

MARION COUNTY, INDIANA
2023 ONLINE TAX SALE
INFORMATION AND PROCEDURES


PLEASE REVIEW THE ENTIRE CONTENTS OF THIS GUIDE!

The following information and procedures **apply to Marion County only**. The statute governing Tax Sales in Indiana (*I.C. 6-1.1-24 & 25*) affords the County Auditor and County Treasurer options regarding the manner in which the Tax Sale may be conducted. Therefore, the exact procedures by which a county conducts a Tax Sale for properties with delinquent taxes and special assessments may differ from county to county.

This public auction or “Tax Sale” of real property is required by Indiana law. While some unfortunate circumstances may exist which result in some properties being offered for sale, it is nonetheless required

that all properties with delinquent taxes, penalties, and special assessment liens and fees for unpaid sewer user charges, delinquent weed cutting fees, delinquent solid waste service fees, delinquent storm water fees, delinquent health and hospital liens, delinquent nuisance fees, trash fees, boarding fees and demolition fees as specified by law, be auctioned at the Treasurer's Tax Sale.

The Tax Sale enables the Treasurer to collect the revenue that has been levied for the operation of 47 governmental units and school districts within Marion County. The staff of the Marion County Treasurer and Marion County Auditor appreciate the attention of prospective bidders and buyers to the procedures governing this Tax Sale. Thank you for your participation. Your comments are welcome.



BARBARA A. LAWRENCE
MARION COUNTY TREASURER

1. General Information

Location

The sale will be conducted virtually via web-based auction platform.

Date and Time

All times are Eastern Daylight

Non-Profit sale Monday, October 2, 2023 Morning- regular sale after Nonprofit

Monday, October 2, 2023 – Friday, October 6, 2023

Auction will be conducted from 9:00 a.m. to 4:00 p.m. daily. Sale will continue until all tracts of real property have been offered for sale.

Notifications and Petitions

By written agreement with the Marion County Treasurer, the Marion County Auditor will perform the duties of notification, title search under I.C. 6-1.1-25-4.5, and petition the court for a tax deed under I.C. 6-1.1-25-4.6.

IRS Claim

The IRS may claim redemption rights on properties sold which are subject to Federal tax liens pursuant to a right of redemption established under 26 U.S.C. §7425 which is different than that provided under Indiana Statute.

2. Bidder Registration

Registration will open July 12, 2023. Every bidder must register to participate. You are able to obtain a bidder number by registering at Govease.com.

The registration form requires the name, address and telephone number of the bidder as well as the name and address as they are to appear on the Tax Sale Certificate. Also required is either a Social Security Number or Federal I.D. number and completion of a W-9. The bidder must attest to information pursuant to IC6-1.1-24-5.3. **Beginning in 2015, all business entities must provide a certificate of good standing or proof of registration from the Indiana Secretary of State to the county treasurer, failure to do so will forfeit all sales of property in this Tax Sale (summarized, see IC6-1.1-24-5.1 and IC6-1.1-24-5.4).**

3. Required Deposit and Acceptable Forms of Payment

- A \$2,500.00 deposit is required for all bidders in the regular portion of the tax sale.
- A deposit will not be required for Nonprofit entities participating in the Nonprofit portion of the auction. However, a deposit will be required of Nonprofit entities participating in the regular portion of the auction.
- **Acceptable forms of payment** for deposit: Cash, Wired Deposits, Money Order, Certified Check or Cashier's Check that is issued by a financial institution. These checks are to be made payable to the **Marion County Treasurer**.
- No personal or business checks will be accepted.
- Deposits may be made:
 - at the Treasurer's Office in Room 1022 of the City-County Building through September 28, 2023.
 - by mail, addressed to:
Marion County Treasurer
Attention: Tax Sale Account Deposit
Room 1022 City-County Building
200 E Washington Street
Indianapolis, IN 46204

4. Account Deposit Management

Charge to Account

Tax Sale purchases are charged to the bidder's account using the successful bidder number at the conclusion of each auctioned item. The bidder has until end of day on October 11, 2023 to complete the sale or will be charged a 25% penalty of the bid amount and the property will be offered to the alternate bidder.

Timely Refund of Unspent Deposits

All bidder unspent funds on deposit are refunded by a county check and mailed within two to four weeks of the close of the auction.

Receipt for Purchase

Purchasers paying online can download a receipt. After 7 p.m. of a Tax Sale day, bidders can view the status list to confirm purchases at www.indy.gov/activity/prepare-for-a-tax-sale.

5. Eligible Parcels In Sale

Parcel Identification

The seven digit "parcel number" identifies a property and identifies the exact property being offered. While the owner and/or common address is advertised and/or read at the sale it is the parcel number that must be used to establish the exact property and location. **All sales are final; the bidder is responsible for determining the parcel location.**

Item Number Order of Sale

Parcels will be offered for sale in Item Number sequence, as identified in newspaper ads. Every parcel has an item number and all item numbers start with "49A" followed by the assigned numeric number.

Combined Parcels

A list of combinations will be distributed before the sale and posted at www.indy.gov/activity/prepare-for-a-tax-sale. The minimum price presented is the total of charges on all the parcels that are combined. Certain parcels, usually abutting and/or for which they must be combined to offer the entire improvement, have the same ownership and are sold together and must be redeemed together.

List of Available Parcels

A complete list of Tax Sale items is available as follows:

Newspaper: The list will appear in *The Indianapolis Star* and the *Court & Commercial Record*. It is updated for each advertisement and will be published on the following days:

| | |
|--------------------------|---|
| IndyStar - July 12, 2023 | Court and Commercial Record - July 14, 2023 |
| IndyStar – July 19, 2023 | Court and Commercial Record - July 21, 2023 |
| IndyStar – July 26, 2023 | Court and Commercial Record - July 28, 2023 |

CD/USB Drive: A CD or USB drive in Microsoft Excel format can be purchased for \$20.00 from the Treasurer's Office beginning July 12th.

Web page: A PDF file is now available to view or download. The file is updated nightly, and is in the same format as the newspaper list. The Web address for viewing and/or downloading is www.indy.gov/activity/prepare-for-a-tax-sale

Paper list: A list of only the available item numbers is updated nightly and can be purchased for \$5.00 from the Treasurer's Office beginning Wednesday, July 12th through the end of the Tax Sale. Only the Tax Sale Item Number will appear on the list, so it is necessary to have one of the original listings to be able to obtain other information about the parcels.

6. All Sales Are Final!

All sales are final. If purchased, there is no refund or exchange.

7. Bidders Responsibility

The office of the Marion County Treasurer provides only the seven digit parcel number and minimum bid amount. Bidders are responsible for determining any and all information regarding the parcel and its suitability. Bidders are urged to thoroughly research the available Tax Sale properties to aid in identifying the exact piece of property identified by the parcel number. Research may include, but not necessarily be limited to, a review of:

- Liens recorded with the Marion County Recorder;
- Plat maps in the County Assessor's Office;
- Sewer charges by units of government;
- Stormwater or solid waste service fees that have not been certified to the Treasurer by the Department of Public Works;
- Health & Hospital charges that have not been certified to the Treasurer;
- Nuisance fee, weed liens, trash liens, boarding fees and unsafe building and demolition orders by the Department of Business & Neighborhood Services that have not been certified to the Treasurer;

If a successful bidder buys a “pig in a poke”, the buyer will get just that.

8. Bidding Procedure

Each parcel on advertising list will be offered by item number order. You will have 90 seconds per parcel, or 45 seconds if no interested bidders make a call on the parcel. Any registered bidder may bid on the current item which is considered a call. **A call for a specific item number is an offer to purchase that item at the minimum advertised price.** Once the minimum bid is made, that item is auctioned to the highest bidder. Once bidding commences on a particular item number the bidding increments will be set as deemed appropriate solely by the auctioneer based on the number of bidders.

Minimum Bid

A call for a specific item number is an offer to purchase that item at the minimum advertised price. The minimum bid is the total of all delinquent taxes, penalties, and special assessments presently due on the parcel, the 2022 pay 2023 Fall taxes and special assessment fees (if any) and the \$490.00 administrative cost.

The administrative cost includes \$325.00 for the advertising expenses and administrative costs and \$165.00 for the Title Search Fee that is charged with each sale. The Title Search enables the Marion County Auditor to notify all interested parties of public record of the impending issuance of a Tax Deed to a different owner. The title search remains the property of the County Auditor.

Reoffer of Unsold Parcels

All unsold “A” parcels will be offered for sale again on Friday, October 6, 2023 at 9 a.m. and will run to the conclusion of the parcels.

Full Payment Due by Wednesday October 11, 2023

Bidders must have the correct type of payment by the end of day October 11, 2023. Bidder who fails to pay the bid price in acceptable funds must pay a penalty of 25% of the amount of the bid per IC 6-1.1-24-8.

9. “A Item” Property During Redemption Period

A bidder is purchasing the tax lien on ‘A’ Items; the tax lien buyer’s interest in the property is limited to the tax lien until one of the following occurs: 1) the property is redeemed, 2) the redemption period has expired and the court has approved the issuance of a Tax Deed by the County Auditor, or 3) the tax lien buyer has not surrendered the lien to the County Auditor within the prescribed 3 month period.

However, pursuant to the Good Samaritan Law, Tax Sale Purchasers have certain rights and abilities of maintaining the **exterior** of a property that they do not yet own. If the property is vacant or abandoned, the Tax Sale Purchaser may **at their own risk and expense** secure the property, remove trash and debris, mow the grass, and remove paint or graffiti. **Properties that are not maintained may incur nuisance liens up to, and including, boarding, repair, demolition, high weeds and grass, and trash orders.**

For more information regarding the Good Samaritan Law or to further learn about your rights, please visit IC 34-30-26 or call 317-327-4600.

Tax Sale buyers are trespassing if they attempt to enter the premises or exercise any ownership rights during the redemption period and prior to the Tax Deed being issued in the buyer's name.

Redemption Period

For Sold Items:

"A" items: one year period following the date of sale.

For Unsold Items:

"A" items: 120 days following the date of sale.

The redemption of a tax lien sold at Tax Sale results in the parcel remaining in the current owner's name by paying all monies owed to the county plus required fees, penalties and interest.

10. Obtaining Tax Sale Certificate for Sold "A" Items

Tax Sale certificates are prepared by the Marion County Auditor. Approximately four weeks after the sale the Auditor's Office will notify the lien buyer that the Tax Sale certificate is available. The lien buyer must present the Tax Sale receipt and a photo ID to the Marion County Auditor, Room 841 of the City-County Building, in order to receive a Tax Certificate evidencing the buyer's lien against the property.

11. Optional Payment of Taxes During Redemption Period

A Tax Sale buyer may pay any taxes, penalties, and/or special assessments which become due on the parcel subsequent to the Tax Sale but before the redemption period expires. Such payments can be made by requesting a bill in person from the Marion County Treasurer and recording the payment with the Marion County Auditor.

If the property is redeemed, the buyer will be reimbursed for recorded payments of subsequent taxes, penalties, and/or special assessments plus interest at the rate of 5% per annum. **It is the Tax Sale Buyer's responsibility to record any such payment in the Auditor's Office if the buyer expects to be reimbursed when the property is redeemed. Failure to record your subsequent tax payments may mean you will not get reimbursed on a redemption.**

12. Title Transfer after Redemption Period

The property will be transferred to the successful Tax Sale bidder if the owner does not redeem the property during the redemption period. If the property is not redeemed within the redemption period the Tax Sale buyer may present the Tax Certificate to the County Auditor and receive a Tax Deed to the property granting title of the property to the buyer or assignee of the buyer.

If the parcel is *not* redeemed and the Tax Sale buyer surrenders the Tax Certificate to receive a Tax Deed, all delinquent taxes, penalties, and/or special assessments which became due subsequent to the Tax Sale must be paid before the Auditor will petition the court to issue a Tax Deed to the Tax Sale buyer.

The Tax Sale buyer's lien expires three (3) months after the expiration of the redemption period. If the tax lien buyer wants title to the property the lien buyer must present the Tax Certificate to the County Auditor during the 3 month period. After 3 months the lien is null and void.

13. Voided Sales

If, before redemption or the execution of a Tax Deed, it is found that the *sale* is invalid, the Tax Sale buyer is not entitled to a Tax Deed, but shall be entitled to a refund of the purchase price plus 5% per annum interest.

14. Statutory Payment to Lien Buyer of Redeemed Property

If a property is redeemed the Tax Sale lien buyer receives:

- A. On the Minimum bid:
10% of the minimum bid if redeemed not more than 6 months after the date of sale, plus the minimum bid itself; or,
15% of the minimum bid if redeemed more than 6 months but not more than one year after the date of sale, plus the minimum bid itself.
- B. A 5% per annum interest from the date of payment to the date of redemption-on the difference between the successful bid price and the minimum bid (*referred to as tax sale overbid*), plus the overbid itself.
- C. A 5% per annum interest from the date of payment to the date of redemption on any taxes and special assessments paid by the Tax Sale buyer subsequent to the sale, plus the actual payments made (if paid as outlined in #11, *Optional Payment of Taxes During Redemption Period*).

A buyer who is to receive a payment as a result of redemption will be required to complete Form W-9 if a signed form is not on file. The W-9 provides the County Auditor sufficient information to issue a 1099-INT for the amount of interest and redemption fee received.