**HOW THE GILCHRIST COUNTY TAX CERTIFICATE SALE WORKS:**

The Gilchrist County Tax Collector’s Office holds the Certificate Sale via the Internet each year. During the first part of the month of May when the Certificates are advertised in the newspaper, they will become available on our website also. There will also be a link on the website for the Tax Certificate Sale information. This information will include how to become a bidder for the Sale, how to sign up for bidding, how to make your deposit for the sale, how to pay for the certificates purchased, dates and other important information concerning the Sale. Our website is:
[**http://fl-gilchrist-taxcollector.publicaccessnow**](http://fl-gilchrist-taxcollector.publicaccessnow) or you may go directly to the Certificate Sale site: [**https://gilchristfl.realtaxlien.com/**](https://gilchristfl.realtaxlien.com/)

**HOW TAX CERTIFICATES WORK:**

1. Property taxes are due November 1 of each year and become delinquent on April 1st of each year. If taxes are not paid by April 1st the county adds a penalty.

2. After May 1st, the county places advertisements of unpaid taxes in the newspaper to publicize an auction of tax certificates. This listing may also be found at: [**https://gilchristfl.realtaxlien.com/**](https://gilchristfl.realtaxlien.com/)

3. On or before June 1st of each year, the county holds a tax certificate sale, giving the purchaser of the certificate a claim against the property for delinquent taxes, interest, cost and advertising fee. The auction determines the interest rate investors will receive on the certificate. Instead of bidding in dollars, investors bid interest rates at the auction starting at 18% and goes down, the lowest bid being .25%. The bidder who is willing to accept the lowest bid return is issued the tax certificate. You must become a bidder prior to the auction date.

4. Once the certificate is sold, the bidder must pay the face amount of the certificate to the Tax Collector’s office. The Tax Certificates issued are valid for seven (7) years from the date of sale.

5. For a certificate to be redeemed, the Tax Collector must collect the face amount, plus all accrued interest, plus a $6.25 Tax Collector’s redemption fee

6. Holding a Tax Certificate at this point gives the holder no rights to the property. The holder of the certificate can force a public auction of the property once the certificate is two years old.

7. After the Tax Certificate sale has been completed by the Tax Collector’s office, any certificates that were not bid on during the sale will go to the County. These certificates will be available for purchase by individuals. When a person purchases one of these certificates, they get the interest rate of 18% that the county holds. To purchase a County held certificate from the County, you will need to go to the Tax Sale Website and purchase from the available list. Go to: [**https://gilchristfl.realtaxlien.com/**](https://gilchristfl.realtaxlien.com/)

**PROCEDURES FOR TAX DEED APPLICATION:**

Once the certificate is two years of age, the Holder of said certificate may apply for a Tax Deed. To apply for the Tax Deed Application, the Certificate Holder may go to [**https://realtda.com/**](https://realtda.com/) to begin the user-friendly application process. If you have questions about this site, please feel free to contact RealTDA Bidder Customer Service, their contact information is on their website. Be sure to make copies of your quotes etc. The Tax Collector’s office will receive a notification at the time that you process your quote on-line. Once you have completed the application process online, you will then mail or bring in the check in the amount of the quote given to you. Or you may pay the amount due by using ACH.

At the time of application, the holder will pay the Tax Collector’s Office the following costs: (if applicable)

**Current Taxes (if applicable)**

**All delinquent taxes for which the holder does not currently hold the certificate to
Recording Fees for Notice of Tax Deed Application and Satisfaction thereof $20.00**

**Title Search Fee $150.00**

**Tax Deed Application Fee $75.00
Online Application Fee Real Auction $75.00**

**Clerk Notice/Tax Deed Application $20.00
(The quote that you receive online will include all of these charges)**

After the application has been made, a property information report is ordered from a Title Company selected by the Tax Collector. Once the title search is delivered to the Tax Collector’s Office, we will send all documentation along with a letter to the Clerk of Court who in turn will follow their procedures according to the Florida Statutes. If you would like a copy of said Property Information Report, one will be provided upon request. If no one has redeemed the property, the parcel is advertised in the paper with a date set for the auction.

The Certificate holder (a/k/a) applicant pays the clerk of court the money necessary to cover their costs of advertising, certified mail and sheriff notices. All of the money invested by the holder is earning 18% interest from the time of application, and will be given back to the holder/applicant if they are out bid at the public auction held by the Clerk of Court.

The Clerk of Court Fees are as follows: (**subject to change without notice**)

**Clerk’s Fee $60.00
Clerk Online Sale Fee $95.00**

**Sheriff’s Notice $40.00 (per individual)**

**Certified Mail $ 6.11 (per individual)**

**Advertisement $150.00**

**Courtesy Mail $0.49 (per individual)
and other fees that may incur during the Tax Deed Application Process.**

On the day of the auction the property goes to the highest bidder. The Clerk holds the Tax Sale online, you may contact the Gilchrist County Clerk’s Office for more information. The applicant may not take possession of the property until the tax deed is issued. The property owner has until the start of the auction to redeem said property by paying the beginning bid amount and a redemption fee of **$6.25.**

NOTE: **IF THE PROPERTY IS HOMESTEAD PROPERTY** and not redeemed prior to the sale, bidding starts at Opening Bid Amount plus **½ of the assessed value** of the property of the current assessed tax year. If no bidders out bid the applicant, the applicant will have to pay the additional amount of ½ of the assessed value of the property.

**LIST OF LANDS AVAILABLE FOR TAXES**

 The “List of Lands” is made up of property where a Tax Deed Application has been made by the County in which there were no Bidders at public auction, the Clerk’s Office then enters the property on a List of Lands available for Taxes. This List of Lands may be obtained from the Clerk’s Office. Check out the property you are interested in (see notation below).

**\*\*BUYER BEWARE\*\***

**BE SURE TO CHECK OUT THE PROPERTY YOU ARE INTERESTED IN**

Prior to purchasing a tax certificate, you will want to check out the property. You may contact your Property Appraiser’s office, and also the Gilchrist County Building Department for zoning questions etc. The Clerk’s office is where you may want to check to see about recorded liens etc.

The following Web Sites are available for your convenience:

[**https://gilchristfl.realtaxlien.com/**](https://gilchristfl.realtaxlien.com/) \*\* Real Auction Sale Site/Register/Sale /County Certificate Sale
[**https://realtda.com**](https://realtda.com) \*\* Real Auction Tax Deed Application Site

[**http://fl-gilchrist-taxcollector.publicaccessnow.com/**](http://fl-gilchrist-taxcollector.publicaccessnow.com/)\*\*Tax Collector’s Office

**www.qpublic.net/fl/gilchrist/** \*\*Property Appraiser’s Office

[**www.mygilchristclerk.com**](http://www.mygilchristclerk.com) \*\*Clerk of Court
[**https://gilchrist.realtaxdeed.com**](https://gilchrist.realtaxdeed.com/index.cfm) \*\*Official Tax Deed Sale Site

If you have further questions, please feel free to contact us and we will be glad to help. You may also email me at fcalkin@gilchrist.fl.us at the Tax Collector’s Office for any of the information you may need.

 **\*\*All prices quoted herein are subject to change based upon Florida Statutes\*\***

**WHEN THE GILCHRIST COUNTY BOARD OF COUNTY COMMISSIONERS STARTS A TAX DEED APPLICATION:**

If the Board of County Commissioners starts a Tax Deed Application on a parcel in which you hold a certificate, you will be notified as a certificate holder by the Clerk’s Office. If the property redeems at any time prior to the Tax Deed Sale, you will receive your money back plus the accrued interest. If the property does go to Tax Deed Sale, and someone purchases it from the sale, you will receive your money back plus the accrued interest as well. If the property does not sell at the Tax Deed Sale, the County has the option to purchase the property, if they do not purchase the property, then the property will be placed on a List of Lands Available for taxes. The property will stay on this list for 3 years unless it is purchased by someone. If it is purchased from the List of Lands Available, the certificate holder will receive their money back plus the accrued interest. After the 3 years, the property will escheat to the county and all Certificate Holders will lose their invested money.

PURCHASE PROPERTY FROM THE ESCHEATED LIST:

After the property has escheated to the Board of County Commissioners, the Clerk’s Office has a listing of all Escheated Property. You will contact the Clerk’s Office for this information.

BUYING PROPERTY FROM A TAX DEED SALE

All Tax Deed Sales are currently held online at <https://gilchrist.realtaxdeed.com/> . Once you have registered, go to FAQ for instructions on How the Sale will work. For any additional Tax Deed Sale Information, please feel free to contact Cindy Chadwick at the Clerk’s Office.