COMIAN XIII TAX LIEN FUND LLC | | | Status: | Active Sale | | --- | --- | | Parcel: | 22-22-32-0712-22-025 | | | Min Bid: | $1,093.55 | | --- | --- | | High Bid: | $5,100.00 | | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | |

### **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？**

* 税务评估于每年11月1日前完成。税款拖欠起始日期是每年的4月1日。（原文Property Tax bills are mailed to property owners by November 1 of each year. The full amount of taxes owed is due by March 31. In Florida, taxes become due November 1, and become delinquent if not paid by April 1 of the following year. Florida Statutes impose additional charges after April 1, including penalties and advertising costs.）
* 从4月1日开始的两年内，若老屋主没有赎回，房产可以进入Tax Deeds Sale的阶段。
* 虽然是4月1号开始算作delinquent，但Orange county还提供了两个日期（[https://www.octaxcol.com/taxes/about-property-tax/paying-your-property-taxes/）](https://www.octaxcol.com/taxes/about-property-tax/paying-your-property-taxes/%EF%BC%89)

April 30 Deadline for Installment Plan Application.

May 31, 5PM Last day to pay real estate taxes without lien.所以在4/1-5/31之间付清地税的物业可能不会被拍卖。

### **3)税务留置权售出方式是什么，是线上拍卖，还是现场拍卖？**

线上拍卖。

**Tax Lien拍卖网站**[**www.orangefl.realtaxlien.com**](about:blank)

[https://www.octaxcol.com/](about:blank) News and Public Notice section可找到Tax Lien的清单。

<https://www.octaxcol.com/taxes/about-property-tax/tax-certificate-deed-sales/>

Real Estate Taxes become delinquent on April 1 of each year. After Real Estate Taxes become delinquent, they are advertised in a local newspaper once per week for three consecutive weeks. The advertising and collection cost is added to the delinquent bill.

On or before June 1, the Tax Collector must conduct a Tax Certificate Sale of the unpaid taxes on each parcel of property. The sale is operated on a competitive bid basis with interest bids beginning at 18% and progressing downward. When a certificate is sold against a piece of property, the successful bidder pays the delinquent taxes on that property and holds a certificate that constitutes a first lien against the property.

To redeem the certificate, the owner of the property must pay the Tax Collector all delinquent taxes plus accrued interests, and advertising cost. The Tax Collector will reimburse the certificate holder all monies due and the property will be free of that tax lien.

[To participate in a Tax Certificate Sale, all bidders must register with Real Auction](https://www.orangefl.realtaxlien.com/)

**Tax Deed拍卖网站**[**https://orange.realtaxdeed.com/index.cfm**](https://orange.realtaxdeed.com/index.cfm)

<https://or.occompt.com/recorder/tdsmweb/applicationSearch.jsp> 可以找到Tax Deed的清单。

Each year, real estate taxes are to be paid by a predetermined date to avoid becoming delinquent. Once delinquent, the Tax Collector holds an auction in order to pay off the taxes. This auction is referred to as a Tax Certificate Sale (FS 197.432). The successful bidder at this auction is issued a Tax Lien Certificate which ensures the bidder that the Tax Lien will be paid off, with interest.

If the Tax Lien Certificate has not been paid off within two years, the holder of the certificate can apply to force a public auction of the property. This auction is referred to as a Tax Deed Sale (FS 197.542). The monies collected from this Tax Deed Sale are used to pay off the amount owed to the Tax Lien Certificate holder and other costs incurred in the sale process.

Tax Deed Sales in Orange County are done online using [RealAuction.com](https://orange.realtaxdeed.com/). Registration and advance deposits are required to participate in the online auction. Information concerning Tax Deed sales may be obtained by using the RealAuction website or calling (877) 361-7325.

The research, bidding, and final payment can all be done online. Our offices continue to be closed to the public at this time in order to help reduce the spread of COVID-19 in our community. Therefore, payment for successful bids will ONLY be accepted via wire payment.

The list of Lands Available for Taxes are properties which were offered, but not purchased, at a Tax Deed sale. After 90 days, any person or governmental unit may purchase the land for the opening bid, plus omitted years taxes, as cited in Florida Administrative Code 12D-13.064(3). [View Code](https://www.flrules.org/gateway/RuleNo.asp?title=TAX%20COLLECTORS%20RULES%20AND%20REGULATIONS&ID=12D-13.064)

To search for properties on the list of Lands Available for Taxes, you will use the [Tax Deed Sale Search](http://or.occompt.com/recorder/tdsmweb/applicationSearch.jsp). When searching, select “Lands Available” in the Status field. If you have not used the Search before, you may want to review the [Tax Deed Sales Help](http://or.occompt.com/recorder/web/help.jsp). You can view all tax deed files on this site as well.

Properties on Lands Available for Taxes can be viewed on a map with the [GIS application](https://ocfl.maps.arcgis.com/apps/webappviewer/index.html?id=1436e42429f54bf88fde326e5aba9552). This application lets you view the Lands Available and properties that have a pending tax deed sale through our [online auctions](https://orange.realtaxdeed.com/index.cfm?resetcfcobjs=1).

<https://www.occompt.com/official-records/tax-deed-sales/>

**区域二：Arizona Maricopa**

### **1）该市场销售的是税留置权（Tax Liens）还是税地契(Tax Deeds), Redemption Dees?**

Tax Liens (<https://maricopa.arizonataxsale.com/index.cfm?folder=showDocument&documentName=taxCertificateProcess>)

亚利桑那州是一个房产税留置权（tax lien）州，最高回报为每年16%，业主有3年期限支付拖欠税款和罚款。投资者在赎回期届满后，可随时向郡高级法院提出终止赎回。

### **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？**

Jiaying: One half of the annual property taxes become due October 1, and the second half the following March 1. The first half of the taxes become delinquent if not paid by 5:00pm on November 1 (of 2013 for example), and the second half become delinquent at 5:00pm on **May 1** (of the following year, 2014). By the following December (2014), delinquent notices are sent to the homeowners stating that a tax certificate will be auctioned on a specified date if the taxes are not paid. The Treasurer in every Arizona county prepares a list of the properties with delinquent taxes. The list is published in January or February (2021).The tax certificate auction must take place during the month of February.

Owner can pay off full year tax by December 31 without interest. Interest is assessed BY STATE LAW at 16% per annum prorated monthly.

After 13 month, it will be assessed advertising fee (greater of 5% or $5)

On the sixteenth month, Treasurer's Office offers a tax lien ON THE PROPERTY for sale.

3 years from the date of sale, If the tax lien is not redeemed within three years from the date of sale, the purchaser may initiate foreclosure proceedings.

<https://treasurer.maricopa.gov/Pages/LoadPage?page=TaxGuide#taxcal>

**Property Tax Calendar 2021, 相对比较复杂，有很多重要日期**

August 2021：Board of Supervisors certifies 2021 tax roll.

September 2021：2021 Consolidated tax statements are sent to taxpayers.

October 2021：October 1 - First half 2021 taxes are due.

November 2021：November 2 - First half 2021 taxes are delinquent after 5:00 pm for bills over $100. (To ensure mailed payments are postmarked on the 1st, payments should be walked into the post office.)

December 2021

December 1 - Final delinquent tax notices are sent to taxpayers for 2020 taxes.

December 31 - Final day to pay 2021 current full year taxes without interest for taxes over $100 (\*).

December 31 - Full year tax bills equal to or under $100 become delinquent after 5:00pm (\*).

\* If December 31 falls on a Saturday, Sunday or legal holiday, the taxes will accrue interest after 5:00pm on the next business day.

January 2022

January 1 - Delinquent 2020 taxes are assessed advertising fee.

January 15 - Final date to purchase sub-tax and assignments.

February 2022

February 9, 2021 - RealAuction Internet Back Tax Lien Sale for 2020 taxes.

Assessor mails 2023 Notices of Value.

March 2022

March 1 - Second half 2021 taxes are due.

March 4 - State CP Sales begin.

May 2022

May 3 - Second half 2021 taxes are delinquent after 5:00 pm.

June 2022

June 1 - CP holders may begin to subtax 2021 liens. Delinquent tax notices are sent to taxpayers for 2021 taxes.

August 2022

Board of Supervisors certifies 2022 tax roll.

### **3)税务留置权售出方式是什么，是线上拍卖，还是现场拍卖？**

Online 网上拍卖：<https://maricopa.arizonataxsale.com/>

https://treasurer.maricopa.gov/Pages/LoadPage?page=FAQTaxLiens

The Tax Lien Sale is held yearly in early February completely on the internet. The website will be open to the general public, approximately 2-3 weeks, prior to the Tax Sale date. Investors will be able to register as a participant in this year's sale, register as a new CP Buyer, review the delinquent taxes available in the sale, set up their ACH deposit account, and review the website's Bidder rules and FAQs.

具体2021年的拍卖2019年Tax Lien细节：<https://treasurer.maricopa.gov/Pages/LoadPage?page=TaxSaleDetails>